



CUMBIE&TRULL

ASHEVILLE'S REAL ESTATE SCHOOL

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Policies and Procedures Disclosure

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Legal Name of Education Provider: Cumbie and Trull School of Real Estate Inc. d/b/a
Cumbie & Trull - Asheville's Real Estate School

Advertised Name of Education Provider: Cumbie & Trull - Asheville's Real Estate School

Name of Education Director: Kelly A. Allen

Names of Full-Time Officials and Faculty

- Kelly Allen, Education Director, President, Instructor
- Annette Wise, Instructor
- James Gelleny, Instructor
- Michelle Melvin, Instructor

Education Provider Certification

Cumbie & Trull - Asheville's Real Estate School is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage (ncrec.gov).

Per *Commission Rule 58H .0204*, the Education Provider must provide each prospective student with a copy of the Education Provider's Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Education Provider policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, NATIONAL ORIGIN, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.

Course Offerings

Cumbie & Trull - Asheville's Real Estate School conducts:

- the *Broker Prelicensing Course* required to qualify to take the license examination to become licensed as a real estate provisional broker in North Carolina; and
- the *Postlicensing Education Program* needed for a provisional broker to remove the provisional status of such license; and
- the annual *Continuing Education* courses needed to maintain a real estate license on active status.

Broker Prelicensing Course

Purpose of the Course

Successful completion of the *Broker Prelicensing Course* is generally required to qualify for the North Carolina (NC) real estate license examination and to obtain a NC real estate broker license. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in North Carolina in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. This course may only be offered by education providers certified by the NC Real Estate Commission. At Cumbie & Trull - Asheville's Real Estate School, the *Broker Prelicensing Course* consists of a total of **78.5** instructional hours, including the end-of-course examination.

After passing the Prelicensing course, a student must submit a license application to the NC Real Estate Commission to be eligible to take the license examination. License application instructions are provided in the free publication *Real Estate Licensing in North Carolina* (RELINC) which is available on the Commission's website at www.ncrec.gov. The minimum age requirement to obtain a real estate license in North Carolina is 18.

Course Description

Major topics addressed in the *Broker Prelicensing Course* include basic real estate concepts and law, property taxation, land use controls, environmental hazards, brokerage relationships and practices, real estate contracts, real estate financing, closing a real estate sale transaction, real property valuation, property insurance basics, fair housing laws, landlord and tenant, property management, federal income taxation of real estate, basic construction, basic real estate investment, North Carolina Real Estate License Law and Commission Rules, and Trust Account Guidelines. *Real estate mathematics is an important component of this course and calculations will be required.*

End-of-Course Exam

The end-of-course exam procedures will vary depending on the course type.

- In-person courses:
The end-of-course exam will be written, in the Cumbie & Trull classroom, and administered on the last scheduled day of the course.
- Synchronous distance education courses:
The end-of-course exam will be taken online through a 3rd party proctor and administered on the last scheduled day of the course.
- Asynchronous distance education courses:
The exam will be taken online through a 3rd party proctor and must be taken within 30 days after last day of online instruction. The student will be responsible for a \$15 fee for the online exam proctor.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

For tests taken in the **Cumbie & Trull** classrooms, students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

Missed Exams

Cumbie & Trull - Asheville's Real Estate School WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. For synchronous distance education courses, a \$25 fee is required to make up a missed exam.

Failed Exams

Cumbie & Trull - Asheville's Real Estate School WILL allow a *Broker Prelicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam one time; however all retakes must be within 30 days of the last scheduled day of the course or online instruction.

- In-person courses: the exam will be at a time and date stated by **Cumbie & Trull**.
- Synchronous distance education courses: the exam will be taken through a 3rd party proctor at a time and date stated by Cumbie & Trull. A \$25 fee is required for retaking any exam with the 3rd party proctor.
- Asynchronous distance education courses: the exam will be taken online through a 3rd party proctor and must be taken within 30 days after last day of online instruction. The student will be responsible for a \$15 fee for the online exam proctor.

Eligibility Requirements for Course Completion Certificate

To successfully complete the *Broker Prelicensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees

- In-person courses: \$495. Textbook is included in the tuition.
- Synchronous distance education courses: \$495. Textbook is included in the tuition. A \$25 fee is required for to make up any missed exams or retaking an exam with the 3rd party proctor.
- Asynchronous distance education courses: \$465. There is no textbook requirement for this course. The student will be responsible for a \$15 fee for the online exam. Course must be completed within six months from the date of registration. Extensions of the course are \$50 for 30 days.

