



## **School and Course Catalog**

**Kansas**

**Volume 5 – June 2026**

Headquarters and  
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### Mission Statement

The mission of Colibri Real Estate (hereinafter referred to as either Colibri Real Estate or the School) is to lead people to achieve more, adapt, and thrive in their careers.

Colibri Real Estate empowers agents and brokers to start or advance their careers by offering real estate's most comprehensive, flexible learning solutions. As a leading education company for industry professionals, Colibri Real Estate has helped millions pursue and achieve more in their careers. We've done this by providing custom education solutions and recruitment resources to thousands of brokerages, schools, and other organizations. Our service line includes comprehensive content and curriculum, expert instructors, and robust classroom resources through our family of real estate schools and innovative online learning platform.

### Non-Discrimination and ADA Policy

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

### Privacy Policy

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

### Course Approvals

Colibri Real Estate has obtained a "Certificate of Approval" from the Kansas Board of Regents, allowing it to legally operate a postsecondary educational institution in the state of Kansas. Kansas Board of Regents: 1000 SW Jackson St., Suite 520 Topeka, KS 66612  
<https://www.kansasregents.gov/>

Colibri Real Estate has received approvals from real estate regulatory boards in 47 states for our online courses in Real Estate Pre-license, Broker, Post-license, and Continuing Education. Our courses are also approved by the Association of Real Estate License Law Officials (ARELLO) and/or the International Distance Education Certification Center (IDECC) in the states where it is required by law. The Kansas Real Estate Commission does not require ARELLO or IDECC approval of Kansas Real Estate Pre-License Courses.

The coursework listed in this catalog has been approved for Colibri Real Estate to offer by the Kansas Real Estate Commission toward the required education for the Kansas real estate salesperson license.

Kansas Real Estate Commission: 700 SW Jackson Street, Suite 404 Topeka, Kansas 66603

## Faculty and Contact Information

|                                   |                                                                                            |
|-----------------------------------|--------------------------------------------------------------------------------------------|
| Prospective Student Phone Number: | 844-701-2946<br>Mon – Fri 8:00 am – 8:00 pm (CT), Sat 10:00 am – 5:00 pm (CT)              |
| Enrolled Student Phone Number:    | 866-739-7277<br>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> |
| Instructor:                       | Camie Jelinek                                                                              |
| Instructor Email Address:         | <a href="mailto:KSInstructor@ColibriRealEstate.com">KSInstructor@ColibriRealEstate.com</a> |
| Owner:                            | McKissock, LLC                                                                             |
| Administrator and Representative: | Tatiana Cardona, Real Estate Regulatory & Compliance Manager                               |

## Course Delivery Descriptions

The Kansas Real Estate Salesperson Pre-License 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 a WebEx platform, 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.

## 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.

You must be at least 18 years of age and hold at least a high school diploma or GED. You will need to complete the 60-hour pre-licensing requirement, which is made up of the Principles of Real Estate (a 30-hour course on basic real estate) and the Kansas Practice Course (a 30-hour course on the everyday practice of real estate). **The pre-license education requirement can be satisfied in a live classroom or Internet based format.**

- **If you hold a real estate license in another state:** You will need to complete the 30-hour pre-licensing requirement, which is made up of the Kansas Practice Course (a 30-hour course on the everyday practice of real estate).

Within 12 months of completing the required pre-licensing education, contact [Pearson Vue](#) to create an account and schedule your exam date/time (Review the [Candidate Handbook](#) & [Exam](#)

[Outlines](#) before contacting Pearson Vue). Bring your 30-hour Principles of Real Estate certificate with you when you go to the exam center.

