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Mission Statement
The mission of Colibri Real Estate (hereinafter referred to as either Colibri Real Estate or the School) is to help customers achieve more in their days and careers. We do this through products and job aids that help professionals become licensed, stay licensed, and gain the skills to perform at the top of their fields.

Non-Discrimination and ADA Policy
Colibri Real Estate will not discriminate based on age, color, creed, familial status, gender identity, handicapping condition, language, marital status, national origin, race, religious preference, sex, or sexual orientation in the establishment of fees, entrance qualifications or standards for successful completion of this or any course.

Privacy Policy
Read our privacy policy in its entirety on our website: https://www.colibrirealestate.com/privacy-policy/.

Course Approvals
Colibri Real Estate has received approvals from real estate regulatory boards in 39 states for our online courses in Real Estate Salesperson and Broker Pre-license, Post-license, and Continuing Education. Our courses are also approved by the Association of Real Estate License Law Officials (ARELLO) and/or the International Distance Education Certification Center (IDECC) in the states where it is required by law.

The coursework listed in this catalog has been designed to fulfill the pre-license curriculum established by the Nebraska Real Estate Commission (hereinafter referred to as Commission) toward the required education for the Nebraska real estate salesperson license. Courses that Colibri Real Estate has been approved to instruct will meet the educational requirements of the Nebraska Real Estate License Law.

School and Faculty Contact Information

<table>
<thead>
<tr>
<th>Owner:</th>
<th>McKissock, LLC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers:</td>
<td></td>
</tr>
<tr>
<td>Jeff James, CEO</td>
<td></td>
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<tr>
<td>Mike Duran, Executive Chairman</td>
<td></td>
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<tr>
<td>Michelle Franchi, COO</td>
<td></td>
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<tr>
<td>Jim Fox, CFO</td>
<td></td>
</tr>
<tr>
<td>Administrator:</td>
<td>Emily Timblin, Real Estate Regulatory Compliance Manager</td>
</tr>
<tr>
<td>Prospective Student Phone Number:</td>
<td>844-701-2946</td>
</tr>
<tr>
<td>Mon – Fri 8:00 am – 8:00 pm (CT), Sat 10:00 am – 5:00 pm (CT)</td>
<td></td>
</tr>
<tr>
<td>Enrolled Student Phone Number:</td>
<td>866-739-7277</td>
</tr>
<tr>
<td>Mon – Fri 8:00 am – 7:00 pm (CT), Sat 9:30 am – 4:00 pm (CT)</td>
<td></td>
</tr>
<tr>
<td>Customer Service Email Address:</td>
<td><a href="mailto:Support@ColibriRealEstate.com">Support@ColibriRealEstate.com</a></td>
</tr>
</tbody>
</table>

ColibriRealEstate.com | 399 S. Spring Ave, Ste. 108, St. Louis, MO 63110
Course Delivery Description
The Nebraska Real Estate Salesperson Pre-License Education Program content is delivered to students through distance education:

**Asynchronous Online** – (“Online”) Self-paced internet courses that students access at any time from the student dashboard. Students are separated from the instructor by both distance and time.

Entrance Requirements
There are no prerequisite requirements to take these courses, and no special computer knowledge or program training is necessary. In fact, if you can move a mouse, point, and click, and type a few words on your keyboard, you are more than qualified.

Nebraska Real Estate Salesperson License applicants must be at least 19 years of age, hold at least a high school diploma or GED, and complete the two required 30-hour courses (Real Estate Principles & Practices course and Nebraska License Law course) and the required 6-hour course (Developing Professional Conduct and Ethical Practices course) to be issued a Nebraska real estate salesperson license. Completed applications, fees, and all required documentation must be submitted to the Commission. The staff of the Commission will process the application materials, prequalify applicants, and notify applicants of approval to sit for the examination administered by PSI. You will find the application and instructions at: [http://www.nrec.ne.gov/licensingforms/applicationprocess.html](http://www.nrec.ne.gov/licensingforms/applicationprocess.html)

Once the Commission approves you to test, you will receive an email confirmation from PSI. Your examination registration remains valid for 12 months after it has been processed by the Commission. If you have allowed your examination registration to expire, you need to reapply through the Commission.

