



California General Information Page:

The CE Shop, Inc. Sponsor #-4883
PO Box 9335-Fargo, ND 58106
www.theceshop.com
1-888-827-0777

- 2 hour courses=\$15.00*
- 3 hour non-commercial focused courses=\$19.00* OR
- 3 hour commercial focused courses=\$23.00* OR
- 3 hour RPR course=\$39.00*
- 6 hour courses=\$29.00* OR
- 6 hour Marketing Reboot course=\$115.00* OR
- 6 hour Generation Buy course=\$115.00* OR
- 6 hour Green 100, Green 200, and Green 300 courses=\$130.00 EACH*
- 6 hour Accredited Staging Professional course=\$399.00*
- 8 hour Survey Course-\$39.00*
- 8 hour AHWD course=\$99.00*
- 8 hour BPOs course=\$125.00*
- 8 hour e-PRO Day 1 course=\$239.00*
- 8 hour e-PRO Day 2 course=\$149.00*
- 12 hour SRS course=\$299.00*
- 16 hour SRES course=\$295.00*
- All prices include all fees & taxes.
- *All prices are subject to change.
- All of The CE Shop California continuing education courses are delivered in an online format only.
- There are not any prerequisites to any of the continuing education courses The CE Shop offers online.
- Students have 12 months from the time they order our CA courses to complete them unless the course expiration date with the real estate commission occurs sooner.

BRE Disclaimer Statement:

The courses listed below are approved for continuing education credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors, or lecturers.

A Brief Introduction to Real Estate Finance – 2 Consumer Protection Hours

Most buyers of real estate will require a loan. In fact, the financing of a home is as integral to real estate transactions as finding the home itself; if the buyer cannot obtain financing, the transaction will ultimately fail. To provide the best service to consumers, it is essential for licensees to have a clear understanding of the financing process, from initial loan application through funding at closing. The Financing course provides licensees with the must-know financing issues to enable them to better serve their clients who require financing for real estate purchases. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Accredited Staging Professional – 6 Consumer Service Hours

Since 1999 it has provided a firm foundation of education and excellence in Home Staging. When you graduate, you earn the prestigious ASP® Real Estate Agent Designation and Accreditation. The ASP Course defines what Home Staging is, Staging benefits, and why Staging works. It provides data, statistics, and

financial models to support Staging in any market. This course was written and developed by the Home Staging™ (Stagedhomes.com) team of developers and the content is all original, Home Staging™ owned content. Copyright 2013

Advocating for Short Sale Clients – 3 Consumer Protection Hours

Tactics that work with motivated, excited sellers don't always translate well when working with short sale sellers and short sale buyers. Toss lender approvals, junior lien holders, and inflexible timelines into the mix, and you end up with a whole new ball game. In a short sale transaction, the motivation for each party is different than the standard transaction, and as the professional in the scene, you need to adjust accordingly. This course speaks to your interaction with short sale sellers, and how you can help them through a tough process while diligently advocating on their behalf. We cover how to figure out an appropriate listing price, negotiate with the lender's representative, sort through debt settlement terminology, and carry the deal through to closing. We also look at the process from a buyer's agent perspective. Additional cautions, considerations, and fraud prevention tactics are required when advocating on behalf of these deal-seeking buyers. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Anatomy of Commercial Building – 3 Consumer Protection Hours

When licensees represent clients in a commercial transaction, whether marketing the building or assisting in the purchase, knowledge of the building's structure and systems is vital. A building is comprised of its architectural features and its MEP (mechanical, electrical and plumbing) systems. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

At Home With Diversity – 8 Consumer Protection Hours

At Home with Diversity is an educational experience designed to present a picture of the changing face of the real estate industry. More importantly, *At Home with Diversity* teaches how real estate professionals can increase their sensitivity and adaptability to future market trends. Additionally, students will learn to thrive as effective service providers and community leaders. The course addresses issues of diversity, fair housing, and cultural differences. All three subjects are closely related and have value for real estate professionals who must serve diverse local markets. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