- **If you hold a real estate license in another state:** You will be waived from the national portion of the exam; you must submit a Client Exam Waiver to Pearson Vue after creating an account; once the waiver is approved, you may schedule your exam date/time. Bring your 30-hour Kansas Practice Course certificate with you when you go to the exam center.
- ***NOTE: Per KSA 58-3040, you must be licensed as a salesperson or broker in your state of residence to be eligible for a Kansas Salesperson license.***

Take the exam consisting of both state and national portions (***unless you are waived from the national portion based on a license held in another state***). ***\*\*If you fail either or both portions of the exam you must schedule a re-exam through Pearson Vue and pay the required fee. If you pass one portion and fail the other, the failed portion must be passed and the application received by KREC within six months of the earlier exam date.***

Once you have passed the exam, submit the License Application documents provided by Pearson Vue to KREC along with your certificates of completion for the pre-license education, payment of \$125 salesperson license fee and if applicable, a [Nonresident Form](#) and Certification of License History from any state you are currently or formerly licensed in. The Salesperson license application must be signed by a supervising or branch broker who will be responsible for supervising the applicant's real estate activities and who will certify that the applicant is honest, trustworthy and of good reputation. An original license cannot be issued on inactive status.

Additionally, applicants must complete and pass an FBI criminal background check, which may be submitted to the Commission prior to or at the same time as the application for licensure. Submit a completed fingerprint card and Background Waiver form REL-150 to KREC along with payment for the \$15 salesperson application fee and \$60 background fee. You may be printed at your local police/sheriff's department or authorized entity. Click [here](#) for information on fingerprinting options. If you have been convicted of four or more misdemeanors or a felony, your application must be reviewed by the Commission; the [Offense Reporting Form](#) is also required.

For more detailed information about obtaining a real estate sales associate's license, please visit the Commission's website at <http://www.krec.ks.gov/Application>

### 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

### Online Courses

There is an open enrollment period for our Online real estate courses. Students can register for these courses 24 hours a day, 7 days a week, 52 weeks a year.

If enrolled in multiple courses, they will open one-at-a-time upon completion of the previous course in the sequence. 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. Course extensions are available for purchase per course if additional time is needed, by calling **866-739-7277** during regular business hours.

### Livestream Courses

There is an open enrollment period for our Livestream real estate courses up until 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.

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

### Browsers

General rule to which browsers we support is as follows:

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

## 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/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.

## 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.

## Tuition and Fees

Tuition for the Kansas Real Estate Salesperson Pre-License Education Program ranges from **\$269.00 to \$549.00** (based on the package selected). Tuition includes all the online supplemental materials, completion certificate, technical support, and customer care support. Tuition is subject to change; current fees are listed on our website.

Additional fees apply for course extensions, which are detailed in the **Attendance Policy** section of this catalog. Additional fees apply for final exam resets, which are detailed in the **Procedure for Course Final Exam** section of this catalog. Fees for course extensions or exam resets are not eligible for refund.



License exam fees, KBI/FBI background check fees, and licensing fees are paid to separate entities and are not included in tuition.

## Funding

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

## Attendance Policy

### 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. 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. Students can work at their own pace and complete their coursework at any time in that period.

Course extensions are available for purchase, if needed, according to the chart below by calling **866-739-7277** during regular business hours:

| Course Title                                    | Fee for Additional 7 Days | Fee for Additional 30 Days | Fee for Additional 60 Days |
|-------------------------------------------------|---------------------------|----------------------------|----------------------------|
| 30-hour Kansas Principles of Real Estate Course | \$50                      | \$75                       | \$125                      |
| Kansas Practices Course                         | n/a                       | n/a                        | n/a                        |

Fees for course extensions are not eligible for refund.

## Livestream Courses

Students must attend the first day of class to receive credit for that course. If a student is not present at the start time on the first day of a course, 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 student 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 from reports pulled 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 on 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.

## Progress Policy

### Online Courses

As these are self-study internet courses, there is not a schedule of progress to which students must adhere. Pre-license courses are accessible for six months 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. Students can work at their own pace and complete their course at any time in that six-month period.

If a student is unable to complete the course in that time, course extensions may be purchased to continue work in the course, as detailed in the **Attendance Policy**. Students may purchase extensions prior to or after course expiration, however extensions must be purchased prior to course expiration to prevent interruption of the program.