The Nebraska Real Estate License Act requires all applicants for original licensure as a real estate salesperson to undergo a criminal background check utilizing fingerprints. This includes both resident and nonresident applicants. For more detailed information about obtaining a real estate sales associate’s license, please visit the Commission’s website at [https://nrec.nebraska.gov/licensing-forms/licenseinformation.html](https://nrec.nebraska.gov/licensing-forms/licenseinformation.html)

School Calendar and Observed Holidays
Our offices are closed in observance of the following United States holidays: New Year’s Day, Martin Luther King Jr Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day After Thanksgiving, Christmas Eve, and Christmas Day. Emails and phone calls will be answered the next day our office is open.

Students enrolled in Online courses can access those courses even if our offices are closed.
Enrollment Period and Duration of Course Access
There is an open enrollment period for our Online real estate courses. Students can register for
these courses 24 hours a day, 7 days a week, 52 weeks a year.

If enrolled in multiple courses, they will open one-at-a-time upon completion of the previous
course in the sequence. Students will have one year from the enrollment date to complete their
courses.

Facilities
Students can work on their course(s) from any computer, smartphone, or tablet with an internet
connection – whether it is at home, work, public library, etc. Therefore, a description and floor
plan of our facilities does not apply.

Equipment Needed
Students will need a device with Internet access to take these courses (ex. computer,
smartphone, or tablet). Technical issues may arise if not running updated versions of the major
browsers or operating systems, and we may be limited in the assistance we can offer until those
systems are up to date.

Operating Systems
Windows Vista, 7, 8, 10, 11
Microsoft no longer supports Windows XP (still may work, but we do not support and
recommend you upgrade)
Mac OS X 10.4 to 10.9
(Linux Distributions not currently supported, but may work because our software is browser
based)

Browsers
General rule to which browsers we support is as follows:
The current major build minus 1 is what we officially support for each major browser (Internet
Explorer, Mozilla Firefox, Google Chrome, and Safari). Example: If the current version of Firefox
is 29, we will support versions 29 and 28.

Internet Connection
We cannot guarantee our courses will run on dial-up service as they are optimized for
broadband. Minimum Broadband Specs of 500 Kbps download and 384 Kbps upload.
Recommended 1 Mbps download and 768 Kbps upload. Wireless Broadband can run slowly on
videos depending on connection speeds. 4G Network recommended for wireless.

Technical Support
If you need assistance, email Support@ColibriRealEstate.com or call 866-739-7277 during
business hours. Our Customer Service staff will work with Technical Support to help resolve
your issue.

Questions about real estate or the course content should be directed to the course instructor.
Tuition and Fees
Tuition for this coursework ranges from $355.00 to $627.00 (based on the course/package selected). Tuition includes online supplemental materials, completion certificate, technical support, and customer care support. Tuition is subject to change; current fees are listed on our website.

Additional fees apply for final exam resets, which are detailed in the Requirements for Completion Certificates section of this catalog. Fees for course extensions or exam resets are not eligible for refund.

Funding
Tuition is paid at registration by credit/debit card or online check. We do not offer any funding.

Attendance Policies
Our Online courses are self-study internet courses and, as such, there is no way to have “missed sessions” or absences for these classes. If enrolled in multiple courses, they will open one-at-a-time upon completion of the previous course in the sequence. Students will have one year from the enrollment date to complete their courses. Students can work at their own pace and complete their coursework at any time in that period.

Standards of Progress
As these are self-study internet courses, there is not a schedule of progress to which students must adhere. If enrolled in multiple courses, they will open one-at-a-time upon completion of the previous course in the sequence. Students will have one year from the enrollment date to complete their courses. Students can work at their own pace and complete their course at any time in that six-month period.

