



Home Coach Real Estate School
8480 Honeycutt Road, Suite 200
Raleigh NC 27609
919.714.7427
www.HomeCoachSchool.com

Policies & Procedure Disclosure

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Legal Name of Education Provider: HC Real Estate, LLC

Advertised Name of Education Provider: Home Coach Real Estate School

NOTE: This may differ from the Legal Name only if the Education Provider has registered an assumed or trade name with the NC Secretary of State.

Name of Education Director: Steve Henion

Education Provider Certification

Home Coach Real Estate School is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage (ncrec.gov).

Per *Commission Rule 58H .0204*, the Education Provider must provide each prospective student with a copy of the Education Provider's Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Education Provider policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, NATIONAL ORIGIN, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.

Course Offerings

Home Coach Real Estate School conducts:

The *Broker Prelicensing Course* required to qualify to take the license examination to become licensed as a real estate provisional broker in North Carolina; and

The *Postlicensing Education Program* needed for a provisional broker to remove the provisional status of such license; and

The annual *Continuing Education* courses needed to maintain a real estate license on active status.

Broker Prelicensing Course

Purpose of the Course

Successful completion of the *Broker Prelicensing Course* is generally required to qualify for the North Carolina (NC) real estate license examination and to obtain a NC real estate broker license. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in North Carolina in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. This course may only be offered by education providers certified by the NC Real Estate Commission. At Home Coach Real Estate School, the *Broker Prelicensing Course* consists of a total of 75 instructional hours, including the end-of-course examination.

After passing the Prelicensing course, a student must submit a license application to the NC Real Estate Commission to be eligible to take the license examination. License application instructions are provided in the free publication *Real Estate Licensing in North Carolina* (RELINC) which is available on the Commission's website at www.ncrec.gov. The minimum age requirement to obtain a real estate license in North Carolina is 18.

Course Description

Major topics addressed in the *Broker Prelicensing Course* include basic real estate concepts and law, property taxation, land use controls, environmental hazards, brokerage relationships and practices, real estate contracts, real estate financing, closing a real estate sale transaction, real property valuation, property insurance basics, fair housing laws, landlord and tenant, property management, federal income taxation of real estate, basic construction, basic real estate investment, North Carolina Real Estate License Law and Commission Rules, and Trust Account Guidelines. *Real estate mathematics is an important component of this course and calculations will be required.*

End-of-Course Exam

The end-of-course exam will be administered through RE Campus for our distant online course and may be scheduled up to 30 days after completion of course material. The class instructor for in classroom courses will provide the exam on a selected date with any non-attendance being counted as an exam failure.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

Missed Exams

Home Coach Real Estate School WILL NOT allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam.

Failed Exams

Home Coach Real Estate School WILL allow a *Broker Prelicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam 1 time; however all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider.

Eligibility Requirements for Course Completion Certificate

To successfully complete the *Broker Prelicensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees \$340 for Online/Distant course and \$399 for in classroom course

Our online class tuition includes the NC course material plus the NC Real Estate Drill and Practice QBank. In classroom Students will be required to purchase separately the textbook through the schools website www.homecoachschoo.com

Annual Summary Report

Home Coach Real Estate School did not offer pre-licensing classes in the 2019-2020 license year
During the July 2019 - June 2020 license year, Home Coach Real Estate School had 0 students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, 0 of those students successfully passed the course, 0 of those students completed the course but did not pass the end-of-course exam, and 0 students did not complete the course.

License Examination Performance Report

Home Coach Real Estate School did not offer pre-licensing classes in the 2019-2020 license year
During the July 2019 - June 2020 license year, Home Coach Real Estate School had 0 students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 0 of those students passed, resulting in a 0% pass rate on the North Carolina license examination.

Broker Postlicensing Education Courses

Purpose of the Postlicensing Program

The primary objective of *Postlicensing Education Program* is to provide instruction at a level beyond that provided in the *Broker Prelicensing Course* on topics deemed to be of special importance to licensees.

Per General Statute 93A-4(a1), provisional brokers must complete, within eighteen (18) months following initial licensure, a postlicensing education program consisting of ninety (90) hours of instruction in subjects determined by the Commission in order to retain eligibility to actively engage in real estate brokerage.

The Postlicensing program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. Be aware that a postlicensing course will expire two (2) years after its completion date. When a provisional broker has timely completed all three (3) courses, the provisional status of the broker's license will be automatically terminated by the NC Real Estate Commission.

Course Descriptions

Post 301 - Brokerage Relationships and Responsibilities

Topics addressed in this course include a review of agency relationships in real estate residential and commercial sales and commercial property management transactions, a real estate broker's legal duties to clients and customers, a step-by-step review and discussion of the functions and responsibilities of a real estate broker when working with sellers and buyers, a review of issues associated with transactions in progress when a broker leaves a firm, and a review of license status and education issues.

Post 302 - Contracts and Closing

Topics addressed in this course include selected basic contract law concepts, real estate sales contract preparation, sales contract procedures, buyer's due diligence, closing procedures, Real Estate Settlement Procedures Act, closing disclosure preparation, contracts for deed, options, and selected real estate license status and education issues.