Fees for course extensions are not eligible for 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 student 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 from reports pulled 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.

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

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

## Grading System and Criteria

### 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 90% or higher.

**Livestream Courses**

Students will attend the class sessions for the pre-license 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 with a score of at least 90%. Students will not be allowed to take an exam if they have not met attendance requirements.

**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 was 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.

**Requirements for Completion Certificates**

Students must score at least 90% on the final exam to pass the corresponding course. After the course final exam has been passed, a completion certificate will be available on the student’s dashboard. Completion certificates are needed to apply for a license. Students can print as many copies as needed.

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

**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

At Colibri Real Estate, we're committed to providing the ultimate learning experience, which is why we back every purchase with our satisfaction guarantee. Our commitment to quality education promises peace of mind when selecting real estate courses.

### Online Courses

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

### Livestream Courses

Students may request a refund within 24 hours from the first class of a Livestream course to receive a refund. Students can swap to a self-paced online course if they no longer qualify for a refund. Livestream students who do not attend their scheduled class will not qualify for a refund.

### All Delivery Methods

If a course is completed, it does not qualify for a refund. If the student purchased a membership or package and completed at least one for-credit course, a refund is no longer available for the entire membership or package. Physical textbooks, manuals, and shipping are non-refundable. Any refunds for packages that included physical textbooks will be refunded less a \$50.00 refund fee. All eligible refunds will be made within 30 days from the date of termination.

There are two methods for requesting a refund:

- Tell us about your experience and request a refund via email at [CustomerCare@ColibriRealEstate.com](mailto:CustomerCare@ColibriRealEstate.com). We will respond within 24 hours during the week or on Monday if received over a weekend.
- Call us during our regular business hours at **866-739-7277** to request a refund.

### Student Complaints

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

It is the goal of the Kansas Board of Regents to ensure that the institutions subject to Board authority comply with the applicable laws as they provide educational training and programs. Thus, the Board office accepts complaints involving these institutions.

It is very important that all persons who have a complaint about such a school understand that this agency does not represent individuals and cannot act as their legal representative. However, all individuals have the right to seek advice from a private attorney.

Individuals with a complaint about a private or out-of-state school operating in Kansas must use the online submission form on their website: and provide the requested information: [https://www.kansasregents.gov/academic\\_affairs/private\\_out\\_of\\_state/complaint\\_process](https://www.kansasregents.gov/academic_affairs/private_out_of_state/complaint_process). Failure to do so may result in the Board office being unable to accept or process the complaint.

Kansas Board of Regents  
1000 SW Jackson, Suite 520  
Topeka, KS 66612-1368  
(785) 430-4240

### Placement Assistance

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

### Transferability of Credits

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

### Credit Allowed for Previous Education and Training

The Kansas Real Estate Commission requires that students complete 60 hours of specific pre-license course before they are eligible to take their state licensing exam and apply for a license. The coursework is broken down into two courses: Principles of Real Estate course (30 hours) and Kansas Practice course (30 hours). Colibri Real Estate does not grant credit for previous education and training.

### Course Content Changes

Colibri Real Estate reserves the right to change course content or required materials to ensure that course content meets the minimum requirements. Notice of the changes will be communicated via email. Students will not be charged fees associated with such changes if they transition to the updated material during the reasonable window of time set by the school. Students will be charged fees associated with such changes if they do not respond to the school's email communication to transition to the new material during the reasonable window of time set by the school.

## Course Catalog

### Program Goal

Our Kansas Real Estate Pre-License Education courses are expressly designed for potential licensees as defined by the Kansas Real Estate Commission, for the purpose of sitting for the real estate salesperson's licensing exam. Anyone who desires to assist others in the sale, leasing, management, or exchange of real estate must hold at least a real estate salesperson's license.

## 30-Hour Kansas Principles of Real Estate (30 Hours)

### Course Description

This course covers all subjects mandated by the Kansas Real Estate Commission and includes instruction in real estate law, types of interest and ownership in real estate, home ownership, legal descriptions, titles, liens, taxes, encumbrances, listing advertising, appraisal, finance, closings, and professional code of ethics.

