



MREA

Michigan Real Estate Academy

2019 Real Estate Licensing Catalog

5830 Venture Park Drive | Kalamazoo, MI 49009

ABOUT

Michigan Real Estate Academy (MREA) was established in 1983 and is owned and operated by the Greater Kalamazoo Association of REALTORS® (GKAR). MREA is conveniently located immediately west of historical Kalamazoo and U.S. 131 near numerous hotels, inviting restaurants, and shopping districts. The U.S. 131/I-94 junction is just south of the MREA location, situating the school at the halfway point between Detroit and Chicago.

MREA is located inside the GKAR facility with a comfortable, state of the art classroom, and a spacious auditorium with laptop computer connections for larger educational gatherings.

All of the MREA instructors are professional and active practitioners with years of experience in their respective fields. The instructors and the curriculums they teach are approved by the State of Michigan's Department of Licensing and Regulatory Affairs (LARA) and MREA annually. Courses offered include real estate pre-licensing, Continuing Education, advanced real estate Designations and Certifications, and numerous professional enrichment courses with national speakers.

Proprietary School Unit License Number:

19830015

Administrator:

Robin Pompey, MREA@gkar.com

Real Estate Pre-Licensing Instructors:

Heather Atteberry	Dan Johnson
Scott Burkett	Trisha Kidd
John Buttery	Jason Machnik
Lee Crossley	Greg Miller
Brett Cummings	Marcia Miller
Charles Etter	Ryan Rider
Dan Jaqua	Al Rowe
	Cyndi Trobeck



Michigan Real Estate Academy

5830 Venture Park Drive
Kalamazoo, MI 49009
(269) 373-1554

MIRealEstateAcademy.com

2019 REAL ESTATE 101 PRE-LICENSING COURSE SCHEDULE

Tuition: \$285 (includes all required course material)

Registration Deadline: Monday by 5:00 pm prior to course start date. Your registration is not complete until your tuition is received.

Courses: Each course is 5 days, typically the first two weeks of the month, and runs Thursday and Friday the first week, then Wednesday, Thursday, and Friday the second week, from 8:00 am to 5:00 pm with a lunch break from 12:00 pm - 1:00 pm. Course schedules are subject to change or cancellation due to extenuating circumstance. Once registered, you will be notified of any changes in the schedule.

Required Reading: It is required to pick up your pre-licensing course materials in advance, as there is mandatory reading prior to each day's sessions.

Enroll online at www.MIRealEstateAcademy.com

January 2019

January 3, 4, 9, 10 & 11

Registration Deadline: December 31, 2018

July 2019

July 11, 12, 17, 18 & 19

Registration Deadline: July 8, 2019

February 2019

February 7, 8, 13, 14 & 15

Registration Deadline: February 4, 2019

August 2019

August 1, 2, 7, 8 & 9

Registration Deadline: July 29, 2019

March 2019

March 7, 8, 13, 14 & 15

Registration Deadline: March 4, 2019

September 2019

September 5, 6, 11, 12 & 13

Registration Deadline: September 2, 2019

April 2019

April 4, 5, 10, 11 & 12

Registration Deadline: April 1, 2019

October 2019

October 3, 4, 9, 10 & 11

Registration Deadline: September 30, 2019

May 2019

May 2, 3, 8, 9 & 10

Registration Deadline: April 29, 2019

November 2019

November 7, 8, 13, 14 & 15

Registration Deadline: November 4, 2019

June 2019

June 6, 7, 12, 13 & 14

Registration Deadline: June 3, 2019

December 2019

December 12, 13, 18, 19 & 20

Registration Deadline: December 9, 2019

ADDITIONAL MATERIALS FOR REAL ESTATE 101



Study Guide for Modern Real Estate Practice- \$26.00

The study guide reinforces important concepts and provides additional review for mastering the content covered in the main text.



Modern Real Estate Practice: Flash Card Review- \$45.00

This comprehensive set of flashcards offers you a chance to thoroughly review key concepts covered in Modern Real Estate Practice, 19th Edition. These cards cover real estate terms, math FAQ's, and quick review notes. They are organized by chapter for easy retrieval.



Mastering Real Estate Math Book- \$35.00

Overcome math anxiety; this comprehensive workbook improves math skills and prepares you for actual real estate practice. Multiple in-chapter and additional practice problems, along with real world exercises, provide plenty of practice in each area. Step-by-step instructions simplify even the most complex calculations.

