



## **School and Course Catalog**

**Colorado**  
**Volume 5 – April 2026**

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**Agents approved by the Colorado Department of Higher Education,  
Private Occupational School Board.**

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### Mission Statement

The mission of Colibri Real Estate, LLC (hereinafter referred to as either Colibri Real Estate or the School) is to lead people to achieve more and thrive in their careers. We do this by providing custom education solutions and recruitment resources to thousands of brokerages, schools, and other organizations. Our service line, unmatched in the industry, includes comprehensive content and curriculum, expert instructors, and robust classroom resources through our innovative online learning platform.

### Terms and Conditions

Read our terms and conditions in their entirety on our website:

<https://www.colibrirealestate.com/terms-conditions/>.

### Privacy Policy

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

### Faculty and Contact Information

Prospective Student Phone Number:	844-701-2946 Mon – Fri 8:00 am – 8:00 pm (CT), Sat 10:00 am – 5:00 pm (CT)
Enrolled Student Phone Number:	866-739-7277 Mon – Fri 8:00 am – 7:00 pm (CT), Sat 9:30 am – 4:00 pm (CT)
Customer Service Email Address:	<a href="mailto:CustomerCare@ColibriRealEstate.com">CustomerCare@ColibriRealEstate.com</a>
Lead Course Instructor:	Michael Sunoo, JD, MA
Instructor Email Address:	<a href="mailto:COInstructor@ColibriRealEstate.com">COInstructor@ColibriRealEstate.com</a>
Owner/Managing Member:	McKissock, LLC
Out-of-State Agent:	Tatiana Cardona, Regulatory & Compliance Manager

Agents approved by the Colorado Department of Higher Education, Private Occupational School Board.

### Disclaimer Statement

Students are advised to check with the appropriate Colorado regulatory agencies prior to purchasing courses to confirm that the program/course work will satisfy initial or renewal licensing or certification of that agency.

### 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.

### Course Delivery Descriptions

The Colorado Real Estate Broker Qualifying Education Program content is delivered to students through distance education in a couple of ways:

**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.

**Synchronous Livestream** – (“Livestream”) Internet courses administered synchronously through an online platform (either WebEx or Zoom), allowing students to take courses remotely in real-time in a virtual classroom setting. Students are separated from the instructor (and classmates) by distance only, not time.

The Colorado Real Estate Continuing Education course content is delivered to students through Online distance education only.

### 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. Livestream classes will not meet on any of the observed holidays listed above.

### Enrollment Period and Duration of Course Access

#### Colorado Real Estate Broker Qualifying Education Program

##### Online Courses

There is an open enrollment period for our Colorado Real Estate Broker Qualifying Education Online courses. Students can register for these courses 24 hours a day, 7 days a week, 52 weeks a year.

Students must complete the Colorado Real Estate Broker Qualifying Education Online coursework within two years from the enrollment date. If enrolled in multiple courses, they will open one-at-a-time upon completion of the previous course in the sequence. Access to the first course expires 6 months after the enrollment date, if not complete before then. Subsequent courses expire 6 months after the completion date of the previous course in the sequence, up to two years from the enrollment date. One (1) 3-month extension is available for purchase per course (up to two years from enrollment date) if additional time is needed, by calling **866-739-7277** during regular business hours.

If a student does not complete a Colorado Real Estate Broker Qualifying Education Online course within the time allotted (including the one allowable extension) or the overall coursework within two years of the enrollment date, the student will need to contact Customer Service to enroll as a returning student.



### **Livestream Courses**

There is an open enrollment period for our Livestream real estate courses up to 2 days before the 1<sup>st</sup> day of class unless the maximum seat capacity is reached prior to that date. At that point, our website will show the course as “Sold Out.”

Students will attend the class sessions for each course in accordance with the schedule for that class. After the final class session for a course, students will have up to 7 days to pass the final exam for that course.

### **Colorado Real Estate Continuing Education Courses**

There is an open enrollment period for our Colorado Real Estate Continuing Education Online courses. Students can register for these courses 24 hours a day, 7 days a week, 52 weeks a year.

Students must complete their Colorado Real Estate Continuing Education Online courses within six months from the enrollment date. If enrolled in multiple courses, they will all be available upon enrollment. Access to each course expires 6 months after the enrollment date, if not complete before then.

If a student does not complete a Colorado Real Estate Continuing Education Online course within the time allotted, the student will need to contact Customer Service to determine if their course(s) may be extended or if they must enroll as a returning student.

### **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.

### **Colorado Real Estate Broker Qualifying Education Program**

Individuals must be at least 18 years of age, pass a background and fingerprint check, and obtain Errors and Omissions Insurance to apply for a Colorado real estate broker license, in addition to completing the education requirements and licensing examination.

Detailed broker licensing information is provided directly by the Colorado Division of Real Estate: <https://dre.colorado.gov/division-programs/real-estate-broker/licensing/broker-steps-for-initial-licensure>

### **Colorado Real Estate Continuing Education Courses**

For each three-year license cycle, all active real estate brokers must complete 24 hours of continuing education. Twelve (12) of the 24 hours must be comprised of three (3) different versions of the four-hour (4) Annual Commission Update Course. The remaining twelve (12) hours can be any combination of elective credit hours approved by the Commission.

You must retain proof of the completion of continuing education courses for a minimum of four years and provide proof of completion upon the Commission's request.

Regarding a newly licensed broker: An initial broker's license expires at midnight on December 31st of the year in which it was issued. During that initial licensure period, the newly licensed broker will not have any obligation to complete any continuing education. After that initial license



period, the active licensee will then be on a three-year license cycle and be obligated to complete 24 hours of continuing education within that licensing cycle.

Detailed continuing education requirement information is provided directly by the Colorado Division of Real Estate: <https://dre.colorado.gov/broker-continuing-education>

### Enrollment Procedures

Course registration is available through two methods:

- Through our website: [www.ColibriRealEstate.com](http://www.ColibriRealEstate.com) or
- By phone during our regular business hours at **866-739-7277**.

During registration, the student establishes a unique username and password that will be used to log into the coursework. The student is required to provide his/her legal name, address, and phone number as part of registration. Payment for the course(s) is due upon registration through an approved credit card.

### Placement Assistance

Colibri Real Estate does not offer placement assistance. We make no guarantee, expressed or implied, of future employment. Current law prohibits any school from guaranteeing job placement as an inducement to enroll students.

### Tuition

Tuition includes all the online supplemental materials, completion certificate, technical support, and customer care support. We reserve the right to change the cost of all items and packages at any time. Refer to our website for the most updated pricing information.

License exam fees, state licensing fees, and/or license renewal fees are paid to separate entities and are not included in tuition.

## Colorado Real Estate Broker Qualifying Education Program

### Online Courses

The current pricing for Colorado Qualifying Education Online course packages is as follows, based on the package selected:

Online Package Name and Components	Tuition Cost (as of April 2026)
<p style="text-align: center; color: #008080;">Ultimate Learning:</p> <p><b>Courses:</b></p> <ul style="list-style-type: none"> <li>• Colorado Law and Practice</li> <li>• Colorado Current Legal Issues</li> <li>• Colorado Practical Applications</li> <li>• Colorado Contracts and Regulations</li> <li>• Colorado Closings</li> <li>• Colorado Recordkeeping and Trust Accounts</li> </ul> <p><b>Additional Items Included:</b></p> <ul style="list-style-type: none"> <li>• State Approved Instructor Support</li> </ul>	\$689.00

Online Package Name and Components	Tuition Cost (as of April 2026)
<ul style="list-style-type: none"> <li>• 3 Real Estate Study Guides</li> <li>• Accessible Narrated Audio with Adjustable Speeds</li> <li>• Career support: Buffini &amp; Company coaching videos</li> <li>• Printed course textbooks</li> </ul> <p><b>CompuCram Exam Prep</b></p> <ul style="list-style-type: none"> <li>• Simulated Exams</li> <li>• Flashcards</li> <li>• Readiness Assessment</li> <li>• Audio Review Guides</li> </ul> <p><b>Live &amp; Interactive Instruction</b></p> <ul style="list-style-type: none"> <li>• Exam Crammer Webinar Series</li> <li>• Instructor Q&amp;A</li> </ul> <p><b>Career Booster Pack (1-year access)</b></p> <ul style="list-style-type: none"> <li>• 20+ real estate “how-to” videos</li> <li>• Job aids for new agents</li> <li>• Buyer and seller checklists</li> <li>• Customizable action plan templates</li> </ul>	
<p style="text-align: center;"><b>Exam Preparation Plus:</b></p> <p><b>Courses:</b></p> <ul style="list-style-type: none"> <li>• Colorado Law and Practice</li> <li>• Colorado Current Legal Issues</li> <li>• Colorado Practical Applications</li> <li>• Colorado Contracts and Regulations</li> <li>• Colorado Closings</li> <li>• Colorado Recordkeeping and Trust Accounts</li> </ul> <p><b>Additional Items Included:</b></p> <ul style="list-style-type: none"> <li>• State Approved Instructor Support</li> <li>• 3 Real Estate Study Guides</li> <li>• Accessible Narrated Audio with Adjustable Speeds</li> <li>• Career support: Buffini &amp; Company coaching videos</li> </ul> <p><b>CompuCram Exam Prep</b></p> <ul style="list-style-type: none"> <li>• Simulated Exams</li> <li>• Flashcards</li> <li>• Readiness Assessment</li> <li>• Audio Review Guides</li> </ul> <p><b>Live &amp; Interactive Instruction</b></p> <ul style="list-style-type: none"> <li>• Exam Crammer Webinar Series</li> <li>• Instructor Q&amp;A</li> </ul>	\$579.00
<p style="text-align: center;"><b>Exam Preparation:</b></p> <p><b>Courses:</b></p> <ul style="list-style-type: none"> <li>• Colorado Law and Practice</li> <li>• Colorado Current Legal Issues</li> </ul>	\$509.00