Rules of Student Conduct and Conditions for Probation or Dismissal
Students are expected to complete all coursework. Inappropriate student behavior is grounds for termination and forfeiture of your education. Inappropriate behavior includes but is not limited to cheating, fraud, use of profane language in written and verbal interactions with our instructors, other students, partners, staff, or website, verbally abusive language toward instructors, other students, partners, or staff, threatening, and bullying. Students with repeated offenses will be dismissed at the school’s discretion.

Grading System and Criteria
To complete an Online course and receive a completion certificate, students must successfully complete the following requirements:
● Read all chapters,
● Pass all chapter quizzes and practice exams (if applicable), and
● Pass the course final exam with a grade of 70% or higher.

License exam fees and state licensing fees are paid to separate entities and are not included in tuition.
Procedure for Quizzes and Practice Exams
Each chapter of the Online course is followed by an online multiple-choice quiz. Once submitted, the system displays the percentage score at the top, then displays feedback on the questions answered correctly and incorrectly. If the quiz was passed, the next chapter become available. If the quiz was failed, the student can click the “Take Review Quiz” button and retake the quiz or opt to review the chapter again by clicking the “Review Chapter Info” button. Access to the next chapter will remain locked until the quiz for the current chapter has been passed.

If the Online course contains a practice exam, it will be accessible after completion of all chapter readings and chapter quizzes and before the final exam. The Practice Exam is an online multiple-choice quiz that must be passed before the final exam will be accessible.

Requirements for Completion Certificates
Students must score at least 70% on the final exam to pass the corresponding course. After the course final exam has been passed, a completion certificate will be available on the student’s dashboard. Completion certificates are needed to apply for a license. Students can print as many copies as needed.

Up to 3 attempts at the final exam for a course are included in course tuition. If a student fails all available attempts for a course, the student may purchase additional final exam attempts in sets of three for $50.

Withdrawal and Cancellation Policy
We are committed to providing the ultimate learning experience, which is why we back every purchase with our 100% satisfaction guarantee. Our commitment to quality education gives you peace of mind when making a decision.

Online Courses
Starting from the date of purchase, students have 30 days to request a refund.

All Modalities
If a course is completed, it does not qualify for a refund. If the student purchased a membership or package and completed at least one for-credit course, a refund is no longer available for the entire membership or package. Textbooks, manuals, and shipping are non-refundable. All refunds will be less the retail price of any included textbooks and manuals.

To withdraw your enrollment and request a refund, contact Colibri Real Estate via email at Support@ColibriRealEstate.com. Upon review of the request, the student will be contacted within one business day and notified of the eligible refund amount. Items included in packages cannot be separated as individual purchases. The date of the notification to the student verifying the withdrawal is considered the official termination date of the student's enrollment.

Student Complaints
You have a right to expect a professional standard of education and conduct from a school. If you believe any employee of Colibri Real Estate has violated Nebraska statutes or regulations, you may send a written complaint to Support@ColibriRealEstate.com to attempt resolution. In your email you must clearly state what you feel is the alleged violation and your email must
include a link to the page of the website where you feel this violation is located or any other relevant documentation supporting your claim. Colibri Real Estate staff will review your allegation and the documentation provided and will respond to your complaint by email within 3 business days.

If a satisfactory resolution cannot be reached between the student and the school, the student may contact the Program Director of Private Postsecondary Career Schools at the Nebraska Department of Education.

Placement Assistance
Colibri Real Estate does not offer placement assistance. We make no guarantee, expressed or implied, of future employment.

Transferability of Credits
Colibri Real Estate does not guarantee the transferability of its credits to any other institution unless there is a written agreement with another institution. Colibri Real Estate does not have a written agreement with any other institution. Full credit is provided for courses completed in their entirety in the form of a completion certificate. We do not offer partial credit, nor is partial credit transferable to another educational institution.