BPOs: The Agent's Role in the Valuation Process - 8 Consumer Service Hours

Evaluating property values depends more than ever on professional expertise and competence, the best use of technology, and a commitment to approach the valuation assignment from all pertinent perspectives. "BPOs: The Agent's Role in the Valuation Process" is specifically designed to help residential real estate agents and brokers enhance their skills in creating BPOs, reducing risk, and applying alternative valuation methods. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

California Agency – 3 Agency Hours

The process of buying, selling, and leasing real estate is more challenging today than ever. People need the help of trained experts to guide them through the process and represent their interests during negotiations. Your assistance makes the process more comfortable and successful for both buyers and sellers. In California, "agency" refers to the type of relationship between a buyer or seller and a real estate licensee. Buyers and sellers can enlist the assistance of a real estate professional to represent their interests and direct transactions on their behalf. As a knowledgeable expert, you can guide clients through the process and help them resolve problems and challenges along the way. The real estate industry operates within the concept of "agency." This course will help you understand how real estate firms operate in the state of California so you can best serve your clients while acting within the law. This

course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

California Ethical and Effective Online Advertising – 3 Consumer Service Hours

Because the Internet is a wide-reaching medium with a very low cost of entry and nearly instantaneous feedback, it provides both increased visibility—and increased risk. This course will demonstrate how to maximize online visibility while decreasing online risk. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

California Ethics – 3 Ethics Hours

Today's real estate marketplace is in greater turmoil than ever. Professional and ethical real estate professionals who adhere to a high set of standards will be the foundation for restoring confidence and stability in an already unsure marketplace. The National Association of REALTORS® (NAR) relies on its Code of Ethics to ensure that all REALTORS® are conducting business in an honest manner and with the highest degree of integrity. You will learn the Code of Ethics in depth, explore its various applications and relate it to your daily practice. You will also learn about the California Business and Professions Code that guides ethical business practices within the state of California. As part of your real estate continuing education, this course will provide you state licensing continuing education credits as well as fulfill the requirement for Ethics training mandated by the National Association of REALTORS®. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Reminder: State law may be in conflict with segments of the Code of Ethics and in those instances, state law will prevail.

California Fair Housing – 3 Fair Housing Hours

As a real estate agent or broker, you serve as diverse a population as exists anywhere in the United States. Your customers will vary widely as to race, culture, and even gender orientation. Pursuing correct Fair Housing practices makes good business sense. Real Estate professionals who understand and strictly comply with California Fair Housing Laws serve clients and customers with confidence and integrity and ensure that every person is treated fairly. This Fair Housing course will assist you to identify important concepts to improve your customer service and help you to avoid common legal and cultural pitfalls. You will learn about both federal Fair Housing laws and laws unique to the state of California. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

California Risk Management – 3 Risk Management Hours

The balancing of risk and profitability is central to every real estate professional. Licensees face hundreds of business decisions and actions. If these decisions are actions are not managed properly, they could expose licensees to potential lawsuits and violations of federal and California state law. This course will discuss risk and the potential for loss in relation to the real estate industry in the state of California. This course will discuss risk in six key areas: property disclosure, agency law, contracts, compensation, anti-trust and fair housing. The more knowledge you have regarding potential risks, the greater ability you have to effectively manage those risks and minimize exposure. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

California Trust Fund Handling – 3 Trust Funds Hours

At the foundation of any real estate transaction, purchase or rental, is the transfer of funds from one party to another. Real estate professionals act as intermediaries in the process, commonly handling funds entrusted to them from one party as part of the transaction. These funds, called trust funds, can involve earnest money deposits, security deposits, rent payments and much more. The proper handling of these funds is a fiduciary duty of real estate professionals and must be done with care and integrity. In this

course, you will learn the processes involved in managing and accounting for trust funds. You will learn the requirements involved in trust accounts, what you are required to do with funds entrusted to you, and how to ensure the funds are handled properly. At the conclusion of the course, you will learn how to reconcile these accounts and understand the auditing processes. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

CA Salesperson and Broker Survey – 8 Survey Course Hours

This course provides a great way for California real estate professionals to meet their 15 hours of CE requirement in core courses in one easy-to-digest 8-hour package.