Online Package Name and Components	Tuition Cost (as of April 2026)
<ul style="list-style-type: none"> <li>• Colorado Practical Applications</li> <li>• Colorado Contracts and Regulations</li> <li>• Colorado Closings</li> <li>• Colorado Recordkeeping and Trust Accounts</li> </ul> <p><b>Additional Items Included:</b></p> <ul style="list-style-type: none"> <li>• State Approved Instructor Support</li> <li>• 3 Real Estate Study Guides</li> <li>• Accessible Narrated Audio with Adjustable Speeds</li> <li>• Career support: Buffini &amp; Company coaching videos</li> </ul> <p><b>CompuCram Exam Prep</b></p> <ul style="list-style-type: none"> <li>• Simulated Exams</li> <li>• Flashcards</li> <li>• Readiness Assessment</li> <li>• Audio Review Guides</li> </ul>	
<p style="text-align: center;"><b>The Basics:</b></p> <p><b>Courses:</b></p> <ul style="list-style-type: none"> <li>• Colorado Law and Practice</li> <li>• Colorado Current Legal Issues</li> <li>• Colorado Practical Applications</li> <li>• Colorado Contracts and Regulations</li> <li>• Colorado Closings</li> <li>• Colorado Recordkeeping and Trust Accounts</li> </ul> <p><b>Additional Items Included:</b></p> <ul style="list-style-type: none"> <li>• State Approved Instructor Support</li> <li>• 3 Real Estate Study Guides</li> <li>• Accessible Narrated Audio with Adjustable Speeds</li> <li>• Career support: Buffini &amp; Company coaching videos</li> </ul>	\$429.00

Additional fees apply for course extensions, which are detailed in the **Attendance Policies** section of this catalog. Fees for course extensions are not eligible for a refund.

### Colorado Real Estate Continuing Education Courses

The current pricing for Colorado Continuing Education Online course packages is as follows, based on the package selected:

Online Package Name and Components	Tuition Cost (as of April 2026)
<p style="text-align: center;"><b>CO 2026 Full Broker CE Package:</b></p> <p><b>Courses:</b></p> <ul style="list-style-type: none"> <li>• 2026 Colorado Annual Commission Update Course (4 hours, Core)</li> </ul>	\$189.00

Online Package Name and Components	Tuition Cost (as of April 2026)
<ul style="list-style-type: none"> <li>• Ethics in the Age of Disruption (3 hours, Elective)</li> <li>• Educating Homebuyers (3 hours, Elective)</li> <li>• Going Green: Elements of an Eco-friendly Home (3 hours, Elective)</li> <li>• Serving Generational Clients (3 hours, Elective)</li> </ul>	

The current pricing for stand-alone Colorado Real Estate Continuing Education Online courses is as follows:

Course Name	Hours	Credit Type	Tuition Cost (as of April 2026)
2026 Colorado Annual Commission Update Course	4	Mandatory	\$49.00
Charting Your Success: The Code of Ethics, Buyer Representation, and Your Value Proposition	3	Elective	\$29.00
Cybersecurity: Protecting the Real Estate Transaction	3	Elective	\$39.00
Education Homebuyers	3	Elective	\$39.00
Educating Sellers	2	Elective	\$29.00
Ethics in the Age of Disruption	3	Elective	\$39.00
Fair Housing Laws and Compliance	2	Elective	\$29.00
Going Green: Elements of an Eco-friendly Home	3	Elective	\$39.00
Implicit Bias Awareness and Cultural Competency	4	Elective	\$49.00
Handling Multiple Offers	2	Elective	\$29.00
May the Code Be With You	3	Elective	\$39.00
Property Condition Discovery and Disclosure Compliance	3	Elective	\$39.00
Real Estate Trust Accounts	2	Elective	\$29.00
Service, Support and Companion Animals	2	Elective	\$29.00
Serving Generational Clients	3	Elective	\$39.00

Course Name	Hours	Credit Type	Tuition Cost (as of April 2026)
Taking the Distress Out of Distressed Properties	3	Elective	\$39.00
Workforce Housing: Solutions for Homes and Financing	4	Elective	\$49.00

## Funding

As a Non-Degree granting school, tuition is paid at registration by credit/debit card or online check. We do not offer any funding.

## Attendance Policies

### Colorado Real Estate Broker Qualifying Education Program

#### Online Courses

Our Online courses are self-study internet courses and, as such, there is no way to have “missed sessions” or absences for these classes. Students must complete their Colorado Online coursework within two years from the enrollment date. Students can work at their own pace within the allotted time frame to complete their course(s).

If enrolled in multiple courses, they will open one-at-a-time upon completion of the previous course in the sequence. Access to the first course expires 6 months after the enrollment date, if not complete before then. Subsequent courses expire 6 months after the completion date of the previous course in the sequence, up to two years from the enrollment date. One (1) 3-month extension is allowed for purchase per course (up to two years from enrollment date) if additional time is needed. The 3-month extension option is available for \$50.00 if needed, by calling **866-739-7277** during regular business hours.

If a student does not complete an Online course within the time allotted (including the one allowable extension) or the overall coursework within two years of the enrollment date, the student will need to contact Customer Service to enroll as a returning student.

Fees for course extensions are not eligible for a refund.

#### Livestream Courses

Students must attend the first day of each course to receive credit. If a student is not present at the start time on the first day of a pre-licensing class, that person will be deemed absent and withdrawn from the course.

Additionally, students must attend 90% of the total course time to receive credit for a course. Students should ensure they can attend the required classroom hours before registering for a class. All time missed will be counted towards the total allowable absent time for each course. Students will not be allowed to take an exam if they have not met attendance requirements.

Attendance is monitored using software for every course session, including late arrivals and early departures. It is the responsibility of the students to ensure they have reliable internet access for the duration of the course. Any time spent logged out of the course will count against

your attendance. Total time will be calculated when the course is concluded. It is the student's responsibility to track their time logged into the course. The school will not provide an update on attendance.

We strongly encourage students to sign in to the webinar 10 minutes prior to the start time of class to ensure everything is in proper order. We recommend students use a computer to access the course. Students will need a web camera and microphone. They will also either need to download the livestream platform being utilized for their course:

- WebEx: install the WebEx App or ensure that they can join WebEx through their browser. Visit <https://help.webex.com/en-us/nrbgeodb/Join-a-Webex-Meeting> for help.
- Zoom: install the Zoom app or ensure they can join Zoom through their browser. Visit <https://support.zoom.us/hc/en-us/articles/201362193-Joining-a-Zoom-meeting> for help.

## Colorado Real Estate Continuing Education Courses

Our Online courses are self-study internet courses and, as such, there is no way to have "missed sessions" or absences for these classes. Students must complete their Colorado Real Estate Continuing Education Online courses within six months from the enrollment date. If enrolled in multiple courses, they will all be available upon enrollment. Access to each course expires 6 months after the enrollment date, if not complete before then.

If a student does not complete a Colorado Real Estate Continuing Education Online course within the time allotted, the student will need to contact Customer Service to determine if their course(s) may be extended or if they must enroll as a returning student.

## Standards of Progress

### Colorado Real Estate Broker Qualifying Education Program

#### Online Courses

As these are self-study internet courses, there is not a schedule of progress to which students must adhere. Students must complete their Colorado Online coursework within two years from the enrollment date. Students can work at their own pace within the allotted time frame to complete their course(s).

If enrolled in multiple courses, they will open one-at-a-time upon completion of the previous course in the sequence. Access to the first course expires 6 months after the enrollment date, if not complete before then. Subsequent courses expire 6 months after the completion date of the previous course in the sequence, up to two years from the enrollment date. One (1) 3-month extension is allowed for purchase per course (up to two years from enrollment date) if additional time is needed. The 3-month extension option is available for \$50.00 if needed, by calling **866-739-7277** during regular business hours.

If a student does not complete an Online course within the time allotted (including the one allowable extension) or the overall coursework within two years of the enrollment date, the student will need to contact Customer Service to enroll as a returning student.

Fees for course extensions are not eligible for a refund.

#### Livestream Courses

Students must attend 90% of the total course time to receive credit for a course. Students should ensure they can attend the required classroom hours before registering for a class. All time missed will be counted towards the total allowable absent time for each course. Students will not be allowed to take an exam if they have not met attendance requirements.

Attendance is monitored using software for every course session, including late arrivals and early departures. It is the responsibility of the students to ensure they have reliable internet access for the duration of the course. Any time spent logged out of the course will count against your attendance. Total time will be calculated when the course is concluded. It is the student's responsibility to track their time logged into the course. The school will not provide an update on attendance.

### Colorado Real Estate Continuing Education Courses

As these are self-study internet courses, there is not a schedule of progress to which students must adhere. Students must complete their Colorado Real Estate Continuing Education Online courses within six months from the enrollment date. If enrolled in multiple courses, they will all be available upon enrollment. Access to each course expires 6 months after the enrollment date, if not complete before then.

If a student does not complete a Colorado Real Estate Continuing Education Online course within the time allotted, the student will need to contact Customer Service to determine if their course(s) may be extended or if they must enroll as a returning student.

### Grading System and Criteria

#### Colorado Real Estate Broker Qualifying Education Program

##### Online Courses

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 80% or higher.

Completion of the whole program qualifies the student to sit for the Colorado Real Estate Broker licensing exam with PSI.

##### Livestream Courses

Students will attend the class sessions for each course in accordance with the schedule for that class. After the final class session for a course, students will have up to 45 days to pass the final exam for that course with a score of at least 80%. Students will not be allowed to take an exam if they have not met attendance requirements.

Completion of the whole program qualifies the student to sit for the Colorado Real Estate Broker licensing exam with PSI.

### Colorado Real Estate Continuing Education Courses

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 80% or higher.

You must retain proof of the completion of continuing education courses for a minimum of four years and provide proof of completion upon the Commission's request.

## Procedure for Quizzes and Practice Exams

### **Online Courses**

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 is passed, the next chapter becomes 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.

### **Livestream Courses**

Instructors will ask review questions throughout the class sessions and encourage student participation and interaction. Additionally, students have access to an online practice quizzes course made up of optional online multiple-choice quizzes that correspond with each chapter topic to reinforce mastery.

## Procedure for Course Final Exam

Course final exams are presented as online multiple-choice exams.