Post 303 - NC Law, Rules, and Legal Concepts

Topics addressed in this course include general NC licensing requirements, brokerage compensation issues, the disciplinary process, specialized types of real estate, property management in NC, and miscellaneous laws and legal concepts.

Course Materials

Each student is required to use and have immediate access to the current editions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet during each *Postlicensing* course session.

Home Coach Real Estate School DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes.

End-of-Course Exams

End-of-course exams will be administered through RE Campus for our distant online course and may be scheduled up to 30 days after completion of course material. The class instructor for in classroom courses will provide the exam on a selected date with any non-attendance being counted as an exam failure.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam commences.

Missed Exams

Home Coach Real Estate School WILL NOT allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam.

Failed Exams

Home Coach Real Estate School WILL allow a *Broker Postlicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam 1 time; however all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider.

Eligibility Requirements for Course Completion Certificate(s)

To successfully complete a *Broker Postlicensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees \$195 for Online/Distant and \$249 in classroom courses

All students must purchase separately the required North Carolina Real Estate Manual either online or in printed format through ww.NCREC.gov

Broker Continuing Education Courses

Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

Per G.S.93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an Update course and four credit hours of elective courses.

Course Description(s)

2020-2021 General Update (GenUp)

2020-2021 Broker-in-Charge Update (BICUP)

Elective: Avoiding Deceptive Practices

Elective: Liars, Cheaters & Thieves

Elective: Millennials Challenging the Traditional Real Estate Model

Elective: The Tiny House is it a Phase or a Craze

Elective: 20 Most Cost Effective Home Improvements

Elective: All Under One Roof

Elective: Solving the Down Payment Dilemma

Elective: Foreclosures, Short Sales, REO's & Auctions

Elective: Truth About Mold

Elective: Everyday Ethics in Real Estate

Elective: Property Management & Managing Risk

Elective: Red Flaks Property Inspections Guide

Elective: Risk Management

Elective: Buyer Representation

Elective: Introduction to Commercial Real Estate

Elective: Environmental Issues in Real Estate Practice

Elective: Fair Housing

Elective: Real Estate Taxes
Elective: Understanding 1031 Tax Free Exchanges
Elective: Real Estate Finances

Course Materials

Home Coach Real Estate School will provide each student with a copy of course materials.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

In order to receive credit for completing an approved continuing education course, a broker shall:

- (1) attend at least 90 percent of the scheduled instructional hours for the course;
- (2) provide his or her legal name and license number to the education provider;
- (3) present his or her pocket card or photo identification card, if necessary; and
- (4) personally perform all work required to complete the course.

Tuition \$49 for Online/Distant course and \$69 for in classroom course

All classroom material will be accessed through the schools web site www.homecoachschoo.com

Registration, Enrollment, and Conduct

Registration

To enroll in a course at Home Coach Real Estate School, prospective students must pre-register by reviewing at www.homecoachschoo.com our Distant Learning Agreement, Upload a copy of your pocket card, and pay your registration fee prior to the start of class. Each student will need to

Tuition and Fees

Home Coach Real Estate School accepts the following forms of payment: Debit and Credit Card

Tuition must be received prior to the start of class.

The penalty for a check returned for insufficient funds is \$25

Attendance

- *Students in an in-person or synchronous distance learning Broker Prelicensing Course must attend a minimum of 80% of all scheduled instructional hours.*
- *Students in an in-person or synchronous distance learning Broker Postlicensing Course must attend a minimum of 90% of all scheduled instructional hours.*
- *Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.*
- *Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All time missed will be recorded for each student.*

Course Cancellation or Rescheduling / Refunds

Home Coach Real Estate School reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum 7 day notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the following options: Refund or exchange

Withdrawals, Transfers & Refunds

A student may transfer from a course by giving 7 day written notice to the Education Provider prior to the start of the course. In such event, the student will have the option if the class is NOT sold out to incur a \$25 transfer fee paid prior to making the transfer and prior to the start of the class transferring from. No withdrawals, transfers or refunds for any sold out class. A refund will be granted by giving a 30 day written notice prior to the start of class provided class isn't sold out.

Student Conduct

Students are expected to to conduct themselves in a professional manner. Students not adhering to this policy may be dismissed from the course by the Director or Instructor and will not be entitled to a refund.

Cheating

If a student is discovered to be cheating in any manner during an examination, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

Electronic Devices

Students may bring computers, cell phones or other electronic communication devices into a classroom provided it is used solely for the purpose of learning and understanding the material presented. Audio and visual recordings are not allowed at anytime while in any classroom. Students are prohibited against the possession and/or use of any device other than a simple calculator during an exam.

Special Accommodations

Individuals requiring reasonable accommodations under the Americans with Disabilities Act (ADA) in order to participate fully in our in-person classroom should contact the school Director 7 days prior to the beginning date of the course.

CERTIFICATION OF TRUTH AND ACCURACY

I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that Home Coach Real Estate School will abide by the policies herein.

*Steve Henion
Education Director*

CERTIFICATION OF RECEIPT

Student certifies that they received and reviewed a copy of Home Coach Real Estate School Policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition during the registration process.