Ethics, agency law, risk management, fair housing law and trust fund management are all crucial components to maintaining professional standards in the industry. The California Salesperson and Broker Survey packs it all into one great course. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Conducting Open Houses and Developing a Safety Plan – 2 Consumer Protection Hours

Open houses have been a standard practice in seller representation for decades; however, not all open houses are successful. By carefully selecting which listings are suitable for an open house, then preparing the sellers for the event, you set yourself up for a productive afternoon. This course walks you through the steps involved in planning for and hosting a successful open house. Open houses pose some security risks, but they are not the only safety threat that real estate professionals face. The second half of this course looks at safety from multiple angles, and offers practical ways to protect yourself while working with clients, at the office, and when you are at home. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

e-PRO Certification Program: Day 1 – 8 Consumer Service Hours

Day 1 of NAR's e-PRO® certification provides high-level Internet marketing and social media theory with practical suggestions for its implementation in a consistent manner. Students will learn how to interact with their desired markets and to position themselves as trusted advisors and valued members of their online communities. Day 1 addresses concepts of intellectual property, copyright, fair use, and plagiarism, as well as ways that students can protect the content they create. The tools available to real estate salespeople to market, brand themselves, and communicate with consumers are simple and easy to use, but like any tools, can cause damage if you're not careful. Students will learn where potential "land mines" are and how to avoid tripping them. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

e-PRO Certification Program: Day 2 – 8 Consumer Service Hours

In Day 2, students will take the social-media theories they learned in Day 1 and apply them to concrete strategies. Students will learn how to make themselves more mobile, more efficient, and more profitable by integrating technology into their current business. Day 2 provides students with hands-on discovery of important technologies and tools for their day-to-day business. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

Foundations of Real Estate Finance – 6 Consumer Protection Hours

There have been many financial changes in the United States in the past decade, the results of which have impacted the real estate mortgage process, as well as other areas. The financing of a home is as integral to real estate transactions as finding the home itself, and it is beneficial for you to have a clear understanding of the financing process. Through this course, you will gain a better understanding of the changes the mortgage market has experienced over the years. You will also gain knowledge of

qualifications and requirements of several popular lending options, which will help you guide your clients to properties that fit within their loan's requirements. Please be aware that the publishers of this course encourage all real estate professionals to stay attuned to market changes and refer to trusted advisors during all steps of the mortgage process. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

From Contract to Keys: The Mortgage Process – 6 Consumer Protection Hours

Within the mortgage process, there are many twists and turns. From the time your buyers sign their purchase agreements, to the time they finally get the keys to their new home, the mortgage process can be filled with anxiety, frustration, and uncertainty. Through your understanding of the process, you will be able to provide your clients with a road map through the maze. You will assist them in navigating through the process and successfully reaching the finish line ... where they'll receive the keys to their new home! This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Generation Buy – 6 Consumer Service Hours

At any given time, today's real estate professionals may be working with **four** generations of real estate buyers: Millennials, Generation X, the Baby Boomers, and Matures. So how do real estate professionals assess the distinct wants and needs of these generations and nurture real estate client relationships for a lifetime? Say hello to Generation Buy. In this course, students will examine the characteristics of these home buying generations and evaluate their expectations (expectations of the agent and the transaction) as well as communication preferences. As a turnkey resource, this course offers generation-specific marketing tools, networking tips, scripts, and counseling strategies to help real estate professionals formalize their agency relationships. Generation Buy is an approved elective for the Accredited Buyer's Representative (ABR®) designation. For more information about this designation, visit the Real Estate Buyer's Agent Council at www.REBAC.net. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