### **Online Courses**

After you complete the course chapters (including quizzes and practice exams, if applicable), you must pass a course final exam. This process must be repeated for each individual course.

### **Livestream Courses**

After meeting all attendance requirements, you must pass a course final exam. This process must be repeated for each individual course.

## Requirements for Graduation and Completion Certificates

Students must score at least 80% 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.

## Colorado Real Estate Broker Qualifying Education Program

After completion of all the Colorado real estate broker qualifying education courses, you can schedule your licensing exam with PSI, the chosen license examination provider for the State of Colorado. They have locations throughout the state for your convenience. Their candidate information bulletin and contact information are provided with your course materials. You can also visit their website for more details about exam procedures, exam scheduling, and licensing

[https://candidate.psiexams.com/catalog/fti\\_agency\\_license\\_details.jsp?fromwhere=findtest&testid=649](https://candidate.psiexams.com/catalog/fti_agency_license_details.jsp?fromwhere=findtest&testid=649).

## Colorado Real Estate Continuing Education Courses

For each three-year license cycle, all active real estate brokers must complete 24 hours of continuing education. Twelve (12) of the 24 hours must be comprised of three (3) different versions of the four-hour (4) Annual Commission Update Course. The remaining twelve (12) hours can be any combination of elective credit hours approved by the Commission.

You must retain proof of the completion of continuing education courses for a minimum of four years and provide proof of completion upon the Commission's request.

Detailed continuing education requirement information is provided directly by the Colorado Division of Real Estate: <https://dre.colorado.gov/broker-continuing-education>

## Rules of Student Conduct and Conditions for Probation or Dismissal

Students are expected to complete all the 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 without a refund (within state guidelines).

## 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.

We strongly recommend that Livestream students use a computer for their courses.

## 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

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 is not currently supported, but may work because our software is browser based)

## Browsers

The 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.

## Other Hardware and Plugins (Livestream)

Livestream students will need a (web)camera and microphone. They will also either need to download the livestream platform being utilized for their course:

- WebEx: install the WebEx App or ensure that they can join WebEx through their browser. Visit <https://help.webex.com/en-us/nrbqeodb/Join-a-Webex-Meeting> for help.
- Zoom: install the Zoom app or ensure they can join Zoom through their browser. Visit <https://support.zoom.us/hc/en-us/articles/201362193-Joining-a-Zoom-meeting> for help.

## 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 [CustomerCare@ColibriRealEstate.com](mailto:CustomerCare@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.

## Supplemental Course Materials

All supplemental course materials are accessible from the pull-down menu to the right of the Open Course button.



The PDF or printed textbook is supplemental - do not confuse it with the actual Online course. You must always complete the components of the actual Online course to receive credit.

## Credit for Previous Education and Training

Colibri Real Estate does not grant credit for previous education and training.

## 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.

## Livestream Course Cancellation and Rescheduling Policy

Colibri Real Estate reserves the right to cancel or reschedule a Livestream course as needed. If Colibri Real Estate cancels a Livestream course, a full refund will be issued. If Colibri Real



Estate reschedules a Livestream course before the start date, the student may elect to continue with the new schedule or request a full refund. If a Livestream course is rescheduled during the duration of the class, the student may continue as scheduled or elect to transfer their enrollment to another Livestream course at no additional charge.

Unforeseen events such as instructor illness or technical issues may cause Colibri Real Estate to reschedule a future Livestream course or alter the schedule of a Livestream course in progress. Colibri Real Estate will make a reasonable effort to accommodate the students and complete the Livestream course instruction, however, such completion may require changes in dates or instructor, and the student is expected to abide by school's attendance requirements.

### Withdrawal Refund and Transfer Policy

Colibri Real Estate's refund policy is in accordance with Colorado Revised Statute 23-64-120. To review the Colorado Revised Statutes in their entirety, go to <https://cdhe.colorado.gov/sites/highered/files/2023%20CRS.pdf>.

Students not accepted to the school are entitled to all moneys paid. Students are eligible for a full refund of fees paid if Colibri Real Estate discontinues the course(s) during the time that the student could have reasonably completed the coursework. If Colibri Real Estate should cease operation, then the previous provision does not apply.

To request to withdraw from a course and receive a refund, the student must contact Colibri Real Estate via email at [CustomerCare@ColibriRealEstate.com](mailto:CustomerCare@ColibriRealEstate.com). Upon reviewing 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.

Students who have not started the Online coursework and request to withdraw within three business days of enrollment are entitled to a full refund of all tuition and fees paid. Livestream students who request to withdraw before the first day of the first class and within three business days of enrollment, are entitled to their choice of either transferring to another class at no charge or a full refund of all tuition and fees paid.

Students who request to withdraw from their Online course after three business days from enrollment and who have not started the Online coursework are entitled to a full refund of all tuition and fees paid except for a withdrawal charge of \$50.00 for Colorado real estate broker qualifying education courses (there is no withdrawal charge for Colorado real estate continuing education courses). An Online course is considered started if the student has launched the course and logged time in the course. Livestream students who request to withdraw before the first day of the first class but after three business days of enrollment, are entitled to their choice of either transferring to another class for a \$50.00 administrative fee or receiving a full refund of all tuition and fees paid except for a withdrawal charge of \$50.00. A Livestream course is considered started on the first day of the first class.

In the case of students requesting to withdraw from their course after starting the Online coursework or after the first day of the Livestream course, the school will retain a \$50.00 withdrawal charge (for Colorado real estate broker qualifying education courses only) plus a percentage of tuition and fees, which is based on the percentage of the number of lessons

completed, as described in the tables below. The refund is based on the official date of termination.

Students who have completed more than 75% of their coursework are no longer eligible for a refund.

All eligible refunds will be made within 30 days from the date of termination.

**If the student purchased the Livestream course package, the refund will be based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the program (Colorado Law and Practice Chapters 1-4)	90% minus \$50 withdrawal fee
After 10% but within the first 25% of the program (Colorado Law and Practice Chapter 5 through Colorado Law and Practice Chapter 8)	75% minus \$50 withdrawal fee
After 25% but within the first 50% of the program (Colorado Law and Practice Chapter 9 through Colorado Practical Applications Chapter 15)	50% minus \$50 withdrawal fee
After 50% but within first 75% of the program (Colorado Practical Applications Chapter 16 through Colorado Contracts and Regulations Chapter 7)	25% minus \$50 withdrawal fee
After 75% of the program period (Beginning of Colorado Contracts and Regulations Chapter 8) If paid in full, the cancellation charge is not applicable	NO refund

**If all 6 Online Colorado real estate broker qualifying education courses were purchased as a package, the refund will be based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the program (Colorado Law and Practice Chapters 1-6)	90% minus \$50 withdrawal fee
After 10% but within the first 25% of the program (Colorado Law and Practice Chapter 7 through Colorado Current Legal Issues Chapter 4)	75% minus \$50 withdrawal fee
After 25% but within the first 50% of the program (Colorado Legal Issues Chapter 5 through Colorado Practical Applications Chapter 10)	50% minus \$50 withdrawal fee
After 50% but within first 75% of the program (Colorado Practical Applications Chapter 11 through Colorado Closings Chapter 3)	25% minus \$50 withdrawal fee

A student terminating training ...	Is entitled to a refund of:
After 75% of the program period (Beginning of Colorado Closings Chapter 4) If paid in full, the cancellation charge is not applicable	NO refund

**If the Colorado Law and Practice Online Course was purchased individually, the refund will be based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the program (Colorado Law and Practice Chapter 1)	90% minus \$50 withdrawal fee
After 10% but within the first 25% of the program (Colorado Law and Practice Chapters 2-3)	75% minus \$50 withdrawal fee
After 25% but within the first 50% of the program (Colorado Law and Practice Chapters 4-5)	50% minus \$50 withdrawal fee
After 50% but within first 75% of the program (Colorado Law and Practice Chapters 6-8)	25% minus \$50 withdrawal fee
After 75% of the program period (Beginning of Colorado Law and Practice Chapter 9) If paid in full, the cancellation charge is not applicable	NO refund

**If the Colorado Current Legal Issues Online Course was purchased individually, the refund will be based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the program (Colorado Current Legal Issues Chapter 1)	90% minus \$50 withdrawal fee
After 10% but within the first 25% of the program (Colorado Current Legal Issues Chapter 2)	75% minus \$50 withdrawal fee
After 25% but within the first 50% of the program (Colorado Current Legal Issues Chapters 3-4)	50% minus \$50 withdrawal fee
After 50% but within first 75% of the program (Colorado Current Legal Issues Chapters 5)	25% minus \$50 withdrawal fee
After 75% of the program period (Beginning of Colorado Current Legal Issues Chapter 6) If paid in full, the cancellation charge is not applicable	NO refund

**If the Colorado Practical Applications Online Course was purchased individually, the refund will be based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the program (Colorado Practical Applications Chapters 1-2)	90% minus \$50 withdrawal fee
After 10% but within the first 25% of the program (Colorado Practical Applications Chapters 3-5)	75% minus \$50 withdrawal fee
After 25% but within the first 50% of the program (Colorado Practical Applications Chapters 6-9)	50% minus \$50 withdrawal fee
After 50% but within first 75% of the program (Colorado Practical Applications Chapters 10-13)	25% minus \$50 withdrawal fee
After 75% of the program period (Beginning of Colorado Practical Applications Chapter 14) If paid in full, the cancellation charge is not applicable	NO refund

**If the Colorado Contracts and Regulations Online Course was purchased individually, the refund will be based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the program (Colorado Contracts and Regulations Chapter 1)	90% minus \$50 withdrawal fee
After 10% but within the first 25% of the program (Colorado Contracts and Regulations Chapter 2-3)	75% minus \$50 withdrawal fee
After 25% but within the first 50% of the program (Colorado Contracts and Regulations Chapters 4-5)	50% minus \$50 withdrawal fee
After 50% but within first 75% of the program (Colorado Contracts and Regulations Chapters 6-7)	25% minus \$50 withdrawal fee
After 75% of the program period (Beginning of Colorado Contracts and Regulations Chapter 8) If paid in full, the cancellation charge is not applicable	NO refund