Credit Allowed for Previous Education and Training
The Commission requires that students complete 66 hours of specific pre-license course before they are eligible to take their state licensing exam and apply for a license. The coursework is broken down into three courses: Real Estate Principles & Practices (30 hours), Nebraska License Law (30 hours), and Developing Professional Conduct and Ethical Practices (6 hours). Colibri Real Estate does not grant credit for previous education and training.

Course Content Changes
Colibri Real Estate reserves the right to change course content or required materials to ensure that course content meets the minimum requirements. Notice of the changes will be communicated via email. Students will not be charged fees associated with such changes if they transition to the updated material during the reasonable window of time set by the school. Students will be charged fees associated with such changes if they do not respond to the school’s email communication to transition to the new material during the reasonable window of time set by the school.
Course Catalog
Nebraska Real Estate Salesperson Pre-License Education Program Goal
Our Nebraska Real Estate Salesperson Pre-License Education courses are expressly designed for potential licensees as defined by the Nebraska Real Estate Commission, for the purpose of sitting for the real estate salesperson’s licensing exam. Anyone who desires to assist others in the sale, leasing, management, or exchange of real estate must hold at least a real estate salesperson’s license.

Real Estate Principles & Practices (30 hours)
Course Description
As one of the largest sectors of the U.S. economy, the real estate industry influences the national, state, and local economies, provides millions of Americans with jobs, and results in hundreds of billions of dollars of economic activity each year. This huge segment of the economy offers a variety of employment opportunities from construction and home improvement through residential sales, property management, and finance.

How does the sale of a home affect the local economy? Each home sale acts as an economic multiplier. In addition to the money and commissions earned because of the sale, new homeowners may have additional expenditures for remodeling, appliances, services, and furnishings. The employees of these companies, in turn, spend their incomes thereby expanding the economy. A thriving community attracts businesses, investments, and new residents who, in turn, spend money and expand the economy—a process referred to as an economic multiplier.

Source of Economic Contributions
• Home construction
• Real estate brokerage
• Mortgage lending
• Title insurance
• Rentals and leases
• Home appraisal
• Moving truck service
• Other related activities

You have made a good decision to become a part of this vibrant industry. As a real estate licensee working in a brokerage, you will be in a unique position to help people with their real estate transactions because you have knowledge and experience that most buyers and sellers do not possess. Homeowners will depend on you to guide them through the complexities of buying or selling a home.

A career in real estate sales is rewarding. It offers the opportunity to build a secure future for yourself and to help shape the future of your community.