### Course Objectives

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

1. Understand the General Rules and Regulations governing the real estate profession in the state of Kansas.
2. Understand issues concerning obtaining a real estate license, qualification, types of licenses, and education requirements.
3. Understand how a license can and cannot be used; the rules and regulations concerning broker offices, advertising, listing property, delivery of offers to and from consumers, and what clerical personnel in a real estate office can and cannot do.
4. Understand how to make the required disclosure to consumers of your license status.
5. Understand a salesperson's and broker's obligations concerning earnest moneys, returns and procedure in the event of a dispute.
6. Understand the use of standard forms provided by the broker or his/her attorney.
7. Understand the facts regarding disclosure of commissions.
8. Understand the rules governing agency disclosure to consumers.
9. Work in the real estate business in Kansas with a complete understanding of the license law and rules and regulations.
10. Help buyers, sellers, landlords, and tenants to understand your agency or non-agency relationships.
11. Handle money belonging to others in accordance with the Kansas License Law.
12. Disclose to consumers your license status and commission issues.
13. Use standard forms provided by your broker.
14. Demonstrate proficiency with adding, multiplying and converting fractions, decimals and percents.
15. Perform linear, area, and volume measurements using the appropriate formulas presented.
16. Describe and apply the rules and formulas for adjusting comparables and identifying value estimates using gross rent and income multipliers.
17. Summarize and apply the cost and income approaches of estimating value to hypothetical properties.
18. Employ equations, constants and formulas to calculate points, interest rates, principal amounts, loan terms, and payments.

19. Perform basic qualification calculations using loan-to-value ratios, income ratios, and debt ratios.
20. Explain and apply formulas that identify appreciation rates; rates of return; equity; net income and cash flow.
21. Summarize the formulas and method used to derive capital gain and tax liability of an investment property.
22. Explain and apply formulas that identify appreciation rates; rates of return; equity; net income and cash flow.
23. Summarize the formulas and method used to derive capital gain and tax liability of an investment property.
24. Describe and apply formulas used to identify prorations at closing; offer-to-price ratios; and damage recovery derived through co-insurance clauses.
25. Distinguish between land, real estate, and real property.
26. Identify the different types of real property rights.
27. Distinguish between real property and personal property.
28. Discuss how real property rights are regulated at various levels of government.
29. Define the purposes and uses of legal description as exemplified by the metes and bounds method.
30. Describe the rectangular survey method.
31. Describe the recorded plat system, units of measurement, and elevation description.
32. Define interests and estates in land.
33. Define public interests, private interests, and the two main types of estates in land.
34. Describe freehold fee simple estates.
35. Describe freehold life estates.
36. Describe the principle types of leasehold estates, including the interests and obligations they entail.
37. Define sole ownership and the most common form of co-ownership-- tenancy in common.
38. Describe other forms of co-ownership, including joint, entireties, community property, and partnership tenancies.
39. Describe estates in trust.
40. Explain the structure and rights of condominium holdings.
41. Describe the features of cooperatives and time-shares.
42. Describe encumbrances and easements.
43. Describe encroachments, licenses and deed restrictions.
44. Identify lien types.
45. Explain the concept of lien priority as it applies to superior and inferior liens.
46. Define legal and equitable title, including the function of notice in transferring title.
47. Identify types of deed and major components of a deed of conveyance.
48. Identify the major types of will and probate processes.
49. List and describe processes of voluntary and involuntary title transfer.
50. Define title records, title recording, and forms of title evidence.
51. Define the general foreclosure process and foreclosure types.
52. Describe the judicial foreclosure process.
53. Describe the non-judicial and strict foreclosure processes as well as some foreclosure alternatives.
54. Describe the goals and processes of land use planning.
55. Describe public land use controls, including the zoning process, subdivision regulation, building codes, and public land acquisition.