Visit the **MREA Blog** for more; topics include:

How Do I Get My Michigan Real Estate License? A Step-by-Step Guide

Getting Ready for Real Estate 101? Here's Everything You Need to Know!

Finding a Broker—The Basics

<http://www.gkar.com/blog>

OBTAINING YOUR REAL ESTATE LICENSE

STEP 1: Pre-Licensing Education - Real Estate 101 Course:

Real Estate 101 is a 40-hour introductory course that provides prospective real estate professionals with the necessary knowledge and study materials, as well as the required statutory pre-licensing clock hours, to sit for the State Licensing Exam.

- **Student Text:**

Modern Real Estate Practice. Chicago: Dearborn Publishing, Inc.[®], 20th Edition Update
Law Book

- **Program Session Objectives:**

An Introduction to the Real Estate Business; Real Property & the Law; Interests in Real Estate

Transfer of Title; Forms of Ownership; Legal Descriptions; Title Records

Real Estate Contracts; Leases; Property Management

Land Use Controls & Property Development; Concepts of Home Ownership; Real Estate Taxes; Other Liens; Closing the Transaction; Real Estate Appraisal

Agency; Real Estate Brokerage; Listing Agreements; Buyer Representation

Michigan License Law & Departmental Rules

Fair Housing

Financing Principles & Practice; Usury Laws; Land Contracts

Michigan Specific Statutes; Environmental Issues & The Real Estate Transaction; Math FAQ's

Practice Exam; Required to take, for course credit

STEP 2: Application for License:

After completion of the 40-clock hours of pre-licensing education (Real Estate 101), real estate salesperson candidates **MUST** access the Department Licensing and Regulatory Affairs' (LARA), database Internet Commercial & Occupational Licensing Application (iCOLA) to apply for a license, to be eligible to test. The cost of this application is prorated based on the Continuing Education Cycle; no more than \$88. Students may apply for their Real Estate Salesperson License online at www.michigan.gov/realestate → iCOLA

Applicants will enter their information, answer questions, and pay the application and license fees electronically. There is more information in our MREA welcome folder which includes, "How To Apply for Your License."

Once the applicant completes the process, employing brokers (if applicable) will be required to access iCOLA to confirm that the broker desires to have this new salesperson licensed to work for them.

Upon authorization to test by LARA, the applicant's information will be supplied electronically to Psychological Services, Inc., the examination vendor. A Candidate ID Number will be issued to the applicants within 3-5 business days of applying via iCOLA.

APPLYING FOR YOUR REAL ESTATE LICENSE

STEP 3: Applicant Candidate ID Number:

Once the Real Estate Salesperson application is approved, the State of Michigan will issue an email to the applicant which will include a candidate Michigan Real Estate (MIRE) number and exam registration instructions.

STEP 4: State Exam:

Psychological Services, Inc. (PSI) administers the Michigan Real Estate Licensing Exam. Students are responsible for securing an appointment to test with PSI; the applicant will need to register and pay \$76 for the licensing examination.

PSI's web address is www.psiexams.com

An applicant should obtain a Candidate Information Bulletin from PSI at www.psiexams.com or by phoning (800) 733-9267 for complete instructions on registering for and scheduling an examination. This is provided for you by the MREA as part of your tuition; there is more information in our MREA welcome folder.

Information for Employing Brokers:

In order for this system to work, all brokers must access www.michigan.gov/realestate, and establish a user ID and password. This will allow brokers to go online to verify that a salesperson applicant is approved for employment in their office.

***If you encounter difficulties getting your username and password on iCOLA, please call the department at (517) 241-9288, press 111 to transfer to the real estate unit. Thank you!*

Salesperson applicants that did not enter employing broker information during the iCOLA application process and that passed the licensing examination should:

- Request their broker submit the Employing Broker Verification form via www.michigan.gov/realestate. **The applicant has up to one year to obtain an employing broker before a retake of the PSI exam is required to continue.**
- Receive their photo pocket card license; once the employing broker confirms the employment relationship and all information is processed. The wall license and paper pocket license will be mailed to the employing broker's main office within approximately two weeks. The photo pocket license will be mailed to the salesperson.

Receiving Authorization to Work:

When an applicant for a real estate salesperson license completes an acceptable online licensing application, including broker verification of employment, the applicant will receive a photo pocket license immediately upon passing the licensing exam. The photo pocket license provides authorization to begin working immediately! The wall license and paper pocket license will be mailed to the employing broker's main office within approximately two weeks.

