TERMS AND CONDITIONS FOR 1ST CHOICE REAL ESTATE ACADEMY INC

1st Choice RE Academy is committed to student satisfaction. If you are unsatisfied for any reason, 1st Choice RE Academy will refund the purchase price of any course if the refund request is submitted within 1(one) day prior to course start date, and the student has not started and/or completed the course. If the course has already started and the student cannot attend the course for any reason, the student will have 12 (twelve) months from the date of purchase to complete the course either in class or remotely (if offered) or 6 (six) months if registered for a course that is strictly online. Online and in person classes are NOT transferable!

Please note that all Pre-Licensing courses expire at either 6 (six) months for online classes or 12 (twelve) months for in-class or remote courses from the date of purchase. For those courses that expire 6 (six) months after the date of purchase, the student can purchase up to 2 (two) 90-day extensions at an additional charge of \$90 for each 90-day extension. The extension will be applied immediately after the initial 6 (six) month term. For any reactivation or extension of the course after the 6th (sixth) month, 1st Choice RE Academy will charge the student 50% of the current retail price of the course in the event that the course expires prior to the student requesting an extension. Extensions or reactivations cannot be granted beyond 12 (twelve) months from the date of purchase of the course since in all events, the course expires 12 (twelve) months from the date of purchase.

MISSED TIME -MAKE UP SESSIONS

If the student misses more than 6 hours of the Salespersons Course and 4 hours of the Brokers Course, the student will have to transfer to a subsequent Course and pay a \$150 transfer fee. If the student misses less than 6 hours, the student can make up missed time in one of the following methods:

- Attend alternate sessions during another offering of the course.
- ♦ Schedule a private make up session at the student's expense, with an approved 1st Choice RE Academy instructor.
- Attend and successfully complete a 16-hour Cram Course (if offered)
- Other methods will be at the discretion and approval of 1st Choice RE Academy Director.

If the course is not completed within 12 (twelve) months from the date of purchase or other period as stated above, the student will be required to purchase a new course at 100% of the current retail price of the new course and fully complete the new course, including passing the final exam, if the student wishes to be granted credit for the new course.

REFUND, TRANSFERS & RETAKES

Students may withdraw before the first scheduled class session for full refund minus a \$50.00 processing fee and cost of book restocking fees.

If a student withdraws after the first scheduled class session - **NO REFUND** will be given but the student can transfer their tuition to a later course date within 12 months for a \$150 transfer fee.

If a student fails the final exam twice, the student may retake the course **ONE TIME** within 12 months of their original enrollment for a \$175 retake fee. The student may be required to purchase a new book if materials for the course have changed.

A student may repeat a course for the third time for ½ the cost of the current enrollment fee.

* TUITION NOT USED WITHIN 12 MONTHS OF YOUR ORIGINAL SCHEDULED COURSE WILL BE FORFEITED.

Student enrollment must meet the requirement of GREC to convene each course. 1st Choice RE Academy Inc. reserves the right to cancel, reschedule or combine courses and to change instructors, fees and/or classroom locations when necessary. In the event 1st Choice RE Academy Inc. cancels the course, students will receive a full refund.

• All refunds will be made in the form of a check or the payment in which was made (e.g. credit cards, debit cards, etc.) Any course paid for by check, cashier's check, or money order, will be returned in the form of a check. Please allow up to four weeks to receive check payment.

RE-ENROLLMENT POLICY

If the student does not complete an in-class course, the student will have the option to re-enroll at no cost one (1) time. This option is only available for 30 days after leaving the course. After 30 days, the student will have to repurchase the course. If the student fails the course that they re-enrolled in at no cost, the student will have to repurchase the course and pass the final exam to receive credit for the course. This option is not available for online only courses.

REPURCHASE POLICY

If your course has fully expired, you may repurchase the course at any time. This option is available immediately after the full expiration date of the course. If your course expires a second time, you will have to repurchase the course again at full price.

COMPLETION REQUIREMENTS

Students must spend all required seat time engaged in the course material to receive credit for the course. In remote courses that require monitored seat time, our remote course delivery system manages this requirement for you. If the student is not actively engaged in the course either in class or remotely, the student will not receive credit for the time in which the student did not actively participate in the course. Students are required to use a computer or laptop to complete the remote course. Students cannot attend the course via cellphone.

In addition to the above, the statements below have provided specific completion requirements:

GEORGIA PRE-LICENSING FINAL EXAM POLICY:

• SALESPERSONS PRE-LICENSING COURSE: For successful completion of the Salespersons Pre-license course, students are required to take and pass the school exam. Passing the school exam, is a prerequisite for registering and taking the state exam. Students must attend 90% of the 75-hour course in order to sit for the school exam. Make up class options are available for up to 1 year. All students must pass the Final Exam with a minimum of 75%, with one retake allowed. Retakes cannot be taken on the same day as the original Final Exam. If a passing score is not achieved on the retake exam, the student must repeat the entire course before taking another Final Exam. All Pre-Licensing final exams must be proctored.