56. Describe the major types of private land use control.
57. Identify major environmental areas of concern and legislation that addresses them.
58. Describe the mechanics of ad valorem taxation, reasons for property taxation and the entities involved in the taxation of real property.
59. Describe how tax rates are derived, including how certain properties and entities are exempted from the process.
60. Explain how real property taxes and special assessments are billed, collected, and enforced through liens.
61. Define the basic elements of contract law and contract enforcement, including the concepts of validity, competence, mutual consent, consideration, legal purpose, voluntary acts of good faith, and the statutes of fraud and limitations.
62. Explain how contracts are created through offer and acceptance, counteroffer, revocation and termination; how contracts may be assigned; and who may prepare them.
63. Explain the classification of contracts in terms of how they are established, which parties promise performance, the state of completion, the relative power of the contracting parties, and events that trigger performance.
64. Describe the ways in which contracts may terminate and explain legal remedies for breaches of contract.
65. Explain basic regulations affecting residential construction, including construction standards and site requirements.
66. Describe the elements of construction, from foundations to framing and finishing.
67. Describe the major mechanical systems of a residential structure, including heating, ventilation, air conditioning, plumbing, and electrical systems.
68. Define important agency terms, including client, customer, and the various agent classifications.
69. Explain the fiduciary duties owed to a client.
70. Discuss an agent's scope of authority and levels of service, including duties to customers.
71. Identify the differences between fraud and misrepresentation.
72. Describe how agency is created, including the legal implications and aspects of compensation.
73. Explain antitrust laws, including prohibited real estate actions.
74. Explain subagency, including how it is created and the obligations subagents have to sellers and buyers.
75. Discuss other forms of agency and their required disclosures, including dual agency, designated agency, and non-agency.
76. Describe the four common types of agency relationships, including single agency, seller agency, buyer agency, and consensual dual agency.
77. List the ways agency relationships terminate.
78. Differentiate among the various types of listing agreements, including Exclusive Right to Sell, Exclusive Agency, and Open Listing.
79. Identify the basic parts of a listing agreement and the various clauses found in these agreements.
80. Describe the kinds of information collected for submission to the MLS and how listing agreements are modified.
81. Identify sections found in a typical Property Disclosure Statement.
82. Discuss ways a listing agreement can be terminated, as well as how a broker may be entitled to a commission following expiration of a listing agreement.

83. Discuss various aspects of contracts, including their classifications, the essentials of a valid contract, and conditions for contract termination.
84. Identify the most common types of real estate contracts.
85. Explain the provisions of a purchase and sales agreement.
86. Describe various aspects of leases, including leasehold estates, the rights and obligations of tenants and landlords, and lease provisions.
87. Explain lease termination and types of leases.
88. Identify the difference between an employee and an independent contractor, including the IRS Code governing independent contractors.
89. Explain factors in selecting a broker and the responsibilities a licensee would owe to that broker.
90. Discuss the responsibilities a broker has toward his or her licensees, including training and topics covered in the firm's policy and procedures manual.
91. Clarify how licensee compensation can be paid, including how to compute a commission.
92. Explain the principles involved in writing good ads.
93. Identify traditional types of media available for advertising, including newspapers, magazines, shopping guides, telephone directories, and signs.
94. List other types of media available for advertising, including outdoor ads, direct mail and e-mail, newsletters, promotional items, radio, TV, and the Internet.
95. Discuss what constitutes fair housing discrimination in advertising.
96. Explain the importance of pricing a property accurately, including how to estimate and compute seller's net and how to compute percentage of profit and percentage of loss.
97. Identify key information to share with homeowners, including homeowner tips, activity reports, showings, advertising plan, and preparing for offers.
98. Outline a marketing plan for a residential property that includes traditional tools and e-tools.
99. Discuss ancillary marketing tools, including home tours, canvass letters, and the process for conducting an open house for agents and the public.
100. Discuss earnest money and the rules regarding the maintaining an escrow account.
101. Explain the disbursement of escrow funds, including what happens when the money is in dispute.
102. List the various types of escrow records that most states require, including how those records should be kept.
103. Explain what is meant by title closing, including who attends, typical documents needed, recording acts, and title issues.
104. Discuss the tasks needed to be completed in the escrow process, including obtaining title insurance and inspections.
105. Explain the lender's requirements for property insurance and the requirements of the Real Estate Settlement Procedures Act (RESPA).
106. Describe the typical settlement charges for buyers and sellers, including how adjustments are made for such costs as taxes and insurance.
107. Discuss the Closing Disclosure and what happens after a loan is closed.
108. Describe the importance of ethical behavior in real estate, including a broker's responsibility in maintaining a fair housing office and the affiliated licensees' responsibility to know and follow fair housing laws.
109. Explain the federal fair housing laws, including what they cover and exemptions.
110. Identify the types of discrimination, including steering, blockbusting, and redlining.
111. Discuss the role testers play in uncovering discrimination, including what they look for.

