



CUMBIE&TRULL

ASHEVILLE'S REAL ESTATE SCHOOL

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School Bulletin

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

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

Name of School Director: Kelly A. Allen

Names of Full-Time School Officials and Faculty:

- William J. Trull, Jr., President, Instructor
- Elizabeth Graham, Secretary/Treasurer
- Kelly Allen, Education Director, Instructor
- Annette Wise, Instructor
- Jim Gelleny, Instructor

Purpose of School

Cumbie & Trull - Asheville's Real Estate School conducts the *Broker Prelicensing Course* required to qualify for 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.

School Licensure

Cumbie & Trull - Asheville's Real Estate School is licensed by the North Carolina Real Estate Commission. Any complaints concerning the School should be directed in writing to:
North Carolina Real Estate Commission
ATTN: Education & Licensing Division
P.O. Box 17100
Raleigh, NC 27619

Per *Commission Rule 58H .0205*: the School must provide each Prelicensing and Postlicensing course student with a copy of this School Bulletin prior to payment of any non-refundable tuition or fee. The Bulletin, which is required and approved by the North Carolina Real Estate Commission, outlines School policies plus the rights and obligations of the School and the student. A signed certification that a student received a copy of the Bulletin must be retained by the School.

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

Prelicensing and Postlicensing Courses

Broker Prelicensing Course

Purpose of the Course:

The primary objectives of the *Broker Prelicensing Course* are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in NC in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. At this School the Prelicensing course consists of a total of 78.5 classroom 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* which is available on the Commission's website at www.ncrec.gov.

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, the North Carolina Real Estate License Law and North Carolina Real Estate Commission Rules and Trust Account Guidelines. Real estate mathematics is an important component of this course and calculations will be required.

Course Enrollment Requirements:

The minimum age requirement to obtain a real estate license in North Carolina is 18.

To enroll in the *Broker Prelicensing Course* at **Cumby & Trull - Asheville's Real Estate School**, prospective students must register for the course online at the School's website (www.cumbyandtrull.com), by calling the School at (828)633-6114, or in person at the School's office at 1000 Brevard Road, Asheville, NC 28806.

Broker Postlicensing Education Program

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 Commission Rule 58A .1902: Provisional Brokers must complete, within 18 months following initial licensure "a postlicensing education program consisting of ninety (90) hours of classroom instruction in subjects determined by the Commission" [G.S.93A-4(a)1]. The program consists of three 30-hour courses.

The *90-hour Postlicensing Education Program* consists of three 30-hour courses prescribed by the Commission which may be taken in any sequence. However, the Commission recommends the following course number sequence (301, 302, & 303), as course materials were developed with that sequence in mind. 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 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 disclosures preparation, contracts for deed, options, and real estate license status and education issues.

Post 303 - NC Law, Rules, and Legal Concepts

Topics addressed in this course include general North Carolina licensing requirements, brokerage compensation issues, the disciplinary process, specialized types of real estate, property management in NC, and miscellaneous NC laws and legal concepts.

Course Enrollment Requirements:

Per Commission Rule 58H .0209: A school shall not enroll an individual in a Postlicensing course if the first day of the Postlicensing course occurs while the individual is enrolled in a Prelicensing course.

Registration & Enrollment

Procedure for Requesting Special Accommodations

Cumbie & Trull - Asheville's Real Estate School complies with the Americans with Disabilities Act 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 in the class 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.) The following are examples of accommodations that may be approved:

1. Large-print written examination
2. Extended time (amount of additional time requested)
3. Reader (as an accommodation for visual impairment or learning disability)

Detailed Schedule of Tuition and Fees

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

Tuition must be received by: Tuition is due in full by the start of a course; however, for a 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 non-sufficient funds will be: \$25.00.

Tuition Schedule:

Broker Prelicensing Course: \$495. Textbook *IS* included in *Broker Prelicensing Course* Tuition.

Broker Postlicensing Courses: \$249 per 30-hour course. Required textbooks are not included in *Broker Postlicensing Course* Tuition.

NOTE: Each student is required to use the current editions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet in each *Postlicensing* course.

Cumbie & Trull - Asheville's Real Estate School *DOES* allow students to use the online versions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet during classes. Each student must bring his/her copy of the required publications to every *Postlicensing* class session.