Annual Summary Report

During the July 2019 - June 2020 license year, **Cumbie & Trull - Asheville's Real Estate School** had 778 students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, 612 of those students successfully passed the course, 135 of those students completed the course but did not pass the end-of-course exam, and 31 students did not complete the course.

License Examination Performance Report

During the July 2019 - June 2020 license year, **Cumbie & Trull - Asheville's Real Estate School** had 242 students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 161 of those students passed, resulting in a 67% pass rate on the North Carolina license examination.

Broker Postlicensing Education Courses

Purpose of the Postlicensing Program

The primary objective of *Postlicensing Education Program* is to provide instruction at a level beyond that provided in the *Broker Prelicensing Course* on topics deemed to be of special importance to licensees.

Per General Statute 93A-4(a1), provisional brokers must complete, within eighteen (18) months following initial licensure, a postlicensing education program consisting of ninety (90) hours of instruction in subjects determined by the Commission in order to retain eligibility to actively engage in real estate brokerage.

The Postlicensing program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. Be aware that a postlicensing course will expire two (2) years after its completion date. When a provisional broker has timely completed all three (3) courses, the provisional status of the broker's license will be automatically terminated by the NC Real Estate Commission.

Course Descriptions

- **Post 301 - Brokerage Relationships and Responsibilities**
Topics addressed in this course include a review of agency relationships in real estate residential and commercial sales and commercial property management transactions, a real estate broker's legal duties to clients and customers, a step-by-step review and discussion of the functions and responsibilities of a real estate broker when working with sellers and buyers, a review of issues associated with transactions in progress when a broker leaves a firm, and a review of license status and education issues.
- **Post 302 - Contracts and Closing**
Topics addressed in this course include selected basic contract law concepts, real estate sales contract preparation, sales contract procedures, buyer's due diligence, closing procedures, Real Estate Settlement Procedures Act, closing disclosure preparation, contracts for deed, options, and selected real estate license status and education issues.
- **Post 303 - NC Law, Rules, and Legal Concepts**
Topics addressed in this course include general NC licensing requirements, brokerage compensation issues, the disciplinary process, specialized types of real estate, property management in NC, and miscellaneous laws and legal concepts.

Course Materials

Each student is required to use and have immediate access to the current editions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet during each *Postlicensing* course session.

Cumbie & Trull - Asheville's Real Estate School DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes.

End-of-Course Exams

The end-of-course exam procedures will vary depending on the course type.

- In-person courses:
The end-of-course exam will be written, in the Cumbie & Trull classroom, and administered on the last scheduled day of the course.
- Synchronous distance education courses:
The end-of-course exam will be taken online through a 3rd party proctor and administered on the last scheduled day of the course.
- Asynchronous distance education courses:
The exam will be taken online through a 3rd party proctor and must be taken within 30 days after last day of online instruction. The student will be responsible for a \$15 fee for the online exam proctor.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

For tests taken in the **Cumbie & Trull** classrooms, students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

Missed Exams

Cumbie & Trull - Asheville's Real Estate School WILL allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. For synchronous distance education courses, a \$25 fee is required to make up a missed exam.

Failed Exams

Cumbie & Trull - Asheville's Real Estate School WILL allow a *Broker Postlicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam one time; however all retakes must be within 30 days of the last scheduled day of the course or online instruction. For in-classroom courses the exam will be at a time and date stated by the **Cumbie & Trull**. For synchronous distance education courses the exam will be taken through a 3rd party proctor at a time and date stated by Cumbie & Trull. A \$25 fee is required for retaking any exam with the 3rd party proctor. For asynchronous online courses the exam may be written, at a time and date stated by Cumbie & Trull, or taken online at a non-**Cumbie & Trull** location through a 3rd party proctor. The student will be responsible for a \$15 fee for the online exam and any fees for the 3rd party proctor.

Eligibility Requirements for Course Completion Certificate(s)

To successfully complete a *Broker Postlicensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees

The required Postlicensing textbook for the live courses is not included in the course tuition. The printed textbook may be purchased from **Cumbie & Trull** for \$50 or directly from the North Carolina Real Estate Commission.

- In-person courses: \$224 per 30-hour course.
- Synchronous distance education courses: \$224 per 30-hour course. A \$25 fee is required for to make up any missed exams or retaking an exam with the 3rd party proctor.
- Asynchronous distance education courses: \$260. There is no textbook requirement for this course. The student will be responsible for a \$15 fee for the online exam. Course must be completed within six months from the date of registration. Extensions of the course are \$50 for 30 days.