**If the Colorado Closings Online Course was purchased individually, the refund will be based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the program (Colorado Closings Chapter 1)	90% minus \$50 withdrawal fee
After 10% but within the first 25% of the program (Colorado Closings Chapters 2-3)	75% minus \$50 withdrawal fee
After 25% but within the first 50% of the program (Colorado Closings Chapters 4-5)	50% minus \$50 withdrawal fee
After 50% but within first 75% of the program (Colorado Closings Chapters 6-8)	25% minus \$50 withdrawal fee
After 75% of the program period (Beginning of Colorado Closings Chapter 9) If paid in full, the cancellation charge is not applicable	NO refund

**If the Colorado Recordkeeping and Trust Accounts Online Course was purchased individually, the refund will be based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the program (Colorado Recordkeeping and Trust Accounts Chapter 1)	90% minus \$50 withdrawal fee
After 10% but within the first 25% of the program (Colorado Recordkeeping and Trust Accounts Chapter 2)	75% minus \$50 withdrawal fee
After 25% but within the first 50% of the program (Colorado Recordkeeping and Trust Accounts Chapter 3)	50% minus \$50 withdrawal fee
After 50% but within first 75% of the program (Colorado Recordkeeping and Trust Accounts Chapter 4-5)	25% minus \$50 withdrawal fee
After 75% of the program period (Beginning of Colorado Recordkeeping and Trust Accounts Chapter 6) If paid in full, the cancellation charge is not applicable	NO refund

**If the student purchased Colorado real estate continuing education courses, the refund will be calculated for each individual course based on the following completion schedule:**

A student terminating training ...	Is entitled to a refund of:
Within the first 10% of the course	90% of the purchase price
After 10% but within the first 25% of the course	75% of the purchase price
After 25% but within the first 50% of the course	50% of the purchase price
After 50% but within the first 75% of the course	25% of the purchase price
After 75% of the course	NO refund

The policy for the granting of credit for previous training shall not impact the refund policy.

### Student Grievance Procedure

While we do not anticipate that students will encounter any difficulties during the term of their enrollment in their courses with our school, comments are always welcomed. All emails are reviewed and responded to within one business day. Comments or grievances not related to course content may be sent by email to [CustomerCare@ColibriRealEstate.com](mailto:CustomerCare@ColibriRealEstate.com) or by calling Customer Care at **866-739-7277** during business hours. Students can contact their instructor directly to express any grievances or comments concerning their course content.

### Student Complaints

Attempting to resolve any issue with the School first is strongly encouraged. Complaints against the School should be submitted in writing to [CustomerCare@ColibriRealEstate.com](mailto:CustomerCare@ColibriRealEstate.com) to attempt resolution. School staff and the student are to follow the grievance procedures according to school policy printed above.

Student complaints may be filed by a student or guardian at any time online with the Division of Private Occupational Schools (DPOS) within two years from the student's last date of attendance or at any time prior to the commencement of training at <http://higher.ed.colorado.gov/dpos>, 303-862-3001.

### Course Postponement

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth:

- a. Whether the postponement is for the convenience of the school or the student, and;
- b. A deadline for the new start date, beyond which the start date will not be postponed.

If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline in accordance with the school's refund policy and all applicable laws and Rules concerning the Private Occupational Education Act of 1981.

## Course Catalog

### Colorado Real Estate Broker Qualifying Education Courses:

The coursework in this program covers subject matter required by the Colorado Division of Real Estate to meet the educational requirements for the Colorado Real Estate Broker Licensing Examination.

### Colorado Law and Practice (48 Hours)

#### Course Description

The Real Estate Law and Practice course is designed to meet the 48-hour prelicensing curriculum requirements as set forth by the State of Colorado. The chapters cover topic areas such as agency, state and federal laws, relationships with clients and employing brokers, property law, financing, contract law, appraisal, environmental issues, and real estate closings.

#### Course Objectives

At the end of this course, students will be able to:

#### **Chapter 1: Real Property and Ownership**

1. Explain the difference between real and personal property rights.
2. Describe the economic and physical characteristics of land.
3. Differentiate among fixtures, trade fixtures, and personal property.
4. Describe the difference between ownership and leasing of real property.
5. Explain various types of ownership of real estate (for example: severalty, co-ownership, estates in trust, condominiums, cooperatives, and timeshares).

#### **Chapter 2: Legal Descriptions and Land Use Controls**

6. Describe the difference between lot and block, metes and bounds, and government survey systems of land description.
7. Differentiate between private and public restrictions on land use.
8. Describe the purpose of and types of easements.
9. Explain how different types of liens are prioritized.
10. Understand forms of public land use controls, including zoning and eminent domain.

#### **Chapter 3: Transfer of Title to Real Property**

11. Describe how title to real estate may be transferred voluntarily by will or through involuntary title transfer.
12. Explain how real property is transferred by deed, voluntary non-deed conveyance, or involuntary non-deed conveyance.
13. Discuss the elements of a deed.
14. Explain evidence of title and title insurance.

#### **Chapter 4: Valuation and Appraisal**

15. List the 10 principles of real estate valuation.
16. Determine value using the cost approach, sales comparison approach, and income approach to value.
17. Discuss gross rent multipliers and gross income multipliers.
18. Explain the dynamics of appraisal of real estate.
19. Describe competitive market analysis and investment analysis.

#### **Chapter 5: Contracts**

20. Explain contract validity and enforceability to clients and customers.
21. Understand the classifications of contracts.

22. Explain to clients and customers their rights in contract termination.
23. Discover the differences in the various types of listing agreements.
24. Explain fulfillment and termination of listing agreements.
25. Explain contracts for the sale of real estate, option contracts, and contracts for deed.

## **Chapter 6: Agency**

26. Discuss the common law of agency.
27. Explain fiduciary duties to clients and customers.
28. Describe the various forms of real estate agency and agency disclosure rules.

## **Chapter 7: Federal Procedures and Laws Governing Real Estate**

29. Explain the federal Fair Housing Act and how to comply.
30. Discuss the Americans with Disabilities Act.
31. Describe antitrust regulations.
32. Discuss firm/licensee relationships.
33. Summarize environmental hazards and federal environmental laws.

## **Chapter 8: Financing Components**

34. Explain the role of promissory notes and security instruments.
35. List important clauses found in financing documents.
36. Understand the roles of the primary market and secondary market.
37. List types of loans.
38. Describe the role of seller financing.

## **Chapter 9: Lender Requirements**

39. Explain the differences between VA-guaranteed, FHA-insured, and conventional loans.
40. Understand the role of the Federal Reserve in the mortgage market.
41. Describe lender considerations in the underwriting process.
42. Explain the purpose and requirements of the Truth in Lending Act.
43. Calculate discount points and interest.

## **Chapter 10: Settlement**

44. Explain the purpose and requirements of RESPA.
45. Describe the components of a settlement statement.
46. Calculate prorated expenses.
47. List the documents that are brought to closing.

## **Chapter 11: Property Management, Leases and Rent**

48. Discuss property management as a profession.
49. Explain the different types of leasehold estates.
50. Explain various types of leases and typical lease clauses.
51. Understand default and termination of leases.

## **Course Final Exam**

### **Colorado Current Legal Issues (8 Hours)**

#### **Course Description**

The Current Legal Issues course is designed to meet the 8-hour prelicensing curriculum requirements as set forth by the State of Colorado. The chapters cover topic areas such as Colorado real estate rules, regulations, and policies; Position Statements of the Colorado Real Estate Commission; and relevant federal and state statutory law and case law.

#### **Course Objectives**

At the end of this course, students will be able to:

## **Chapter 1: Federal Laws Governing Real Estate**

1. Recognize key provisions of federal fair housing laws, including the protected classes.
2. Identify fair housing violations and the enforcement process.

## **Chapter 2: Agent Compliance When Listing**

3. Recognize ways to avoid discrimination when listing a property.
4. Identify practices that violate federal antitrust laws.
5. Identify environmental laws and environmental hazards that can affect real estate transactions and a real estate licensee's responsibility related to them.

## **Chapter 3: Ethics and Rules Governing Brokers**

6. Identify the rules for preparing legal documents in Colorado.
7. Recall provisions of the National Association of REALTORS® Code of Ethics and the methods of enforcement.

## **Chapter 4: Colorado Laws Related to Real Estate**

8. Identify provisions of the Colorado Fair Housing Act and the Colorado Consumer Protection Act.
9. Recognize the importance of other provisions of the Colorado Revised Statutes related to real estate.

## **Chapter 5: Other Colorado Laws Affecting Real Estate**

10. Recall the key elements and requirements for establishing adverse possession in Colorado.
11. Identify powers granted to an agent under Colorado's Uniform Power of Attorney Act.
12. Recognize the main provisions of the Colorado Foreclosure Protection Act, including the requirements for foreclosure consultants and equity purchasers and the rights of homeowners facing foreclosure.
13. Identify Colorado's legal requirements for reporting changes in water well ownership and recall how wind energy rights are treated under Colorado law.

## **Chapter 6: Review of Real Estate Commission Position Statements**

14. Recognize the issues addressed by the Colorado Real Estate Commission's Position Statements and identify the appropriate course of action for a broker in a given situation.

## **Chapter 7: Planning and Zoning**

15. Recall the purpose of zoning and identify the zoning classifications and exceptions to zoning.
16. Perform various calculations related to land use.
17. Identify characteristics of other land use concepts, including private restrictions, building codes, planned unit developments, and environmental issues.

## **Course Final Exam**

### **Colorado Practical Applications (32 Hours)**

#### **Course Description**

The Practical Applications course is designed to meet the 32-hour prelicensing curriculum requirements as set forth by the State of Colorado. The chapters cover topic areas such as agency, state and federal laws, relationships with clients and employing brokers, property law, financing, contract law, appraisal, environmental issues, and real estate closings.

#### **Course Objectives**

At the end of this course, students will be able to:

### **Chapter 1: Entering the Field**

1. Discuss how to select an employer.
2. List important provisions of an employment contract.
3. Explain the tools a licensee needs to be successful in real estate.
4. Describe how to write a business plan.
5. Identify programs that would increase a licensee's competency.