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: a student may receive a full refund if unable to attend a course due to a scheduling change (if the book is not returned in its original condition, \$50 will be deducted from the refund). Such refund must be requested verbally or in writing within seven (7) days of the rescheduling of a course.

Withdrawals and Transfers / Refunds

A student may withdraw from the Broker Prelicensing or a Postlicensing course by giving written notice to the School 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. For a request for refund, if the textbook is not returned in its original condition, \$50 will be deducted from the refund.

A student who terminates enrollment in a Prelicensing or Postlicensing course either with written notice to the School 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.

Student Progress and Grades

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**

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.

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. 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.

Eligibility Requirements for Course Completion Certificate

To pass 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%.

To pass a *Postlicensing Course* and receive a course completion certificate, a student must a) meet 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%.

The end-of-course exam will be administered on the last scheduled day of the course.

Students are not permitted to bring laptops, tablets, cell phones or similar electronic devices (other than a basic calculator) to the classroom on the day of an exam. Any student who brings such a device to the classroom on the day of an exam will be required to remove it from the classroom before the exam commences. If a student is discovered to be using such a device or cheating in any other manner during an exam, the student will be immediately dismissed, will receive a failing 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 .0210(h)*].

End-of-course Exam Make-up and Re-take

Broker Prelicensing Course:

Cumbie & Trull - Asheville’s Real Estate School WILL allow a *Broker Prelicensing Course* student who does not take the end-of-course exam on the last scheduled day of a course to take it as a makeup one time within 30 days of the last scheduled day of the course at a time and date stated by the School.

Cumbie & Trull - Asheville’s Real Estate School WILL allow a *Broker Prelicensing Course* student who takes but does not pass the end-of-course exam to retake the end-of-course exam one (1) time; however, all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the School.

Per *Commission Rule 58H .0210(f)*: A Prelicensing or Postlicensing course student who does not pass the end-of-course exam within 30 days of the last scheduled day of the course must retake the entire course to be entitled to take the end-of-course exam again. All minimum requirements that applied to the original course, including attendance requirements, will apply to a retake of the course.

At **Cumbie & Trull - Asheville’s Real Estate School**, a student may retake a *Broker Prelicensing Course* for the reduced rate of \$250, subject to the following conditions:

1. The retake course must begin within 6 months after the end of the prior course taken;
2. The required tuition must be paid in full by the beginning of the retake course; and
3. If the required textbook has changed, the student must buy the updated textbook.

Broker Postlicensing Education Courses:

A *Postlicensing Education Program* student who does not take the end-of-course exam on the last scheduled day of a course may take it as a makeup one time within 30 days of the last scheduled day of the course at a time and date stated by the School.

A *Postlicensing Education Program* student who takes but does not pass the end-of-course exam may retake the end-of-course exam one (1) time; however all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the School.

Per Commission Rule 58H .0210(f): A Prelicensing or Postlicensing course student who does not pass the end-of-course exam within 30 days of the last scheduled day of the course must retake the entire course to be entitled to take the end-of-course exam again. All minimum requirements that applied to the original course, including attendance requirements, will apply to a retake of the course.

At **Cumbie & Trull - Asheville's Real Estate School**, a student may retake a *Postlicensing Education Program* course for the reduced rate of \$125, subject to the following conditions:

1. The retake course must begin within 6 months after the end of the prior course taken;
2. The required tuition must be paid in full by the beginning of the retake course; and
3. If the required textbook has changed, the student must buy the updated textbook.

Additional School Policies

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 bulletin. Schedules are posted on the School's website (www.cumbieandtrull.com) and are also available at the School and 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, **Cumbie & Trull - Asheville's Real Estate School** 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 provided they do not distract from the learning environment.

If such devices are permitted, the following guidelines will be enforced:

- 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 *Postlicensing Education* 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 class. 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) is strictly prohibited during all quizzes and exams.

Visitors / Guests

Courses at **Cumbie & Trull - Asheville's Real Estate School** are open to enrolled students only. Enrolled students MAY NOT bring visitors or guests to the classroom without prior approval by the School 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 • 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.

CERTIFICATE OF TRUTH AND ACCURACY

*I certify that the policies and information contained in this bulletin are true and correct and that the **Cumbie & Trull - Asheville's Real Estate School** will abide by the policies herein.*

Kelly A. Allen
School Director
Cumbie & Trull - Asheville's Real Estate School