Course Objectives
At the conclusion of this course, students will be able to:
1. Indicate the advantages of pursuing a career in real estate.
2. Identify the activities of real estate licensees.
3. Clarify the cyclical nature and characteristics of real estate markets.
4. Differentiate among the terms “land”, “real estate”, and “real property.”
5. Recognize the rights inherent in the bundle of rights.
6. Distinguish between real and personal property.
7. Recall the components of land.
8. Identify the items that are considered permanently attached to the land.
9. Recall the types of appurtenant rights to real property.
10. Identify items that are immovable by law from the land.
11. Classify real property interests as possessory or non-possessory and as present or future.
12. Identify the types and characteristics of freehold estates.
13. Identify the types and characteristics of leasehold estates.
14. Describe the types and characteristics of financial encumbrances.
15. Describe the types and characteristics of non-financial encumbrances.
16. Clarify how encroachments affect property.
17. Recall the purpose of homestead protections.
18. Discuss the importance of private restrictions on land use.
19. Recognize the powers of government that affect the use and ownership of real property.
20. Contrast the planning and zoning regulations.
21. Recall subdivision regulations and building codes.
22. Name federal and state environmental protection regulations.
23. Recall the purpose of a survey.
24. Explain the purpose of legal descriptions.
25. Differentiate among the three types of legal descriptions.
26. Describe ownership in severalty.
27. Differentiate among the types of undivided ownership interests.
28. Recall the types of concurrent ownership.
29. Recognize the business entities that can own real property.
30. Designate types of CID ownership.
31. Explain time shares.
32. Recall the essential elements of valid deeds and the types of deeds used.
33. Transfer ownership of real estate.
34. Classify testamentary instruments.
35. Recall intestate succession.
36. Recall the ways to transfer title by operation of law.
37. Identify the general requirements to obtain real estate by adverse possession.
38. Recognize methods of enlarging or reducing land by natural forces.
39. Recall classifications of contracts.
40. Identify the elements of a valid contract.
41. Differentiate among valid, voidable, void, enforceable, and unenforceable contracts.
42. Recall principles in the interpretation of contracts.
43. Enumerate the methods that contracts can be discharged.
44. Recognize different brokerage employment agreements and their purpose. (RELRA)
45. Describe the typical clauses found in most purchase agreements.
46. Recall the rights of the optionor and optionee in an option.
47. Differentiate among the types of lease agreements and recall the rights of landlords and tenants.
48. Explain the legal concept of agency.
49. Differentiate between common law agency relationships and statutory brokerage relationships.
50. Identify the ways to create and terminate brokerage relationships.
51. Differentiate between real estate agents as statutory nonemployees for IRS purposes and as independent contractors for state licensing purposes.
52. Recall how laws related to financial regulation and reform have changed the mortgage industry.
53. Identify federal mortgage industry regulators.
54. Recall consumer protection laws under CFPB authority.
55. Distinguish between the primary mortgage market and the secondary mortgage market.
56. Recall the types of loan originators in the primary mortgage market.
57. Explain how the major participants in the secondary mortgage market interact to generate mortgage liquidity.
58. Describe securitization and mortgage-backed securities.
59. Recall the loan terms and the purpose of a real estate loan.
60. Identify the features of fixed-rate, adjustable-rate, and graduated payment loans.
61. Describe the features of conventional conforming loans.
62. Explain the purpose of conventional non-conforming loans.
63. Describe the features and benefits of the FHA, VA, and USDA loan programs.
64. Recall the types of alternative financing used for secondary financing or for non-qualifying property.
65. Differentiate between pre-qualifying and pre-approving a borrower.
66. Explain the purpose of a loan application, a Loan Estimate, and the borrower’s intention to proceed.
67. Recall the required documents and verifications in a loan package.
68. Recognize the “Three Cs” of Credit.
69. Recognize underwriting guidelines for borrowers and property.
70. Distinguish between conditional loan approval and a loan commitment.
71. Recall the types of lender-required insurance.
72. Recall the settlement (closing) process.
73. Categorize the various closing costs.
74. Describe the types of settlement statements.
75. Identify various RESPA-required disclosures and notices.
76. Recall types and features of promissory notes.
77. Recall types and features of security instruments.
78. Compare and contrast mortgages and deeds of trust.
79. Recall uniform covenants in standardized security instruments.
80. Differentiate among an appraisal, a CMA, and a BPO.
81. Recall the types of value and the elements and forces that influence value.
82. Identify the principles of valuation.
83. Name the steps involved in the appraisal process.
84. Recall the purpose and use of the sales comparison, cost, and income approaches.
85. Recognize appraiser licensing standards.
86. Recall business ethics and identify antitrust and other unfair business practices.
87. Describe the early fair housing laws.
88. Recall the purpose of the federal Fair Housing Act, list the protected classes, and describe the practices that are prohibited under the Act.
89. Indicate the applicability of the Americans with Disabilities Act.
90. Show how real estate licensees implement and follow best brokerage practices when working with sellers and buyers.
91. Describe the various disclosure required in a real estate transfer.
92. Recall specialized niche markets in residential real estate brokerage.
93. Recognize opportunities in commercial/industrial and agricultural brokerage.
94. Describe opportunities in land development for real estate agents.
95. Identify the services a “One-Stop” brokerage would offer to real estate investors.
96. Indicate the requirements and steps for licensees specializing in business opportunities.
97. Identify types of careers in the property management profession.
98. Describe the property management agreement.
99. Recall the steps to create a property management plan.
100. Recall the property manager’s responsibility to manage risk.
101. Identify types of maintenance and what is maintained.
102. Recall the steps to leasing property.
103. Describe the types of manager/tenant interactions.
104. Evaluate the management plan for the property.
105. Identify different types of investors and their motivations.
106. Recognize common investment criteria, yield expectations, and risk tolerances of investors.
107. Recall advantages and disadvantages of real estate investments.
108. Describe the tax benefits of real estate investments.
109. Explain the purpose of due diligence when investing in real estate.
110. Recall different types of investment analysis.
111. Recall basic math principles.
112. Solve common real estate math problems.