## **Chapter 2: Developing Your Market**

6. Discuss setting goals and objectives for your prospecting efforts.
7. Explain methods of prospecting, including canvassing, telephone calls, email, and brochures.
8. Describe how to use your sphere of influence and networking to get referrals.
9. Explain how to obtain FSBO and expired property listings.
10. Discuss important forms of advertising, including newspapers, magazines, radio, TV, websites, and open houses.

## **Chapter 3: Brokerage Relationships**

11. Identify the types of agency and the uniform duties that brokers owe to their clients.
12. Explain the disclosures brokers are required to make to potential clients.
13. Discuss employing broker relationships with affiliated brokers, market trends, and competencies in residential real estate.

## **Chapter 4: Evaluating and Pricing Property**

14. Discuss types of value and the difference between a comparative market analysis and an appraisal.
15. Explain the various economic principles of value.
16. Differentiate between the three approaches to estimating value.
17. Explain the steps in completing a comparative market analysis.
18. Discuss how to adjust the comparables.

## **Chapter 5: Working with Buyers and Sellers**

19. Explain issues of importance when dealing with sellers and buyers.
20. Discuss the challenges involved in measuring structures accurately.
21. Explain the importance of communication when working with sellers, including providing homeowner tips and weekly activity reports.
22. Discuss the important aspects of working with buyers, including qualifying them, estimating their closing costs, and helping with the purchase of new construction.

## **Chapter 6: Showing a Property**

23. Explain setting up appointments with buyers and showing the properties.
24. Discuss how to work with different types of buyers, including first time buyers, upsizers and downsizers, relocation buyers, and investors.
25. Describe the methods for prequalifying a buyer, including prequalification, preapproval, and self-prequalification.
26. Discuss underwriting standards lenders use to qualify buyers.

## **Chapter 7: Preparing and Presenting an Offer**

27. Discuss the types of provisions found in purchase and sale contracts.
28. Explain the most common types of contingencies and how they work.
29. Describe how to use various contingency forms.
30. Explain the importance of several paragraphs in the purchase and sale contract, including deadline dates, inclusions and exclusions, earnest money, and financing.

## **Chapter 8: The Road to an Accepted Offer**

31. Explain how to get the buyer to make an offer.
32. Explain the contract to buyers and get their signatures.

33. Describe how to present the offer to the sellers.
34. Examine multiple offers and counteroffers.
35. Discuss offer, acceptance, closing, and earnest money.

## **Chapter 9: Contract to Closing – Part I**

36. Describe the roles of the brokers in completing the sale focusing on how the selling broker determines an affordable price range for a buyer.
37. Summarize the lender's role in the loan application process, focusing on obtaining credit reports, verifying employment, and providing a Loan Estimate form.
38. Discuss how a loan is processed focusing on underwriting.
39. Explain the closing process and servicing the loan.
40. Explore financing alternatives.

## **Chapter 10: Contract to Closing - Part II**

41. Discuss how to work with the title company.
42. Explain the various issues that can emerge when doing a title search, including liens and encumbrances.
43. Describe the sections found in a title report.
44. Discuss how to work with appraisers.
45. Explain the three appraisal approaches.
46. Discuss working with property inspectors and engineers.

## **Chapter 11: Contract to Closing – Part III**

47. Discuss the issues that could result in the need to renegotiate a contract.
48. Describe what is covered by property insurance.
49. Discuss the broker's tasks before closing.
50. Explain the broker's responsibility to verify figures before closing and how to calculate various prorated items.
51. Describe the impact of a before-closing occupancy by a buyer or a holdover occupancy by a seller after closing.

## **Chapter 12: The Closing Process**

52. Describe the broker's responsibility for closing.
53. Explain escrow processes and procedures.
54. Discuss the role of the title report and inspections in the closing process.
55. Explain the Closing Disclosure Form.
56. Discuss what brokers can do to service their clients after the closing.
57. Explain the importance of setting high standards for ethical behavior.

## **Chapter 13: Failed Transactions**

58. Discuss how to handle earnest money deposits.
59. Explain the conflict-resolving options of negotiation and mediation.
60. Discuss the conflict-resolving options of arbitration and litigation.
61. Describe the conditions that would necessitate an eviction.

## **Chapter 14: Property Management**

62. Describe the functions of property management.
63. Discuss the requirements and the elements of a management agreement.
64. Describe a property manager's typical responsibilities and areas of expertise.
65. Discuss obligations the property manager has to the owner and to the tenant.
66. Identify various lease provisions.
67. Discuss the differences in the management of various types of properties.
68. Review how an individual can become a property manager.

## **Chapter 15: Commercial Properties**

69. Identify the range of services and skills provided by commercial property specialists.
70. Describe the physical characteristics, classifications, and types of office space.
71. Discuss retail property types and characteristics as they relate to retail user needs.
72. Explain industrial property market and characteristics.
73. Discuss common lease clauses.
74. Identify types of lease escalation clauses.

## **Chapter 16: Business Opportunities**

75. Discuss business opportunities in the farm and ranch sector, including investments in farmland and the offering of hunting leases.
76. Explain how oil and gas leases are granted.

## **Chapter 17: Current Trends**

77. Discuss the business and financial climate that has existed from the 1950s through current day.
78. Explain the government actions affecting real estate since the 1950s.
79. Describe social and demographic issues that have affected real estate over time.
80. Discuss current trends in real estate.

## **Course Final Exam**

### **Colorado Contracts and Regulations (48 Hours)**

#### **Course Description**

This course will take you through all the subjects mandated by the Colorado Division of Real Estate for obtaining a real estate broker's license and includes instruction in Regulations, Colorado Statutory Relationships, Brokerage Relationship Agreements, Sales Contracts and related forms, other considerations in Real Estate Contracting.

#### **Course Objectives**

At the end of this course, students will be able to:

#### **Chapter 1: License Law Statutes**

1. Identify who does and does not need a license to sell real estate.
2. Recognize the education required to obtain a real estate license.
3. Discuss continuing education requirements.
4. Explain the Commission's Investigative authority and license law violations.

#### **Chapter 2: License Law Regulations**

5. Recognize and list the Colorado Rules.
6. Explain license qualifications, application requirements, examinations and continuing education requirements.
7. Describe Errors and Omissions insurance purpose and requirements.

#### **Chapter 3: Real Estate Commission Position Statements**

8. Explain how the CO Laws and the Position statements differ.
9. Describe the Broker responsibilities according to the CO Position Statements
10. Recognize and express the Position Statement concerning Interest Bearing Accounts and refund of earnest money.

#### **Chapter 4: Contract Case Law, Statutes, and Regulations**

11. Describe the Conway-Bogue court case and summarize the ruling of the Colorado Supreme Court
12. Compare and contrast the CO Fair Housing Act and the Federal Fair Housing Act
13. Explain Common-Interest Ownership and its requirements.

14. Describe CO Statutory Relationships

## **Chapter 5: Right-to-Sell (Listing) Agreements**

15. Recognize the six listing/employment agreements used in Colorado.

16. Describe the purpose of the Exclusive Right to Sell Contract, when it is used and explain the purpose of each of the paragraphs.

17. Differentiate between the Exclusive Right to Sell Contract and an Exclusive Brokerage Contract

## **Chapter 6: Right-to-Buy (Buyer Brokerage) Agreements**

18. Explain the purpose of the Exclusive Right to Buy Contract

19. Describe each paragraph encountered when completing an Exclusive Right to Buy contract.

20. Recognize the purpose of the various Brokerage Disclosure Forms and describe when they would be used.

## **Chapter 7: Sales Contracts**

21. Describe the information required to complete a Contract to Buy and Sell Real Estate

22. Explain the difference between fixtures, personal property and trade fixtures.

23. Review the Appraisal Condition of the Contract to Buy and Sell Real Estate

## **Chapter 8: Sales Contract-Related Forms**

24. Recognize and explain the various Addenda to the Sales Contract

## **Chapter 9: Promissory Notes and Deeds of Trust**

25. Explain the various types of Promissory notes and Deeds of Trust.

## **Chapter 10: Liens, Foreclosures, and Other Considerations**

18. List and explain the various types of liens.

19. Explain the purpose of Errors and Omissions Insurance

20. Discuss Water Rights

21. Recognize the provisions of the Landlord Tenant Act

## **Practice Exam**

## **Course Final Exam**

## **Colorado Closings (24 Hours)**

### **Course Description**

This course will take you through all the subjects mandated by the Colorado Division of Real Estate for obtaining a real estate broker's license and includes instruction in Broker's closing responsibilities and Commission rules, introduction to the Worksheet for Real Estate Settlement, closing requirements, review of the contract to buy and sell real estate, financial settlement of a transaction, the title commitment, legal documents associated with closings, principals of real estate finance and closing problems.

### **Course Objectives**

At the end of this course, students will be able to:

## **Chapter 1: Closing Responsibilities and Commission Rules**

1. Compare and contrast a Broker's closing responsibilities when the Broker conducts the closing and when the closing is conducted by a third party.

2. Recognize and discuss Commission Rules pertaining to closings.

3. Recognize and discuss the Colorado Statutes pertaining to closings.

4. Explain the RESPA disclosure requirements prior and after closing.

## **Chapter 2: Introduction to the Worksheet for Real Estate Settlement (SS61-05-04) (Not Mandatory)**

5. Discuss how the parties to a closing are debited and credited.
6. Explain how to calculate and book prorations.
7. Utilize the “broker” column on the Worksheet correctly.
8. Calculate how much money a Buyer must bring to closing.
9. Calculate how much money a Seller will take away from closing.

## **Chapter 3: Additional Closing Matters**

10. Discuss the requirements for a closing agent if there is an institutional lender.
11. Explain Reconciliation Statements
12. Examine Commission Rules regarding closing matters.
13. Recognize when to use a 1099-S and when FIRPTA applies.
14. Perform a closing with a Closure Disclosure Form

## **Chapter 4: Closing to the Mandatory Contract to Buy and Sell Real Estate**

15. Discuss the requirements for a valid contract.
16. Differentiate between failure of a contingency and a default.
17. List remedies for default.
18. List the disclosures required.
19. Recognize various financing options.
20. List title examination options.