Broker Continuing Education Courses

Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

Per G.S.93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an Update course and four credit hours of elective courses.

Course Description(s)

- **2020-2021 General Update (GENUP):** The primary topics in this year's GENUP are: fair housing, contracts, cybersecurity, and provisional brokers on a team.
- **2020-2021 Broker-in-Charge Update (BICUP):** The primary topics in this year's BICUP are: fair housing, contracts, cybersecurity, and provisional brokers on a team.
- **Elective: *The Contract Maze*:** A real estate elective course designed to navigate the intricate details and elusive question of "When does an offer become a contract?"
- **Elective: *What Would Your Mama Say?*:** REALTOR Code of Ethics Training Requirement. A real estate elective course designed to cause brokers to "stop, read, think, and apply" the concepts found in the REALTOR Code of Ethics.

Course Materials

Cumbie & Trull - Asheville's Real Estate School will provide each student with a copy of course materials.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

- In order to receive credit for completing an approved continuing education course, a broker shall:
- (1) attend at least 90 percent of the scheduled instructional hours for the course;
 - (2) provide his or her legal name and license number to the education provider;
 - (3) present his or her pocket card or photo identification card, if necessary; and
 - (4) personally perform all work required to complete the course.

Tuition

- In-person courses: \$65 per 4-hour course.
- Synchronous distance education courses: \$65 per 4-hour course.

Registration, Enrollment, and Conduct

Registration

- In-person courses: prospective students may register online at cumbieandtrull.com or over the phone at 828-633-6114.
- Synchronous distance education courses: prospective students may register online at cumbieandtrull.com or over the phone at 828-633-6114. Students must have broadband internet access, a working webcam/microphone, ability to see full screen and access keyboard at the same time. Login from a phone is prohibited.
- Asynchronous distance education courses: prospective students must register online at cumbieandtrull.com. Students must have broadband internet access and the ability to see full screen and access keyboard at the same time.

Registration for a Postlicensing course requires a provisional broker license or license on inactive or expired status.

Postlicensing and CE courses require students to present their real estate pocket card for in-person courses, or to verify their real estate license numbers for synchronous distance education courses.

Tuition and Fees

Cumbie & Trull - Asheville's Real Estate School accepts the following forms of payment: checks or credit cards (Visa, MasterCard, AMEX or Discover).

Tuition must be received by: Tuition is due in full at registration. However, for an in-classroom or synchronous online Broker Prelicense course, a student may enroll with a minimum, partial payment of \$250, with the balance due no later than half-way through the course.

The penalty for a check returned for insufficient funds is: \$25.00.

Attendance

- *Broker Prelicensing Course* students must attend a minimum of 80% of all scheduled classroom hours.
- *Postlicensing Education Program* students must attend a minimum of 90% of all scheduled classroom hours.
- An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.
- Continuing Education students must attend a minimum of 90% of all scheduled classroom hours. Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.
- Attendance will be closely monitored, including late arrivals and early departures at the beginning or end of every class session or any scheduled break times, during in-person and synchronous distance learning courses. All class time missed will be recorded for each student. NOTE: a student may not “make-up” a missed class or any portion of a missed class by attending class sessions in another course.

Course Cancellation or Rescheduling / Refunds

Cumbie & Trull - Asheville’s Real Estate School reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum two (2) days notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the following options: student may receive a full refund if unable to attend a course due to a scheduling change. Such refund must be requested verbally or in writing within seven (7) days of the rescheduling of a course.

Withdrawals and Transfers / Refunds

- In-person courses:
 - A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options: A student who withdraws or transfers prior to the start of a course may transfer to another course or receive a refund by giving the school a written notice.
 - A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course on or after the second class session will not be entitled to a refund of any portion of paid Tuition.
- Synchronous distance education courses:
 - A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options: A student who withdraws or transfers prior to the start of a course may transfer to another course or receive a refund by giving the school a written notice.
 - A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course on or after the second class session will not be entitled to a refund of any portion of paid Tuition.
- Asynchronous distance education courses:
 - A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course after seven days from registration will not be entitled to a refund of any portion of paid Tuition.

Student Conduct

Students are expected to conduct themselves in a professional manner. Dismissal without recourse will be imposed for behavior that, in the sole judgment of instructor or staff, reflects negatively on **Cumbie & Trull - Asheville's Real Estate School**.