Green 100: Real Estate for a Sustainable Future – 6 Consumer Service Hours

Green 100: Real Estate for a Sustainable Future is one of three required courses comprising the curriculum of the Green Resource Council's Green Designation—the only designation of its kind recognized by the NATIONAL ASSOCIATION OF REALTORS®. As a mindset and practice, "green" is transforming the business of real estate—from the way we consider a triple-bottom-line approach to sustainability to the specific manner in which we renovate existing homes and build new ones. *Green 100: Real Estate for a Sustainable Future*, the first day of curriculum for NAR's Green Designation, serves as the foundation for this designation program. This course helps students understand the role of real estate in finding the balance between people, planet, and prosperity. This course also educates students on the wide array of nationally recognized certifications and ratings programs that evaluate homes, products, energy efficiency, and professionals. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

Green 200: The Science of Green Building – 6 Consumer Service Hours

Green 200: The Science of Green Building is one of three required courses comprising the curriculum of the Green Resource Council's Green Designation—the only designation of its kind recognized by the NATIONAL ASSOCIATION OF REALTORS®. *Green 200: The Science of Green Building* helps students comprehend green home design and basic construction principles for new and existing homes. The overall goals of the Green 200: The Science of Green Building course are to familiarize students with green principles and choices in home design and construction; raise awareness of innovative materials, systems, and construction methods; learn about energy-efficient systems including onsite power generation; and distinguish levels and cost-benefits of retrofitting, remodeling, or renovating existing

homes. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

Green 300: Greening Your Real Estate Business – 6 Consumer Service Hours

Green 300: Greening Your Real Estate Business is one of three required courses comprising the curriculum of the Green Resource Council's Green Designation—the only designation of its kind recognized by the NATIONAL ASSOCIATION OF REALTORS®. The goals of this course are to help the student plan and implement strategies and tactics for building a green real estate business and adapt core real estate business skills to list and market green properties and represent green sellers and buyers. First, the student will learn about the “green scene” by reviewing his or her market area to understand the awareness of consumers, businesses, local organizations, and competitors. Students will also learn how to position themselves as green real estate professionals and the importance of greening the MLS. The course will present strategies for adapting core real estate skills in the green marketplace. Finally, students will put together a tool kit complete with listing, presenting and marketing plans that are geared toward the green marketplace. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

Online Risk Management – 3 Risk Management Hours

Infinite prospecting and advertising opportunities are available to real estate professionals through social media, blogging, property listing website, and email resources. Whether you're an experienced Internet-savvy professional or have yet to create a Facebook profile, this course will help you gain an understanding of the legal, regulatory, ethical, and professional issues that should shape your online content and conduct. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Real Estate Investors and Your Business – 3 Consumer Service Hours

It is estimated that approximately \$300 billion in real estate is transacted by investors each year. Grab your piece of the pie by understanding the driving forces in the dynamic residential real estate investment market. Possessing knowledge of the strategies and mindsets of investors will help you serve your valuable investor clients effectively, responsibly, and ethically. Through this course, you will learn the impact of real estate investment in the United States, the opportunities that exist for investors, and your role in representing the residential real estate investor. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Real Estate Marketing Reboot: Innovate > Relate > Differentiate – 6 Consumer Service Hours

Do you think your marketing plans and strategies at the height of the boom work as well for you today as they did then? Think again. It's time to reconsider how you promote yourself and attract new business. It's time for a real estate marketing REBOOT. In this course, students will revisit marketing fundamentals—branding, relationship marketing—with an emphasis on electronic tools—social media, blogs, Twitter, podcasts, and really simple syndication (RSS) feeds, Web site search engine optimization (SEO), among other technologies. Practical tips in addition to examples of how agents leveraging these tools in the field make this course a must for all real estate professionals. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