## **Chapter 5: Review of the Contract to Buy and Sell**

21. Discuss various types of disclosures and inspections that may be required.
22. Recognize the types of Deeds used to transfer title.
23. Explain how Earnest Money Disputes may be resolved.

## **Chapter 6: Financial Settlement of the Transaction**

24. Explain the settlement process, selling terms and closing costs.
25. Discuss how Debits and Credits are calculated and assigned.
26. Describe how to calculate prorations, items paid for in arrears and items paid in advance.

## **Chapter 7: The Title Commitment**

27. Discuss the Title Company’s commitment to Insure and recognize standard exceptions.
28. Recognize what is contained in Schedule A
29. Explain the elements of Schedule B-1
30. Recognize the Exceptions in Schedule B-2

## **Chapter 8: Legal Documents Associated with Closings**

31. List the documents a broker may encounter during the closing process.
32. Review the items that must be verified on a Deed.
33. Recognize the financial statements that must be reviewed prior to closing.
34. Discuss File retention requirements.

## **Chapter 9: Principals of Real Estate Finance**

35. Discuss the components of a mortgage.
36. Review the mortgage requirements.
37. Describe the Steps to initiate a mortgage loan and the underwriting process.
38. Examine various types of Real Estate Loans and loan structures.

## **Chapter 10: Closing Problems**

39. Discuss the advantages and disadvantages of a Conventional Loan.
40. Recognize ways to qualify borrowers.

41. Examine the differences between the contracts with financing using Conventional loans, FHA Loans, VA Loans, Loan assumptions, foreclosure properties, condominiums, multi-family transactions and townhouse financing with Seller financing.

## **Course Final Exam**

### **Colorado Recordkeeping and Trust Accounts (8 Hours)**

#### **Course Description**

The Recordkeeping and Trust Accounts course is designed to meet the 8-hour prelicensing curriculum requirements as set forth by the State of Colorado. The chapters cover topic areas such as the purpose of escrow or trust accounts, the requirements for setting up and maintaining such accounts, and the associated recordkeeping obligations.

#### **Course Objectives**

At the end of this course, students will be able to:

#### **Chapter 1: Definition and Identification of Accounts**

1. Identify the purpose of an escrow account and related definitions and concepts.
2. Recall Commission rules and guidance related to setting up and maintaining escrow accounts.
3. Describe considerations for collecting and disbursing funds from escrow accounts.

#### **Chapter 2: Transaction File Documents**

4. Recall Commission Rules related to handling transactions and maintaining transaction files, including escrow account records.
5. Differentiate between accounting ledgers, journals, and bank reconciliation.

#### **Chapter 3: Case Studies**

6. Apply details from a sales transaction to complete an escrow account journal, ledger, and bank reconciliation worksheet.

#### **Chapter 4: Case Study: Multi-Family Properties**

7. Apply details from a property management account to complete the appropriate ledgers, escrow account journal, and reconciliation worksheet.

#### **Chapter 5: Record Keeping: Special Areas**

8. Explain the employing broker's duty to supervise and the importance of auditing in real estate brokerage.
9. Describe the proper handling of earnest money, including the use of promissory notes and procedures for void or NSF checks.
10. Identify key accounting and recordkeeping requirements for trust accounts.
11. Recall regulations related to maintaining the broker ledger, acting as both the principal and the licensee, and using duplicate signatures in transaction records.

#### **Chapter 6: Termination of Brokerage Relationship**

12. Describe strategies for properly handling the termination of a brokerage relationship under various circumstances.

## **Course Final Exam**

## Colorado Real Estate Continuing Education Courses:

These stand-alone courses cover subject matter approved by the Colorado Division of Real Estate to meet continuing educational requirements for renewal of the Colorado Real Estate Broker License.

### 2026 Colorado Annual Commission Update Course (4 Hours, Mandatory)

#### Course Description

This 4-hour 2026 Colorado Annual Commission Update Course provides you with an overview of timely and important real estate matters. Specifically, by assessing how to respond to practical scenarios, you will learn how to comply with the laws/rules that commonly lead to compliance issues, including trust account violations, failure to report criminal convictions, failure to disclose material facts, and misrepresentation.

#### Course Objectives

At the end of this course, students will be able to:

- Prepare to respond with competence and transparency when handling money for clients, self reporting criminal convictions, and disclosing material facts.
- Improve your understanding of actions necessary to comply with several important regulatory areas, including continuing education, license maintenance when in an inactive status, and transaction file retention.
- Discover modifications that have been made to CREC Rules to improve clarity of processes and requirements.
- Learn how changes to Commission-approved contracts and forms help you to better meet the needs of clients.
- Gain awareness of new laws that have taken effect since the end of the most recent Colorado legislative session and how these new laws impact the business of real estate.
- Learn where to locate key resources to review relevant and up-to-date information and to assist clients with their housing needs.

### Charting Your Success: The Code of Ethics, Buyer Representation, and Your Value Proposition (3 Hours, Elective)

#### Course Description

The three-hour Charting Your Success: The Code of Ethics, Buyer Representation, and Your Value Proposition online course is designed to meet the continuing education in ethics curriculum requirements as well as the NAR Code of Ethics requirement. The chapters cover the purpose, structure, and applicability of the Code of Ethics with an in-depth look at Articles 1 and 3 against the backdrop of recent litigation aimed at the real estate industry's cooperative compensation model. The course demonstrates how buyer representation and ethical practice are part of a licensee's value proposition and provides perspective on how high ethical standards can be used when adapting to market changes.

#### Course Objectives

At the end of this course, students will be able to:

1. Recall the purpose of the NAR and the overall structure of the Code of Ethics and Standards of Practice.
2. Compare and contrast the Code of Ethics and Standards of Practice with general business codes of conduct.
3. Identify at least two aspirational concepts in the Preamble to the Code of Ethics.

4. Recall the professional standards enforcement process of the board or association when an ethics complaint is lodged.
5. Recall Code of Ethics Articles relating to duties to clients and customers.
6. Recall Code of Ethics Articles relating to duties to the public.
7. Recall Code of Ethics Articles relating to duties to REALTORS®.
8. Identify Standards of Practice in support of Article 1, and possible violations of Article 1.
9. Identify Standards of Practice in support of Article 3, and possible violations of Article 3.
10. Recall the ethics of buyer representation.
11. Recall how ethical conduct supports a REALTOR®'s value proposition
12. Recall how to adapt real estate practices while living by the Code of Ethics

## Cybersecurity: Protecting the Real Estate Transaction (3 Hours, Elective)

### Course Description

In today's technological society, we have more computing capabilities than ever. We are dependent on computers and other devices for our daily communications: from emails to social media to cloud-based apps and storage. We cannot imagine life without this! But what many of us don't realize is that ruthless cybercriminals are waiting for opportunities to target organizations by spreading chaos and disruption to our network systems with the intention of stealing data and money. In this course, you will learn why real estate organizations are targeted, preventative measures to protect your data, and guidelines for establishing a cybersecurity policy manual.

### Course Objectives

At the end of this course, students will be able to:

1. Identify types of cyber attacks and how they transpire.
2. Recall what is a data breach and the causes of data breaches.
3. Identify the top five cybercrimes.
4. Recall why businesses need protection from cyber attacks.
5. Identify security risks of real estate organizations and the potential outcomes.
6. Recall factors that contributed to data breaches at particular U.S. businesses.
7. Identify vulnerabilities of businesses to cyber attacks and preventative measures.
8. Recall how businesses can handle data breaches and protect themselves from liability due to a cyber attack.
9. Identify common elements that should be included in a cybersecurity policy manual.

## Educating Homebuyers (3 Hours, Elective)

### Course Description

Do you feel confident teaching your clients about the homebuying process? So many buyers go through the property search with unrealistic expectations only to end up disappointed. Some may even blame their agent if they can't get the type of home they want. This course provides you with tools, techniques, and ideas to educate buyers and guide them through the homebuying process, so they know exactly what to expect and what they need to do to successfully find and purchase the home they want.

In chapter 1, we will explore ways to help buyers get ready to buy before they start their search, from getting their finances in order to understand the local market. In chapter 2, we'll look at ways to help them conduct their search, structure their offer, and negotiate with the seller. Finally, we will learn how to prepare them for their responsibilities from contract to closing in chapter 3.

## Course Objectives

At the end of this course, students will be able to:

1. Show buyers how to get their finances in order to purchase a home.
2. Review how to direct buyers to lenders and loan products that fit their needs.
3. Prepare to teach buyers about the buying process so they know what to expect.
4. Illustrate how to get buyers ready to move because they know the current market conditions.
5. Support buyers to systematically search for a home in their current market.
6. Explain to buyers the important components of a strong offer.
7. Recognize how to teach buyers how to negotiate like a pro.
8. Relate to buyers the importance of timeliness in the buying process.
9. Show buyers their responsibilities while under contract.
10. Explain to buyers the importance of paying close attention to the home inspection.
11. Show your buyers how to keep on track with contingencies in the contract.
12. Recognize that education doesn't end at closing.

## Educating Sellers (2 Hours, Elective)

### Course Description

Being a listing agent is a huge responsibility. Having professional tools and knowing how to educate sellers can help you secure listings and smoothly guide your sellers to successful closings.

This course will give you tools to help your seller understand the current housing market, how to get their property ready by staging it to sell, and how to keep themselves and their possessions safe and secure. Next, we will discuss how to educate your sellers while their homes are on the market. Starting with a review of the Fair Housing Act, we will move on to advising your sellers about how to handle multiple offers or what to do when there are no offers. Finally, we give tips on negotiating from an informed position and helping your sellers know their rights and responsibilities.