- BROKERS PRE-LICENSING COURSE: For successful completion of the Brokers Prelicense Course, students are required to take and pass the school exam. Passing the school exam, is a prerequisite for registering and taking the state exam. Students must attend 90% of the 60 pre license course in order to sit for the school exam. Make up class options are available for up to 1 year and one test retake is allowed. Students must successfully pass the school exam with a minimum of 75% score or higher for the Broker's pre-license course in order to be eligible to take the state exam. Retakes cannot be taken on the same day as the original Final Exam. If a passing score is not achieved on the retake exam, the student must repeat the entire course before taking another Final Exam. All Pre-Licensing final exams must be proctored.
- POST-LICENSING COURSE: If the post license course has a Final Exam, students must pass the Final Exam with a minimum of 75%, with one retake allowed. Retake cannot be taken on the same day as the original Final Exam. If a passing score is not achieved on the retake exam, the student must repeat the entire course before taking another Final Exam. The Post-Licensing final exam must be proctored.

ATTENDANCE AND PROGRESS POLICY

To obtain satisfactory completion of any pre-license or post license course offered by 1st Choice Real Estate Academy Inc., full attendance is required. Students must achieve a passing grade for the course and have attended at least 90% of the session hours required for the course by the Georgia Real Estate Commission. Students that miss more than 10% of the required course hours will be required to make up the hours and assignments missed within 90 days of the original course start date before taking the final exam and receiving a certificate of completion. Students will be permitted to make up hours in other courses offered when available at no additional fee. There will not be a makeup option for continuing education courses. Students not completing 90% of the material will not be issued a Certificate of Completion and will not receive credit hours for the course. 1st Choice RE Academy does not have a probation policy in place for courses.

SCHOOL'S ENTRANCE QUALIFICATIONS FOR STUDENTS

All applicants will be required to review screening questions on the school's website prior to the first class. These questions involve criminal history such as a felony, misdemeanor or disorderly conduct, personal offenses; criminal complaints, disorderly persons charges, criminal accusations or criminal information currently pending; revocation, suspension, surrendering or denial of a real estate license or other professional license; whether or not applicant has ever held any license issued by the Georgia Real Estate Commission; whether or not applicant is a high school graduate or holder of a G.E.D.; and whether or not applicant holds a real estate license in another state. Any applicant who does not qualify will get a full refund of their fees prior to course start. Please review the screening questions before submitting your registration for enrollment. Once class has started, no fees will be refunded!

CRIMINAL HISTORY

Please note that a criminal history may make you ineligible for the license you are seeking. For questions or information regarding your eligibility for licensure, please contact the Georgia Real Estate Commission for the program in which you are interested in becoming licensed.

CONDUCT POLICY

1st Choice RE Academy Inc. will conduct courses in environments that are appropriate for student learning. All students must be respectful of the instructor and other students. No disruptive behavior of any kind will be tolerated and could be cause for dismissal. At the discretion of the instructor, any student displaying such behavior will be expelled from the class and no refunds will be given. All cell phones and other electronic devices must be turned off or silenced during class out of respect for the instructor and the learning of other students. Possession of weapons of any kind, illegal drugs, or alcohol are strictly prohibited on any 1st Choice RE Academy Inc. property. 1st Choice RE Academy Inc. is **A NO SMOKING CAMPUS**. Smoking of any kind is prohibited on any 1st Choice RE Academy Inc. property!

DISMISSAL

Violation of any 1st Choice RE Academy Inc. policy may result in permanent dismissal from the school. After review of all pertinent facts and information, The Director/President of 1st Choice RE Academy will make the final determination regarding dismissal and/or re-admittance.

PREVIOUS CREDITS

Credits earned from another institution cannot be combined with those earned through 1st Choice RE Academy. 1st Choice RE Academy does not guarantee the transferability of its credits to any other institution unless a written agreement exists with another institution.

POST COURSE COMPLETION

Except for courses in which the student was present, once courses are completed, students must "certify" that they were the student/licensee who completed the coursework. This is accomplished by entering the username and password that the student created at the time of enrollment. A mandated course and instructor evaluation is also presented at this time to the student. Once certification has taken place, the student's Certificate of Completion is sent to the customer via email and is also stored in the school's online account for a minimum of five years unless otherwise stated. Any exceptions to these rules will be provided to you at the completion of the course.

FOR INFORMATIONAL PURPOSES ONLY

The content on 1st Choice RE Academy Website is intended to be used for informational purposes only. Products and services offered by 1st Choice RE Academy are not available in all states or for all license types. 1st Choice RE Academy does not guarantee that the information on1st Choice RE Academy Website will be accurate, complete, or current at all times. The Websitemay also contain technical inaccuracies or typographical errors. 1st Choice RE Academy will from time to time, revise the information, products, and services described on 1st Choice RE Academy Website and 1st Choice RE Academy reserves the right to make such changes at any time without notice.