Nebraska License Law (30 hours)

Course Description
This course will take you through all the subjects mandated by the Nebraska Real Estate Commission, and includes instruction in real estate law, types of interest and ownership in real estate, home ownership, legal descriptions, titles, liens, taxes, encumbrances, appraisal, finance, closings, and fair housing.

Course Objectives
At the conclusion of this course, students will be able to:

1. Differentiate between civil and common law.
2. Explain the difference between statutes and administrative regulations.
3. Recall the purpose of the Nebraska Real Estate License Act.
4. Describe the structure of the Nebraska Real Estate Commission and its purpose.
5. State the role of the Nebraska Attorney General for the Commission.
6. Identify acts requiring a real estate license and exceptions to the license requirement.
7. Outline the functions unlicensed employees/assistants may perform without a real estate license.
8. Recall the types of real estate licenses issued in Nebraska.
9. Explain the eligibility requirements for salesperson and broker licenses.
10. Describe the level of education required to be eligible to obtain a real estate license.
11. Differentiate between prelicense education for salesperson and broker licenses.
12. Discuss the experience required for salesperson and broker licensure.
13. Recall the application procedures.
14. Describe the Nebraska real estate license examination.
15. Identify the content and passing score for the salesperson exam.
16. Identify the content and passing score for the broker exam.
17. Recall obtaining results of the real estate licensing examination.
18. Recall the steps of issuing the real estate license.
19. Differentiate the types of business options for brokers.
20. Describe how a broker operates as a sole proprietorship.
21. Describe how brokers operate as a partnership.
22. Describe how a corporation operates a real estate brokerage.
23. Recall the documents required to operate a brokerage as an LLC.
24. Describe license by recognition.
25. Describe statutory agency and its terms.
26. Recall the types of Nebraska real estate agency relationships.
27. List the types of duties licensees have in agency relationships.
28. Outline the statutory duties owed by a seller’s agent.
29. Describe how a licensee meets the duty of reasonable skill and care.
30. Describe how a licensee meets the duty of loyalty.
31. Explain the purpose of presenting offers in a timely manner.
32. Identify adverse material facts and the duty to disclose them.
33. Recall the reason why licensees should advise principals to seek expert advice.
34. Describe how a licensee meets the duty of accurate accounting.
35. Describe how a licensee meets the duty of confidentiality.
36. Recall duties that are not required of licensees.
37. Recall statutory duties owed by buyer limited agents.
38. List the duties of a dual agent.
39. Explain when the licensee or client is liable for misrepresentation.
40. Explain the purpose of the designated broker written policy.
41. Describe three agency disclosure forms and when they must be provided.
42. Recall the types of written agreements used for brokerage services.
43. Describe the broker’s administrative responsibilities.
44. Explain the broker’s supervisory responsibility for affiliated licenses.
45. Recall brokerage practices that licensees should follow.
46. Describe working with sellers to get listings.
47. Explain the purpose of a CMA.
48. State variables that affect setting the listing price.
49. Recall the purpose of the listing agreement.
50. Recall Commission guidance on "Coming Soon" listings.
51. Explain the purpose of the seller’s net sheet.
52. Describe qualifying buyers to find properties that meet their needs.
53. Differentiate between prequalification and a preapproval letter.
54. Review the purpose of showing qualified properties to buyers.
55. Categorize common buying signs when showing properties.
56. Recognize how to overcome objections.
57. Explain the importance of asking to write up offers.
58. Recall the steps from presenting an offer to closing the transaction.
59. Describe typical disclosures and inspections in Nebraska real estate transactions.
60. Explain the legal concepts of homestead protection and alien ownership of land.
61. Recall the relevance of manufactured homes in the Nebraska housing market and the licenses that are needed to sell them.
62. Explain how to sell specialized properties: timeshares, campground memberships, and subdivided land.
63. Explain what constitutes trust funds, the broker’s responsibility for those funds, and the rules to establish trust accounts and retain trust fund records.
64. Describe the appropriate ways to handle trust funds in real estate sales transactions.
65. Describe the appropriate ways to handle trust funds in property management situations.
66. Describe the purpose of the NEOC and name the laws that it enforces.
67. Produce an overview of the sections of the Nebraska Fair Housing Act.
68. Distinguish between covered and exempt entities.
69. List unlawful housing practices.
70. Recall the rights of persons with a disability.
71. Explain the concept of disparate impact.
72. Explain retaliation.
73. Outline the complaint process.
74. Indicate the purpose of the Nebraska Public Accommodations Act.
75. Differentiate between service animals and emotional support animals.
76. Identify common violations of the Real Estate License Act and Commission Regulations.
77. Describe the enforcement actions of the Nebraska Real Estate Commission.
78. Describe the role of the Attorney General in Nebraska.
79. Explain how a "cease and desist" order is used for an unlicensed person.
80. Indicate the steps in the disciplinary process.
81. State the requirements to file a Complaint with the Commission.
82. Review the steps in the investigation.
83. Explain the hearing procedure.
84. Describe the Commission’s official decision.
85. Indicate the process to appeal a contested case.
86. Recall the importance of paying any fines.
87. Describe the various ways that licenses are transferred.
88. Explain the real estate license renewal process.
89. Recall the components of required Nebraska continuing education.
90. Differentiate between the Commission E&O Group coverage and equivalent E&O coverage.