## Course Objectives

At the end of this course, students will be able to:

1. Support sellers during the listing presentation.
2. Explain the details of the listing agreement.
3. Summarize the importance of staging to sell.
4. Describe common safety concerns and help sellers prepare for them.
5. Review how to comply with fair housing laws.
6. Explain the pros and cons of open houses and getting feedback from buyers.
7. Indicate strategies to sellers when their home hasn't sold.
8. Outline the responsibilities of delivering offers and how to handle multiple offers.
9. Recognize how to help your seller better navigate contract negotiations.
10. Explain seller responsibilities while under contract.
11. Show how to teach sellers about their rights with respect to the buyer's progress in the sale.
12. Prepare sellers for the closing.

## Ethics in the Age of Disruption (3 Hours, Elective)

### Course Description

This course was created and designed to train and instruct REALTORS® on the practical application of the National Association of REALTORS® Code of Ethics and fulfills the REALTOR® Triennial Ethics Requirement.

Every three years, the National Association of REALTORS® (NAR) requires members to complete a NAR Code of Ethics course in order to remain in good standing with their local, state, and national associations. Courses that qualify and meet this requirement are offered by Associations. This course covers professional conduct, courtesies, business etiquette, and real-life scenarios. REALTORS® are required to provide a valid certificate of course completion to their local associations. The course must be one provided by a local, state, or national REALTOR® Association.

The deadline for all REALTORS® to complete the mandatory Code of Ethics course is 12/31/2024 and every three-year period following that deadline.

Classes that satisfy the NAR requirement for the Code of Ethics course must contain information about the history of the Code, Preamble, Articles of the Code, Standards of Practice, and the Code's Dispute Resolution Process.

## Course Objectives

At the end of this course, students will be able to:

1. Summarize the origin of the NAR Code of Ethics
2. Describe the organization and structure of the Code.
3. Describe the REALTOR® Pledge of Performance & Service
4. List the elements of the Preamble to the NAR Code of Ethics
5. Identify and recognize violations of the Code.
6. Explain how the Profile of Home Buyers and Sellers is compiled, the information it contains, and how it can help elevate the industry.
7. List the various dispute resolution options that are available to consumers and describe how the Code is enforced.
8. Describe what happens when a complaint is filed with the REALTOR® Association.
9. Define and explain the role of mediation.
10. Explain what an iBuyer is and describe a professional and ethical approach to dealing with them.
11. List various iBuyer companies and their different approaches.
12. Identify ethical and unethical behavior relating to the alternative business models in today's real estate industry.
13. Describe new developments and changes that NAR® has made in response to the changing environment of real estate.

## Fair Housing Laws and Compliance (2 Hours, Elective)

### Course Description

This course covers information to aid real estate licensees in better understanding how to comply with the federal Fair Housing Act. Chapter 1 covers the journey toward equity and fairness in housing opportunities through the passing of federal laws and US Supreme Court case rulings. Chapter 2 defines protected classes and exemptions under the federal Fair Housing Act. Chapter 3 focuses on prohibited acts and best practices for real estate licensees to ensure compliance with the Fair Housing Act.

### Course Objectives

At the end of this course, students will be able to:

1. Understand why fair housing laws were necessary by learning about the history of housing discrimination and its lasting impact.
2. Identify the laws that make housing discrimination illegal, and the actions prohibited and required by these laws in the business of real estate.
3. Know the personal characteristics that federal law protects from discrimination in housing, including race, color, religion, national origin, sex, familial status, and disability.
4. Distinguish state and local government protections that may exceed federal protections.
5. Describe what reasonable accommodations and modifications for people with disabilities may be required by fair housing laws.
6. Know the personal characteristics that federal law protects from discrimination in housing, including race, color, religion, national origin, sex, familial status, and disability.
7. Identify actions and practices prohibited and required under the federal Fair Housing Act.
8. Explain what steering is and strategies for avoiding it.
9. Recognize the danger in making assumptions based on stereotypes, and the importance of allowing consumers to choose which communities or neighborhoods they want to live in.
10. Describe best practices in fair housing marketing and advertising.
11. Identify what resources are available to provide fair housing information to clients.
12. Recall ways in which fair housing laws may be enforced.
13. Utilize interventions to interrupt implicit bias so that consumers are treated with equal concern, respect, and fairness.

## Going Green: Elements of an Eco-friendly Home (3 Hours, Elective)

### Course Description

In recent years, green building has become more than just a trend. Nearly 40% of home buyers consider energy efficient features to be "very important". This is not simply because home buyers wish to reduce their environmental footprint. The cost of sustainable materials and products is low, making green building one of the most cost-effective types of construction. Therefore, knowledge of the green building market segment will allow you a competitive advantage in the real estate industry.

### Course Objectives

At the end of this course, students will be able to:

1. Identify the five most substantial uses of water in the home.
2. Examine the primary methods to improve water use efficiency in the home.
3. Identify the potential sources of the major indoor air pollutants.
4. Identify negative health effects caused by the major indoor air pollutants.
5. Examine ways to minimize the major indoor air pollutants in the home.
6. Discuss the ENERGY STAR program and its impact on appliances and homes.
7. Explain basic electricity use in terms of energy, power, and financial cost.
8. Identify the pros and cons of a variety of electricity sources, light bulb options, and water heaters.
9. Explain the environmental impacts of a variety of roofing options.
10. Compare beneficial uses and conservation of water outside of the home.
11. Discuss simple options homeowners can use to grow food and native plants.
12. Outline a variety of simple ecologically wise fixes for outside the home.

## Handling Multiple Offers (2 Hours, Elective)

### Course Description

Multiple offers often happen in a seller's market when competition for residential property is greatest and there are more buyers than there are properties for sale. However, it can occur in any market and especially for properties within an affordable price range.

The seller's expectation (multiple offers or not) is to get the best price possible in the situation. Buyers expect to have a chance to get their best offer in front of the seller for consideration. Problems handling multiple offers stem from disregarding their expectations. Therefore, dealing with multiple offers involves using practices and procedures that give the seller a chance to get the best price possible in the situation and the buyers the chance to get their best offer in front of the seller.

It is the presentation and agency duties that create most multiple offer problems. When presenting multiple offers to sellers, real estate licensees must follow their state's licensing rules and regulations and REALTORS® must follow the NAR Code of Ethics. This course describes how listing agents should present multiple offers to their sellers and how buyer's agents may help buyers make their offers attractive to sellers.

It is intended to enhance the knowledge and effectiveness of real estate licensees and is approved for 2 hours of continuing education.

## Course Objectives

At the end of this course, students will be able to:

1. Explain the way real estate agents should handle a multiple offer situation.
2. Describe how buyers compete in a seller's market to get their offers accepted.
3. Explain the way listing agents collect and present the buyers' offers to their sellers.
4. Recognize how sellers evaluate multiple offers before accepting one or rejecting them all.
5. Describe homebuyer love letters.
6. Explain why love letters are under scrutiny.
7. Discuss an agent's best practices when dealing with love letters.

## Implicit Bias Awareness and Cultural Competency (4 Hours, Elective)

### Course Description

This course describes implicit (unconscious) biases, how they are created, and how by understanding them we can interact and communicate effectively with people of diverse backgrounds and cultures. No matter if you are new to the business or are a veteran real estate agent, your success depends on your ability to work with other people. And now those people are multifaceted, multiracial, and multicultural.

Cultural diversity itself isn't a problem — our differences have always been there; they're what make us unique. When working with people from another culture or background, you need to understand them and where their ideas of right and wrong come from. Culture is the way we were raised and the values, beliefs, and standards for behavior we learned. However, when you follow the Platinum Rule, "Treat others the way THEY want to be treated." you are more likely to get clients and listings, make sales, and have a successful real estate career.

Implicit bias is normal. In fact, every person has biases of one kind or another and it's okay to have different likes and dislikes. Unfortunately, some real estate agents let their biases get in the way and may discriminate against people from diverse backgrounds and cultures. This is the turning point from simple likes and dislikes to breaking fair housing laws and possible

censure or loss of license. To avoid this behavior, many businesses and trade organizations encourage their employees and members to participate in implicit bias and diversity training. Discovering and overcoming implicit biases is a critical step toward improving personal growth and other areas of their lives, such as having a successful real estate career.

The course is intended to enhance the knowledge and effectiveness of real estate licensees and is approved for 4 hours of continuing education.

## Course Objectives

At the end of this course, students will be able to:

1. Define bias and differentiate explicit and implicit bias.
2. Explain socialization is an underlying aspect of implicit bias.
3. Describe types of implicit bias.
4. Explain class stratification and meritocracy.
5. Describe the types of implicit bias tests.
6. Explain the effectiveness of implicit bias training.
7. Explain why implicit bias training is big business.
8. Provide strategies to improve diversity and inclusion in brokerages.
9. Explain the meaning of culture.
10. Differentiate between ethnocentrism and cultural relativism.
11. Describe cultural competency.
12. Discuss and give examples of cultural intelligence.
13. Describe ways to work with people from diverse backgrounds.
14. Discuss types of effective communications.
15. Explain how to handle buyer's and seller's biases.

## May the Code Be With You (3 Hours, Elective)

### Course Description

This continuing education course addresses the specifics of the National Association of REALTORS® Code of Ethics and ethical practices and decision making for real estate professionals. Additionally, this course may potentially be approvable for REALTORS® who wish to fulfill Code of Ethics requirement from the National Association of REALTORS®. Check with your local REALTORS® association.

## Course Objectives

At the end of this course, students will be able to:

1. Identify components of the Code of Ethics.
2. Differentiate between a licensee and a REALTOR®.
3. Describe the process for handling complaints.
4. Describe methods of dispute resolution.
5. Describe the fiduciary duties owed to clients and customers.
6. Identify behaviors and practices that are addressed in Articles 1-9 of the Code of Ethics.
7. Describe the duties that a REALTOR® owes to the public.
8. Identify behaviors and practices addressed in Articles 10-14 of the Code of Ethics as well as the behaviors that violate these Articles.
9. Describe the duties REALTORS® owe to other REALTORS®.
10. Identify behaviors and practices that are addressed in Articles 15-16 of the Code of Ethics.
11. Identify behaviors and practices that are addressed in Article 17 of the Code of Ethics.