The photo pocket license will be mailed to the salesperson. Salespersons will be required to carry the photo pocket card license but not the paper pocket card.

MREA POLICIES

Enrollment:

Enrollment is on-going throughout the year. There are no previous education requirements for the Real Estate 101 course. Students must be at least 18 years of age as the minimum age to obtain a real estate or appraisal license in Michigan is 18 years.

Policies Relative to Absences, Leaves, Tardiness, and Make-up Work:

The statutory requirements for licensing state that students must attend all sessions in full; students may make up any missed sessions during the next offered course. The classroom is closed at 10 minutes past the posted starting time; any students arriving past that time may make up the session during the next offered course. Additionally, students leaving earlier than 10 minutes before the conclusion of a 4-hour session will be required to make up the entire session and may do so during a future offered course. Students missing more than 10 minutes of any session will not receive credit for the 40-hour Real Estate 101 course until the respective session is completed in full.

Grading System:

For Real Estate 101, the grading system is pass/fail. In order to pass the course, students must attend all sessions.

Certificate of Completion:

Students must complete all mandatory clock hours for pre-licensing and complete the academy's exam administered at the final session. Once this is done, a certificate of completion will be awarded to the student. Reporting of Real Estate 101 course completion will be made to the Michigan Department of Licensing and Regulatory Affairs by MREA within 3-5 business days.

Rules of Student Conduct and Conditions of Dismissal:

Students shall behave in a manner that would be a credit to themselves and the school. Drugs, alcohol, and weapons are not permitted on school premises and are grounds for dismissal. Profanity and sexual harassment will not be tolerated and are grounds for dismissal.

Students who wish to file a complaint against the Academy may do so at www.michigan.gov/pss. For MREA internal complaints, there are hardcopy complaint forms available during the Real Estate 101 course and after, at the front office, as well as on page 15 in this catalog.

Suggested Equipment:

Throughout the course the use of calculators is strongly suggested; calculators are provided for the practice exam. All other necessary materials are included in the course tuition.

No Placement Assistance is Provided.

Severe Weather:

In the case of inclement weather conditions, MREA will notify you of class cancellations via email. In the event school is closed, every effort will be made by the academy to reschedule any course or course session(s) cancelled due to inclement weather conditions. Students will be notified of the rescheduled date in a timely manner. If you live in an outlying area and the weather conditions are not safe enough for travel, please notify the Academy as soon as possible. We will assist all students who are unable to attend.

Commitment to Equal Opportunity:

MREA is an equal opportunity service provider. We pledge equal opportunity for all our service recipients (students, etc.) and applicants. MREA does not discriminate on the basis of race, color, religion, national origin, sex, age, disability/handicap, height, weight, marital status, familial status, veteran status, or citizenship.

Special Accommodations:

A student requiring an accommodation must make a request to the academy within 182 days from when he/she knew or reasonably should have known he/she needed an accommodation. We do everything we can to accommodate students with special needs. In order to mirror the test at the State facility, we ask that any student with special requests fill out the PSI Michigan Special Arrangement Request Form, page 13, before class begins. The form must be accompanied by documentation from the medical authority or learning institution that rendered a diagnosis. Once you are approved for special arrangements, please include a copy of this paperwork with your Real Estate 101 Enrollment Form. If you have any further questions, please contact us at (269) 373-1554.

Harassment Policy:

Harassment of MREA applicants or students, in any form, is unacceptable conduct which will not be tolerated. Harassment includes unwelcome sexual advances, requests for sexual favors, and other verbal, visual, or physical conduct of a sexual nature, and harassment or discrimination based on the applicant's inclusion within a protected classification. No management official, supervisor, other applicant, or instructor shall threaten or insinuate, either explicitly or implicitly, that a MREA applicant's refusal to submit to sexual advances will adversely affect that person's receipt of services (e.g. grade, class standing, etc.). Similarly, no applicant or instructor shall promise, imply, or grant any preferential treatment in connection with a MREA applicant engaging in sexual conduct. Harassment also includes, but is not limited to unwelcome sexual flirtations, advances or propositions, verbal abuse of a sexual nature, subtle pressure or requests for sexual activities, unnecessary touching of an individual, graphic verbal commentaries about an individual's body, sexually degrading words used to describe an individual, a display in the work place of sexually suggestive objects or pictures, sexually explicit or offensive jokes, or physical assault.