RESPA, Referrals and Revenue Streams – 3 Consumer Service Hours

Licenses often look for additional forms of revenue, often in the forms of referrals and affiliated business arrangements. While it is acceptable to have additional streams of business revenue, and referrals are the lifeblood of real estate, how referrals are made and to whom, and how affiliated business arrangements are handled and disclosed can mean the difference between extra income and the loss of one's license. This course presents the how-tos of referrals and additional revenue streams

against the backdrop of real estate disclosure law and RESPA (Real Estate Settlement Providers Act) regulations. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Roadmap to Success: Business Planning for Real Estate Professionals – 3 Consumer Service Hours

First and foremost, you, as a real estate professional, are an entrepreneur. Even if you are working as an agent with an established broker, you are still responsible for the success or failure of your business. All profitable business owners rely heavily on a written business plan to guide and direct every aspect of their business. A business plan is a roadmap and key to your success. This planning, however, requires you to have a clear vision of what you want to accomplish and how you will accomplish it. This course guides you through proven methods to assist you in developing a successful, workable business plan. You will learn about creating a vision for your business and the tools necessary to achieve that vision. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

RPR: Real-Time Data, Market Knowledge, Informed Customers – 3 Consumer Service Hours

This course is designed to educate real estate professionals on the new Realtors Property Resource, which was launched in 2010 with the goal of creating an online real estate library that provides REALTORS® with data on every property in the United States. *RPR™: Real-Time Data, Market Knowledge, Informed Customers* teaches real estate professionals how RPR reinforces the value REALTORS® bring to the transaction by keeping them ahead of the technology curve and better able to serve today's technology-empowered consumer. The course explains how integration of localized MLS active and off-market data distinguishes RPR from other real estate websites. Students will learn how RPR gives REALTORS® tools to help clients and customers make informed real estate decisions—even in challenging markets. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

Seller Representative Specialist (SRS) – 12 Consumer Protection Hours

Regardless of how long you have in the real estate business Seller Agency has been available and remains the primary focus for agents across the country. Since the advent of Buyer Agency and the educational programs that followed, education and training for Seller representatives has been lacking, until now. This online interactive course has been put together by industry leaders to professionals from all stages of their career to a new level of professionalism and competency. The course will take you through each of the stages of a real estate transaction from the perspective of a Seller's representative. The course begins by demonstrating practical and ethical ways of identifying potential sellers, educating them on market conditions and properly executing a listing agreement according to best practices and office policy. The course goes on to emphasize that once a listing agreement is in place, the process of positioning and marketing the property is of critical importance given your responsibility to advocating for and protect the best interest of the seller. Our experts will cover topics from appropriate ways to advertise, handle inquiries of various type and non-interference with other agent clients. The key to any successful transaction is bringing the pieces together and passing the keys from one property owner to another. The course concludes with a comprehensive section dedicated exclusively to this stage of the transaction. Learn how to accurately explain deposit and earnest money obligations, how to handle multiple offer situations as well as inspection contingencies and other possible issues between contract and closing. This course was written and developed by The CE Shop team of developers and in partnership with the Seller Representative Council and the content is all original, company (The CE Shop) owned content. Copyright 2013

Seniors Real Estate Specialist (SRES) Designation Course – 16 Consumer Service Hours

The SRES® Designation Course helps real estate professionals develop the business-building skills and resources for specialization in the 50+ real estate market by expanding knowledge of how life stages impact real estate choices, connecting to a network of resources, and fostering empathy with clients and

customers. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. Copyright 2013

Sign Here: Contract Law on E-Signatures – 3 Consumer Protection Hours

Electronic transactions and e-signatures can give you the competitive edge you need to attract new business, better serve existing clients, and improve your bottom line. This course provides you with a comprehensive understanding of how national and international laws define an electronic signature, how e-signature technology is currently being used by real estate professionals, and how you can use it in your day-to-day transactions. Additionally, this course looks at the use of e-mail to conduct negotiations and at several real-life case studies currently affecting how you do business. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