## Property Condition Discovery and Disclosure Compliance (3 Hours, Elective)

### Course Description

This course covers information to aid real estate licensees in better understanding how to comply with the laws that govern real estate property condition disclosure. Chapter 1 describes the obligations and liabilities of agents, sellers, and buyers in the discovery and disclosure process. Chapter 2 focuses on discovery and disclosure of internal and external environmental hazards and Chapter 3 focuses on conditions generally exempt from disclosure. This course is intended to enhance the knowledge and effectiveness of real estate licensees and is approved for 3 hours of continuing education.

### Course Objectives

At the end of this course, students will be able to:

1. Recall the importance of property disclosure compliance.
2. Identify knowledge and skills to be obtained by completing the course.
3. Discuss the purpose and types of information required in most property condition disclosure forms.
4. Recall material defects that require disclosure, including different requirements for patent versus latent material defects.
5. Describe the obligations of sellers to discover and disclose property conditions and defects.
6. Describe the obligations of buyers to discover property defects.
7. Identify property condition discovery and disclosure duties of seller-agents and buyer-agents.
8. Describe legal implications to all parties involved in a real estate transaction related to the fulfillment of their disclosure duties or obligations.
9. Recognize the impact and disclosure requirements for environmental hazard conditions that may impact property values and the health of homeowners.
10. Describe events that stigmatize a property.
11. Describe how property disclosures are commonly handled for stigmatized properties.
12. Explain how to correctly handle inquiries related to HIV/AIDS and sex offender disclosures.

## Real Estate Trust Accounts (2 Hours, Elective)

### Course Description

Real estate trust accounts are typically separate accounts that are municipally required to be maintained and monitored by licensed real estate professionals (brokers, property management companies, individually licensed property managers, etc.) for the purpose of depositing certain funds received on behalf of a client or business entity. A real estate brokerage company, or similar licensed business, will usually set up a trust account at a bank or other lawfully recognized depository. The funds deposited in the trust account are received by a broker, salesperson, property manager, or the like on behalf of an individual (usually the buyer, renter, or lessee), and are held in the performance of any acts for which a real estate license is required.

The main purpose of this course is to help further educate licensed real estate and similar industry professionals about trust accounts that are used in a variety of real estate formats. Trust accounts are mandated by various municipal entities, and often guided by specific state legislation. This review will delineate multiple areas where trust account types are required, and

explain how they work and function within numerous real estate vocations and corresponding business relationships.

## Course Objectives

At the end of this course, students will be able to:

1. Explain and interpret the fundamentals that relate to real estate trust accounts, as well as the analogous duties required by the real estate professional.
2. Outline the related impact that proper monetary accounting can have on real estate and detail this impact in relatable formats such as spreadsheets, reconciliation, and similar documentation.
3. Identify the current working components of trust fund rules as they apply to federal, state, and other local applicable regulations.
4. Analyze the varied links between real estate trust accounts and the potential dangers of commingling funds.
5. Explain the tangible applications related to different real estate vocations where municipal guidelines have dictated trust account protocol.
6. Use a wide-ranging spectrum of resource tools.

## Service, Support and Companion Animals (2 Hours, Elective)

### Course Description

Real estate licensees should have some familiarity with the laws that prohibit discrimination against persons who have a disability. In this course, Chapter 1 covers key provisions of the Americans with Disabilities Act with a specific focus on public accommodations for service animals. Chapter 2 will focus on the Fair Housing Act and the anti-discriminatory provisions of the Act that protect persons with disabilities and their animals. Chapter 3 will provide an overview of the process for filing a discriminatory housing complaint and review several complaints involving decisions about the allowance for animals in housing and public accommodations. This course is intended to enhance the knowledge and effectiveness of real estate licensees and is approved for 2 hours of continuing education.

### Course Objectives

At the end of this course, students will be able to:

1. Define "disability" and "service animal" under the Americans with Disabilities Act.
2. Describe how businesses comply with the Americans with Disabilities Act in providing access to public accommodations to persons with disabilities and their animals.
3. Describe how businesses comply with the Americans with Disabilities Act in providing access to public accommodations to persons with disabilities and their animals.
4. Describe the purpose of the Fair Housing Act in preventing discrimination against individuals with a disability and their animals.
5. Explain how housing providers comply with the Fair Housing Act when assessing accommodation requests from individuals to keep animals in housing.
6. Explain how housing providers comply with the Fair Housing Act when assessing accommodation requests from individuals to keep animals in housing.
7. Describe the process for handling a complaint filed through HUD's Office of Fair Housing and Equal Opportunity.
8. Recall the results of discriminatory complaints filed alleging discrimination of persons with disabilities and their animals.

## Serving Generational Clients (3 Hours, Elective)

## Course Description

As our nation changes over time, you need to stay aware of demographic shifts that impact the buying and selling of real estate. Demographics refer to statically gathered information that characterizes a given population by distinctive criteria. For instance, demographic analysis may divide persons into groups based on age, income, gender, or religion. And persons in a defined demographic group tend to demonstrate similar characteristics, such as preferred methods of shopping or a bias toward buying products with certain features.

In this course, we focus on demographic groups of people called generation groups. In Chapter 1, you will learn about the label for generation groups based on birth year and life experiences. In Chapters 2 and 3, you will learn about generational-specific buying and selling trends and how to better identify and serve the individualized needs of group members. Specifically, Chapters 2 and 3 cover a detailed review of the following four topics based on current home buying trends to ensure agents have important tools for guiding different generation group members through the home buying process:

- Environmentally-friendly homes
- Accessory dwelling units
- Planned unit developments
- First-time home buyer preparedness

## Course Details

This course covers information to aid real estate licensees in better understanding how to meet the needs of each generation group. Chapter 1 identifies the label for each generation group based on birth year and general attributes associated with each group. Chapters 2 and 3 cover generational-specific buying and selling trends and how to better service the individualized needs of group members. This course is intended to enhance the knowledge and effectiveness of real estate licensees and is approved for 3 hours of continuing education.

## Course Objectives

At the end of this course, students will be able to:

1. Recall the label given to generation groups based on the year members of the group were born.
2. Describe major life experiences that shaped the attitudes and behaviors of each generation group.
3. Describe characteristics attributed to each generation group based on the group's shared experiences.
4. Describe characteristics attributed to each generation group based on the group's shared experiences.
5. Recall generational trends in the current residential real estate market, including buyers' reasons for wanting a home, purchasing a home, and selecting a neighborhood.
6. Describe how to serve the needs of clients who want homes that are environmentally friendly, including the identification of energy-efficient home features and resources for assessing if a home satisfies environmentally-friendly preferences.
7. Describe how to serve the needs of clients who are looking for multi-generational homes with a specific focus on accessory dwelling units as a potential solution.
8. Recall home buying preferences and needs of Baby Boomers, Gen Xers, and Millennials based on current life stage.
9. Describe the features of PUDs and how to identify if a PUD meets the needs of buyer-clients in the Baby Boomer generation.

10. Recall home buying preferences and needs of Baby Boomers, Gen Xers, and Millennials based on current life stage.
11. Explain how agents can better prepare Gen Xers and Millennials for their first home-buying experience with a focus on financial preparedness.

## Taking the Distress Out of Distressed Properties (3 Hours, Elective)

### Course Description

Want to take the distress out of working with foreclosures and short sales? This course was designed with that in mind. You'll learn from experts who have prospered in their real estate careers by working with distressed property transactions. Foreclosed and short sale properties were very prevalent after the housing bubble burst, but their numbers are much lower today. Still, there are homeowners who want to consider short sales as a way to avoid foreclosure, and there are lenders that want to reduce their inventory of foreclosed properties. This real estate market is one way to expand your business while serving the needs of sellers, buyers, and lenders.

Although every effort is made to maintain the accuracy of this course, recent changes in laws and procedures may not yet be reflected in the content.

### Course Objectives

At the end of this course, students will be able to:

1. Recognize the primary contributors to foreclosed properties.
2. Recall the processes involved with foreclosed properties.
3. Recognize the purpose of short sales.
4. Recall the advantages and disadvantages of a short sale.
5. Recall the roles of the real estate agent, seller, buyer, and lender in a short sale transaction.

## Workforce Housing: Solutions for Homes and Financing (4 Hours, Elective)

### Course Description

This course covers information to aid real estate licensees in better understanding the purpose of workforce housing and different processes for developing and financing workforce housing projects. Additionally, buyer home financing solutions are covered. This course is intended to enhance the knowledge and effectiveness of real estate licensees and is approved for 4 hours of continuing education.

### Course Objectives

At the end of this course, students will be able to:

1. Define workforce housing.
2. Describe how workforce housing can improve the current shortage of workers.
3. Describe how workforce housing can improve housing supply issues.
4. Identify different roles employers can take in providing workforce housing.
5. Describe features of current workforce housing programs initiated by employers.
6. Identify different roles employers can take in providing workforce housing.
7. Describe features of current workforce housing programs initiated by employers.
8. Explain the components and benefits of a comprehensive employer-assisted housing program.
9. Describe the role of a real estate salesperson in aiding consumers in a home-buying decision tied to employment.

10. Identify the roles and benefits of different entities participating in a workforce housing project.
11. Describe features of current workforce housing programs initiated through stakeholder partnerships.
12. Identify the roles and benefits of different entities participating in a workforce housing project.
13. Describe features of current workforce housing programs initiated through stakeholder partnerships.
14. Identify the roles and benefits of different entities participating in a workforce housing project.
15. Describe features of current workforce housing programs initiated through stakeholder partnerships.
16. Recall resources for locating area workforce or affordable housing units and determining area median income.
17. Identify sources of income generally acceptable by lenders in determining household income.
18. Recall basic features and qualifications for Fannie Mae and Freddie Mac mortgages that may meet the financing needs of low- and middle-income homebuyers.
19. Describe loan and subsidy programs that may be able to help buyers finance their home purchase that are offered through the US Department of Housing and Urban Development and the Federal Housing Administration.
20. Describe the loan program that may be able to help buyers finance the purchase of homes in designated rural areas offered directly through the US Department of Agriculture.
21. Describe the loan program that may be able to help eligible veterans finance the purchase of their home through the US Department of Veteran Affairs.