Any applicant who feels that he or she is a victim of sexual harassment, including but not limited to any of the conduct listed above, by any person associated with MREA and its services (i.e. supervisor, management official, instructor, customer, client, visitor, vendor, student, etc.) should bring the matter to the immediate attention of the Manager for the MREA. Complaint forms are available in the front office or on page 15 of this catalog.

An individual who is uncomfortable for any reason in bringing such matter to the attention of the Manager for MREA, or who is not satisfied after bringing the matter to the attention of the Manager, should report the matter to the state by visiting www.michigan.gov/pss.

Any questions about this policy or potential harassment should also be brought to the attention of the Manager for MREA. The Academy will not retaliate against any individual merely because they have filed a good faith complaint alleging harassment. MREA will promptly investigate all allegations of harassment in as confidential a manner as possible and will take the appropriate corrective action when warranted.

Any instructor who is determined, after an appropriate investigation, to have engaged in sexual harassment in violation of this policy will be subject to appropriate disciplinary action up to and including termination pursuant to the "at-will" relationship (or will be subject to termination of his/her independent contractor status).

MAKE UP / AUDIT / REFUND POLICY

Make-Up Policy:

Students are allowed to make up missed sessions by attending the session in a future course, at no additional charge. Students are expected to complete all statutory clock hours within 12 months of their registration. If unable to complete within the 12 months, students will be required to re-enroll and repay the full tuition to attend.

Audit Policy:

Students may audit up to 2 sessions at no additional charge up to 12 months following their registration. Beyond the 2 free sessions, students may retake additional sessions for the fee of \$30.00 per session. After 12 months, students will be required to re-enroll and pay the full tuition to attend.

Cancellation/Refund Policy:

To cancel registration and receive a course refund of \$230.00, student must notify the MREA, via email to MREA@gkar.com, within 24-hours following registration. Materials are not eligible for refund. Refund requests shall be processed within 10 days. Please note that this policy is subject to change.

Transfer Policy:

To transfer your registration to a different course month, student must send their request to the MREA, via email to MREA@gkar.com. Student has 12 months from registration to utilize paid tuition.

COMPLAINT FORM

Claimant:	Respondent: Michigan Real Estate Academy (MREA)
Address:	Address: 5830 Venture Park Dr. Kalamazoo, MI 49009
Telephone:	Telephone: (269) 382-1554
Date of Complaint:	
Date Enrolled in School:	
Did you receive a certificate of completion:	

Please describe, in order, the events, dates, and names pertaining to your complaint. Use additional paper if necessary. _____

Have you tried to resolve your complaint with an instructor or GKAR staff?

☐ Yes ☐ No

If yes, with whom did you contact; name and title? _____

I swear, or affirm, that I have read the above complaint and that it is true to the best of my knowledge, information and recollection. I have notified the school with regards to the allegations in this complaint within 180 days of the event.

Signature of Claimant _____ Date _____

Please make and keep a copy of this completed complaint form for your records.

Any MREA applicant or student of the Michigan Real Estate Academy, who is not comfortable with bringing the matter to the attention of the MREA Manager, may file a complaint with the state by visiting www.michigan.gov/pss.

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All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/ modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date: _____ **Social Security or ID#:** _____

Legal Name: _____
Last Name First Name

Address: _____
Street City, State, Zip Code

Telephone: (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any special arrangements you require (requests must concur with documentation submitted):

- | | |
|---|--|
| <input type="checkbox"/> Reader (as accommodation for visual impairment or learning disability) | <input type="checkbox"/> Extended time
(Additional time requested: _____) |
| <input type="checkbox"/> Large-print written examination | <input type="checkbox"/> Other _____ |

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call (800) 367-1565, ext 6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

**DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN
RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.**

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You've served your country and were honorably discharged. Now what? A career in real estate could be just the ticket; and there is a scholarship offered by the MREA that can get you started. It is our honor to provide you with this opportunity as a thank you for your service and we encourage you to take full advantage of it.

About the MREA Pre-Licensing Scholarship

You may be eligible to receive full tuition and materials for the Michigan Real Estate Academy's Pre-Licensing course to prepare you for taking the state of Michigan licensing exam.

How to Apply

Step One: Complete the Pre-Licensing Scholarship for Veterans application online.

Step Two: Your application will be reviewed by the Greater Kalamazoo Association of REALTORS® Membership Committee and you will receive notification via email if your application is approved.

Step Three: Look in the mail. You will receive a letter of approval and next steps regarding how to register for the Pre-Licensing course at the address you included on your application.

Important! In order to be eligible for the scholarship, your application must be approved prior to registering for the MREA Pre-Licensing course.



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