Examples of unacceptable student conduct that would result in dismissal: sleeping, talking out of turn, surfing the internet, texting, making or accepting phone calls, working on activities not connected to the course.

Cheating

If a student is discovered to be cheating in any manner during an examination, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

Special Accommodations Request Procedure

Cumbie & Trull - Asheville's Real Estate School complies with the Americans with Disabilities Act (ADA) and strives to ensure that no individual with a disability as defined by the ADA is deprived of the opportunity to participate in a course. Students requesting special accommodations must notify the school in writing before the course start date.

Students with sensory, mental or physical disabilities that would prevent them from taking the examination under standard conditions may request special examination arrangements. The request must include documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to the school on the letterhead stationery of the authority or specialist and include the following:

1. Description of the disability and limitations relating to testing;
2. Recommended accommodation/modification;
3. Name, title and telephone number of the medical authority or specialist; and
4. Original signature of the medical authority or specialist.

In your request, indicate any special arrangements you require (the request must concur with the documentation submitted.)

Inclement Weather

In the event of inclement weather or a local or national emergency, students should visit the School's website (www.cumbieandtrull.com) for information about delays or closings.

Course Schedules

Course schedules are published separately from this *Policies & Procedures Disclosure*. Schedules are posted on the Education Provider's website (www.cumbieandtrull.com) and are also available upon request.

Use of Technology in the Classroom

Cumbie & Trull - Asheville's Real Estate School is not responsible for lost or stolen electronic devices.

Cumbie & Trull - Asheville's Real Estate School DOES provide wireless Internet access.

If wireless Internet access is provided, the Education Provider is not responsible for disruptions in or problems with the service.

Cumbie & Trull - Asheville's Real Estate School DOES allow the use of laptops, tablets, and similar devices in the classroom.

If such devices are permitted, the following guidelines will be enforced to minimize distraction from the learning environment:

- Students may use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the *NC Real Estate Manual*. Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, the student will face possible dismissal from the course without a refund.
- If the wireless Internet access is disrupted during a course, **Cumbie & Trull - Asheville's Real Estate School** will provide a printed copy of the *NC Real Estate Manual* to any student who had been using the online subscription. The loaned *NC Real Estate Manual* must be returned at the end of the session. A student who fails to return a loaned *NC Real Estate Manual* textbook will be charged \$50 for its purchase.
- Instructors, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor has directed students to discontinue use of electronic devices, all students must put away their devices immediately. If a student does not follow an instructor's direction to discontinue use the student will face possible dismissal from the course without a refund.
- Sound on electronic devices must be muted during class sessions.
- The possession and use of electronic devices (other than a basic calculator) are strictly prohibited during all quizzes and exams.

Visitors

In-person courses at **Cumbie & Trull - Asheville's Real Estate School** are open to enrolled students only. Enrolled students may not bring visitors to the classroom without prior approval of the Education Director.

Fragrance-free environment

Cumbie & Trull - Asheville's Real Estate School is also a **fragrance-free environment**. Thank you for not wearing any cologne/perfume, scented aftershave, perfumed hand lotion, hair products, etc.

Prohibition of Weapons

In order to ensure a safe environment, our school prohibits the wearing, transporting, storage, or presence of firearms or other dangerous weapons on our property. Any student in possession of a firearm or other weapon while in the school may face termination of course enrollment and forfeiture of tuition. A student or visitor who violates this policy may be removed from the property and reported to the police.

Exemptions: This policy does not apply to any law enforcement personnel who is in possession of a weapon due to the requirements of their employment or any security personnel engaged in official duties.

Animals on School Premises - Limitation

The Americans with Disabilities Act (ADA), Title III, requires businesses to permit service animals to accompany people with disabilities in all areas where members of the public are allowed to go. Service animals are defined as dogs (and to a limited extent, miniature horses) that are individually trained to do work or perform tasks for people with disabilities. Please contact us in advance if you believe you qualify under the ADA to have a service animal accompany you in a course.

CERTIFICATION OF TRUTH AND ACCURACY

I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that Cumbie & Trull - Asheville's Real Estate School will abide by the policies herein.



Kelly A. Allen
Education Director

CERTIFICATION OF RECEIPT

I certify that I received a copy of Cumbie & Trull - Asheville's Real Estate School's Policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition.

Signature of Prospective Student

Full Legal Name of Prospective Student