The Fundamentals of Commercial Real Estate – 3 Consumer Protection Hours

The Fundamentals of Commercial Real Estate provides a solid foundation for your understanding of commercial real estate. The course covers the need-to-know information on a broad range of commercial topics. If you're an experienced residential licensee, a few of the fundamentals of commercial real estate will be familiar to you—the importance of location, for example. In many other regards, commercial differs sharply from residential real estate. You'll be working with executives, investors, and business owners in commercial real estate, individuals whose focus is squarely on the bottom line. Equipped with the information and advice found in this course, you'll be well-prepared to grasp the more complex aspects of commercial real estate as you gain more experience in the industry. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Title and Escrow: Two Families, One Transaction – 3 Consumer Protection Hours

Property Title is a topic that has been historically “veiled” in legal jargon by many real estate professionals. This course defines and clarifies the terms and processes of title transfer and the escrow process while following two families as they navigate through a typical real estate transaction bringing this process to life. The course authors begin with simple definitions of items such as title, including the ways in which it can be held, liens and judgments. The course continues following our families through the concepts of title searches, reports and title insurance and the impact these may have on each party to the transaction. The escrow process is introduced as the transaction progresses to include the roles and responsibilities of the escrow company, its closing agents as well as the closing process. Conclusion of the transaction comes with the actual title transfer, closing, final walk through and our new homeowners receiving the keys to the property. By gaining a greater understanding the concepts of title and the escrow process, licensees are better able to prepare and support their clients. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Today's MLS: New Paradigms, Better Results – 3 Consumer Service Hours

The Multiple Listing Service (MLS) is the most powerful tool that you as a real estate professional have at your disposal. In addition to other agents and brokers being able to see your listings, MLS listings are now seen by your potential buyers through various internet sites. How you use the MLS communicates your professionalism and attracts other brokers, agents and buyers to your properties over those of your competitors. But ask yourself one question: Am I getting the results I want from the time and resources I put into the MLS? This course revolutionizes the use of the MLS, providing you with common sense theory and industry best practices from listing experts to guide you on how to harness the power of the MLS. Your real estate continuing education will be enhanced by explaining the implications of the data flow in and out of the MLS, how to write exceptional listing descriptions and how to remain in compliance with fair housing, advertising, ethics and anti-trust regulations. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

Uncle Sam has Homes for Sale: Listing and Selling HUD Homes – 3 Consumer Protection Hours

The U.S. Department of Housing and Urban Development (HUD) acquires thousands of homes every year through foreclosure on properties that had Federal Housing Administration (FHA) insured mortgages. After a lender has foreclosed on such a home, the mortgage insurance will compensate the lender and the home ownership is transferred to HUD. Obviously, the Federal government is not in the business of owning homes, nor do they have the capacity to sell the homes themselves, so these properties must be sold on the open market to new homeowners through private real estate brokers. HUD contracts with a limited number of companies to act as Asset Managers and Field Service Managers through a Marketing and Management program. These companies will manage the properties, list the homes with brokers for sale and act on behalf of HUD to negotiate sale prices and terms. This course explains the processes and procedures involved in listing and selling HUD homes, including how the properties are awarded to individual brokers for listing, how brokers and agents are compensated for these sales, and how they are listed and marketed. There are unique aspects to a HUD home purchase, including pricing, negotiations, appraisals and inspections you must understand. You will also learn about the bidding process and how potential buyers can obtain financing. Finally, you will learn about the required forms involved in the transaction. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Copyright 2013

The CE Shop Guarantee (Refund Policy)-

The CE Shop is committed to student satisfaction. Courses that have been more than 50% complete are not eligible for refunds or course hour credits. Refund requests made within 30 days of purchase that are not more than 50% completed are eligible for a full refund. Requests made after 30 days from the date of purchase will receive a credit in the form of course hour credits equal to those purchased.

NOTE: Our system does not allow for refunds on promotional codes that are not applied properly. In order to obtain any promotional discount, the promotional code must be applied at the time of purchase. You must enter in the promotional code in the box under your total at the checkout, and click the "Apply Discount" button, which will show your discount and the adjusted total before you submit your order. Please contact us at 1-888-827-0777 for refund requests. Partial credit is not given for any course. *This refund policy is for all states except for Colorado (CO) and Arkansas (AR).