Developing Professional Conduct and Ethical Practices (6 hours)
Course Description
This course is an introduction to moral philosophy and professional ethics. The course describes the difference between morals and ethics and examines the reasoning behind right conduct. Morals are subjective, meaning “What’s right for me is not necessarily right for you.” Also, morals are culturally relative, meaning “What’s right for us is not necessarily right for them.” Throughout history, philosophers and others have developed theoretical approaches to ethics that intend to provide systematic procedures for answering questions about right and wrong. Students are given a rationale for studying and applying the principles of ethics in their dealings with clients, customers, and others in the real estate profession.

At the completion of this course, the student should have an understanding of morals and ethics and their application in current society.
Course Objectives
At the conclusion of this course, students will be able to:
1. Identify the basis of ethics.
2. Discuss ethics models and analysis.
3. Recall business ethics and unfair business practices.
4. Identify antitrust and unfair trade practices.
5. Describe professional ethics.
6. Explain how ethics and law overlap.
7. Provide an overview of the federal Fair Housing Act.
8. Provide an overview of the Nebraska Fair Housing Act.
9. Explain the purpose of the ADA and the Nebraska Public Accommodations Act.
10. Describe the rights of service animals in housing and public accommodations.
11. Minimize risk by avoiding potentially illegal housing practices.
12. Describe the types of Nebraska brokerage relationships and required disclosures.
13. Clarify the statutory duties owed by limited or dual agents.
14. Recall ways licensees can meet their legal and ethical duties when working with sellers and buyers.
15. Explain what professional dress is for a real estate professional.
16. Improve professionalism in real estate relating to attitude and interpersonal interactions.
17. Employ methods to communicate effectively with clients, customers, and other licensees.
18. List steps to improve your communication skills.