112. Explain how licensees can handle various fair housing situations to reduce their risk.
113. Discuss the aspects of property management, including functions of a manager, types of managers, management proposals, and management agreements.
114. Identify skills needed by a property manager, including those skills needed to manage specific types of property.
115. Explain the obligations the property manager has to the owner, including budgets, maintenance, marketing, and reporting.
116. Identify various nonresidential property types.
117. Explain why leasing is common and the factors that affect net operating income, including market rent, vacancy, and expenses.
118. Discuss lease terms for different nonresidential property types, along with the advantages and disadvantages of investing in nonresidential properties.
119. Identify the components of a mortgage/deed of trust and the parties to each, and list the five common clauses found in a mortgage/deed of trust.
120. Explain the difference between the loan terms; "Subject To vs. Assuming", define the acronym PITI in regard to loan payments and explain the recording process.
121. Define the term foreclosure
122. Explain the two types of foreclosures
123. List the steps in the foreclosure process
124. Explain the outcome if the foreclosure amount does not satisfy the amount owed to the lender
125. List and explain the math formulas needed to solve mortgage loan interest calculations, including; simple loan interest, discount points, yield, factor tables, and interest over the life of loan calculations.
126. List and explain the eight steps needed to determine the amount of interest and principal in a mortgage payment, and then calculate the loan balance.
127. Explain the characteristics of the four types of loan repayment plans.
128. List and define the sixteen methods of financing including mainstream as well as specialty loan alternatives.
129. Compare and contrast the characteristics and features of the two government loan programs; FHA and VA.
130. List and explain the major characteristics of the Rural Economic and Community Development program and the two non-government loans; Conventional and Conventional Insured.
131. Define the following loan qualifications steps; Buyer qualification, Property qualification, and Title qualification. List and explain the ten loan terms listed on Screen 6.
132. Explain the closing or settlement process, the agent's duties at closing and define the term transfer tax and explain its purpose.
133. List and describe the five major sources of financing available in the primary mortgage market and explain the purpose and role of the Federal Reserve System in the real estate financing market.
134. Explain the secondary mortgage market operations, list and define the three major agencies in the secondary mortgage market.
135. List and explain the advantages and disadvantages of real estate as an investment.
136. State the primary purpose of the Truth in Lending Law (Regulation Z), to whom it applies and its major provisions.
137. State the primary purpose of the Real Estate Settlement Procedures Act.

138. Describe the general process of appraisal and several important constraints imposed on the appraiser in determining market value.
139. Identify and describe principal types of real property value.
140. Describe the general principles and mechanics of the three approaches to value.
141. Identify the key principles underlying value loss in real property appraisal.
142. Explain the concept and derivation mechanics of real estate taxation, including ad valorem taxation and special assessment taxation.
143. Define the income multiplier approach to valuation, its formulas, and how it can be used to identify value, income, or the multiplier itself.
144. Describe essential ways both public and private entities exert control over land use.
145. Explain the process of municipal zoning and the types of zones that result from this form of land use control.
146. Define the three principle forms of legal descriptions and explain how their mechanic function in describing a parcel of real estate.
147. Perform basic measurement calculations used to identify area, length and volumes that apply to parcels of real property.