Attendance Policy-

The CE Shop shall maintain a record of attendance of each participant, for a period of five years, sufficient to allow for the preparation of a duplicate certificate upon request by a participant. Students have access to the course content for a period of 12 months from time of enrollment and can return to the course delivery system to reference material at a future date. Many of our students enjoy being able to reference the material after the course is completed. Please see **Examinations** section below for information about exams.

Online courses are delivered on a "self pace" basis, meaning that students can complete the coursework on their time when it is convenient for them, anytime day or night from any computer connected to the Internet not to exceed more than 15 hours of final exams in a 24 hour period. Students are expected to spend the approved seat time in the course material and the course system shows how much time the student needs to spend in the course versus the time they have spent in the course at all times. They will not be able to receive credit for the course until that seat time is met and they have passed the final exam. Students can view the cumulative time they have spent in the course as well as how much time they are required to spend within the course navigation bars as well as see progress by Unit, Chapter and Lesson.

Once courses are completed, students are prompted to securely "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. At this time a mandated course and

instructor evaluation is presented to the student as well as directions on how to fill out the online survey on BRE's website (see below). Once certification has taken place, the student's certificate of completion is automatically emailed to them and entered into their online account and archived for a minimum of five years. These electronic versions are available to the student at any time and serve as a transcript.

Unit Exams (Quizzes):

Unit exams (quizzes) are presented at the conclusion of each unit, with a varying number of questions depending on the amount of content contained in each unit, typically 5-10 questions. Students must achieve a minimum of a 70% passing score on unit exams (quizzes). Unit exams (quizzes) may be retaken as many times as necessary to pass. Unit exams (quizzes) are not available for downloading or printing to prevent cheating in the closed book exams. If any unit exam (quiz) is taken with more than one internet window open with the course (therefore not closed book), unit exam (quiz) results will not be stored and the student will have to close the additional window(s) and retake the unit exam (quiz) closed book. This is noted in all unit exam (quiz) introduction/instruction slides in the courses.

Final Examinations:

Once the course units are completed, students will be prompted to take a **secure** closed book final examination consisting of 20 questions for 2, 3, 6, and 8 credit hours and 30 questions for 12 credit hours and 40 questions for 16 hours. The student is required to log in to the course system via a secured website to access the final examination. Final examinations are not available for downloading or printing to prevent cheating in the closed book final examinations. If any final examination is taken with more than one internet window open with the course (therefore not closed book), final examination results will not be stored and the student will have to close the additional window(s) and retake the final examination closed book. This is noted in all final examination introduction/instruction slides in the courses. Once they are logged into the course system, they are required to enter in their driver's license number in order to access their final exam. The final examination is administered with a set of randomly chosen multiple choice questions pulled from a final examination question bank. The question difficulties vary from basic fact related questions to questions that require understanding and application of the knowledge imparted. Students are allowed 1 minute per question on their final examinations. The course system will advise them of the total amount of time they have to spend in the final examination based on number of questions in the final examination intro slide as well as track the time they have left to finish the final examination once in the final examination. Students are warned as time approaches the point of being logged out. If the student does not complete the final examination prior to being logged out due to exceeding the time they are allowed to complete the final examination, the system will grade what questions they have answered in time to determine if a passing score has been achieved or not. After you have submitted your answers for the final exam, you will not be able to view your final exam results beyond what your score was and whether or not you achieved a passing score. **If a student does not pass the final examination, they may take the final examination one additional time, containing 90% new questions, to achieve a passing score of 70% and demonstrate mastery of the material. If they do not pass the final examination the second time, students are required to repurchase and retake the entire course over again.**

BRE Survey

An online survey is available on the BRE's Web site at www.bre.ca.gov. The survey can be accessed by typing in RE 318a in top right hand corner. You will be notified of this survey and how to access on your course completion slide as well as in your completion email.