## **Kansas Practice Course (30 Hours)**

### **Course Description**

This course will take you through all the subjects mandated by the Kansas Real Estate Commission and includes instruction on the Real Estate Broker Relationships brochure, listing a property, buyer representation – listing the buyer, acting as a Transaction Broker, termination of brokerage relationships, compensation, things to remember when working with another company, listing agents, subagents and single agents, showing another firm's listing, pricing residential and non-residential property, the appraiser's role, types of financing, estimating Buyer's and Seller's closing costs, avoiding problems when writing a sales contract, earnest money, misrepresentation, environmental issues, land improvements and legal issues.

### **Course Objectives**

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

1. Understand the relationship between the broker, buyer's agents, seller's agent, and the transaction broker.
2. Understand how to properly price residential property, commercial property, and the role of the appraisal.
3. Understand the different methods of financing available to a buyer.
4. Understand the closing costs of the buyer and the seller.
5. Understand the contract process and how to avoid common problems.
6. Discuss earnest money and what you need to do about it before you write the sales contract.
7. Define misrepresentation and identify misrepresentation red flags.
8. Explain the proper procedures to follow upon discovery of any adverse material facts that may affect the transaction.
9. Identify the various types of structures, land, plumbing, and heating sources.
10. Explain and understand recent developments in legal issues.
11. Understand when and how to present the Real Estate Brokerage Relationships brochure.
12. Understand the listing of a property.
13. Understand issues affecting titles such as death or divorce.

14. Understand representing a buyer.
15. Understand acting as a Transaction Broker.
16. Understand terminating brokerage relationships.
17. Understand things to remember when working with other companies.
18. Understand what and who are agents, subagents and single agents.
19. Understand showing another firm's listings.
20. Accurately complete an Exclusive Right to Sell Listing Agreement and explain the major elements of the agreement.
21. Describe the differences between Exclusive Right to Sell Listing, an Exclusive Agency Listing, and an Open Agreement.
22. Explain the who's who of an agency agreement.
23. Explain your broker's responsibilities under the agency agreement.
24. Understand what determines the kind of agency agreement(s) your company uses.
25. Explain who has the authority to sign, modify or cancel a listing agreement.
26. Identify three ways a listing agreement can be terminated.
27. Explain what happens to current listing agreements under the following situations: death of the listing broker, brokerage firm goes out of business, broker loses license in a disciplinary action, and listing salesperson transfers to a different real estate company.
28. Describe environmental factors, like lead paint or flood plain issues, that may require disclosure in a listing agreement.
29. Understand what information is needed to help you better service a listing.
30. Explain how real estate commissions are determined.
31. Describe who is entitled to initiate an action for payment of a commission under a listing agreement.
32. Describe the types of buyer agency agreements.
33. Explain the who's who of a buyer agency agreement.
34. Explain your broker's responsibilities under the buyer agency agreement.
35. Understand what determines the kind of buyer agency agreement(s) your company uses.
36. Explain who has the authority to sign, modify or cancel a buyer agency agreement.
37. Identify three ways a buyer agency agreement can be terminated.
38. Describe environmental factors, like lead paint or flood plain issues, that may require disclosure in a buyer agency agreement.
39. Understand how environmental factors affect your client, the buyer.
40. Explain how real estate commissions are determined in buyer representation.
41. Describe who is entitled to initiate an action for payment of a commission under a buyer agency agreement.
42. Define what a transaction broker is.
43. Comprehend a transaction broker's responsibilities and obligations.
44. Explain what is meant by "presumption of transaction broker."
45. Discuss the differences between the various transaction broker addenda and know when they are required.
46. Discuss the different ways to terminate a brokerage relationship.
47. Define reasons for voluntary termination.
48. Define reasons for involuntary termination.
49. Understand how commissions are paid and who pays commissions.
50. Discuss how commissions are split in real estate transactions.
51. Examine various examples of commission splits.
52. Comprehend what happens in incomplete transactions.

53. Explain some of the laws governing commissions on commercial real estate.
54. Define a listing broker's obligations.
55. Understand the importance of presenting offers in a timely manner and advising your clients to obtain expert advice.
56. Discuss the obligations of a buyer's agent.
57. Comprehend the importance of disclosing adverse material facts.
58. Define subagency, single agency and designated agency.
59. Understand the fiduciary duties owed to a client.
60. Understand what marketing analysis is and when it is used.
61. Understand where the information is found.
62. Understand who or what determines property values.
63. Understand what the appraiser's role is.
64. Understand the difference between a marketing analysis and an appraisal.
65. Understand who the appraiser works for.
66. Identify the factors that affect the values of income-producing property.
67. Identify where to locate information about these factors.
68. Identify the steps to follow when using the income approach.
69. Identify the difference between an appraiser and a market analysis.
70. Identify comparables that appraisers use.
71. Identify who the appraiser works for.
72. Describe the importance of qualifying a purchaser.
73. Explain when qualifying should be performed.
74. Identify the guidelines used for qualifying a purchaser.
75. List the pitfalls to avoid when qualifying a purchaser.
76. Demonstrate how to arrive at the maximum price a purchaser can pay for a home
77. Discuss the role of qualification: prequalification and preapproval from a lender in the home search/closing process.
78. Explain the role of credit scoring.
79. Discuss the influence of the value of the property when qualifying the purchaser.
80. Explain the importance of Regulation Z in residential financing.
81. Explain the different elements of Conventional, FHA, and VA financing.
82. Describe the different qualifying requirements for Conventional, FHA, and VA financing.
83. Describe the elements of an adjustable rate mortgage (A.R.M.).
84. Identify sources of special financing programs available for first-time buyers.
85. Describe a number of events and processes and explain how they affect the closing of a residential transaction.
86. Accurately estimate buyer's cash requirements to close.
87. Demonstrate how taxes and insurance are handled at closing, including proration, prepayment, and reserve or impound accounts.
88. Explain how closing dates and different financing methods affect closing costs.
89. Identify five types of contracts most used by residential sales licensees and explain their functions.
90. Describe the importance of the Statute of Frauds regarding real estate contracts.
91. Describe how offers become contracts.
92. Define the term "enforceable" and explain what conditions are necessary for a Purchase and Sale Agreement to be enforceable.
93. Understand that forms change periodically and should be reviewed for changes in content.
94. Accurately complete a Purchase and Sale Agreement.

95. Define the term “earnest money.”
96. Describe three acceptable forms of earnest money and demonstrate proper handling procedures.
97. Recognize and define the different types of misrepresentation.
98. Recognize misrepresentation red flags.
99. Understand ways to avoid misrepresentation.
100. Understand the consequences of misrepresentation.
101. Identify and describe environmental laws that affect the real estate industry.
102. Explain the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA).
103. Identify and explain The National Environmental Policy Act (NEPA).
104. Explain the Clean Water Act.
105. Identify and explain the Endangered Species Act.
106. Identify and describe environmental laws that affect the real estate industry.
107. Identify at least six environmental hazards that affect the real estate industry.
108. Identify several geological hazards that may affect new home construction or a real estate transaction.
109. Identify structures by construction terms for roof types and architectural designs.
110. Identify structures by style.
111. Identify structures by plumbing and heating.
112. Identify Advertising changes.
113. Describe licensee representation changes.
114. List changes to license violations and fines.
115. List several changes in prohibited acts.
116. Describe Commission authority for a felony conviction of a licensee.
117. Identify the categories forming the basis for discrimination under the Fair Housing Law and explain why a listing should be refused under each category.
118. Explain what constitutes fair housing discrimination in advertising and accurately compose two advertisements demonstrating compliance.
119. Identify and explain real estate practice activities controlled by antitrust laws.
120. Explain the history of Megan’s law.
121. Describe the sex offender registration.
122. Identify the forms of stigmatized properties.