



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 Allen

Names of Full-Time Officials and Faculty

Kelly Allen Education Director, President, Instructor
Annette Wise Instructor
Michelle Melvin Instructor
Jim Gelleny Instructor
Lisa Duggins Director of Operations

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

- **Broker Prelicensing Course** - required to take the license examination to become licensed as a real estate provisional broker in North Carolina
- **Postlicensing Education Program** - needed for a provisional broker to remove the provisional status from the license
- **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 **80.0** 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.

- Synchronous (Zoom) 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 (on-demand) distance education courses:
The exam will be taken online through a 3rd party proctor and must be taken within 180 days of course registration. 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.

21 NCAC 58H .0207 COURSE COMPLETION CERTIFICATES AND REPORTS

(a) For each Prelicensing course taught, an education provider shall provide a course completion certificate within 180 days of enrollment that is signed by the education director to each student that:

- (1) in synchronous distance learning and in-person courses attend at least 80 percent of all scheduled instructional hours or in distance education completes all units and assessments; and
- (2) obtains a grade of at least a 75 percent on the end-of-course examination.

Missed Exams

Cumbie & Trull - Asheville's Real Estate School WILL allow a synchronous distance or in person *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. A \$25 fee is required to make up for a missed exam.

Failed Exams

Cumbie & Trull - Asheville's Real Estate School WILL allow a synchronous distance or in person *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 at a time and date stated by the Education Provider.

- Synchronous (Zoom) 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 (on-demand) distance education courses: the exam will be taken online through a 3rd party proctor within 180 days of course registration. 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%.

Tuition/Fees

- Synchronous (Zoom) distance education courses: \$450. Textbook is NOT included and will need to be purchased via [Dearborn Publisher by clicking here](#). A supplemental workbook, The Sidekick, is provided as a PDF. A link to it and the class Google Folder are emailed the day before the start of class. NOTE: A \$25 fee is required to make up any missed exams or retaking an exam with the 3rd party proctor.
- Asynchronous (on-demand) distance education courses: \$465. There is no textbook requirement for this course as all materials are provided within the online course. The student will be responsible for a \$15 fee for the online exam proctor. The course as well as the end-of-course exam must be completed within 180 Days from the date of registration

Course Materials

Each Synchronous (Zoom) online student is required to use and have immediate access to [Modern Real Estate Practices in North Carolina 10th Edition](#).

Annual Summary Report

From July 2021 - June 2022, **Cumbie & Trull - Asheville's Real Estate School** had 404 students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, 146 of those students successfully completed the course. During that time, end of class exams that were temporarily waived were required again in April of 2021, which significantly affected the number of students completing the course.

License Examination Performance Report

From July 2020 - June 30, 2021, **Cumbie & Trull - Asheville's Real Estate School** had 201 students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 108 of those students passed, resulting in a 54% 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 Synchronous (Zoom) online 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.

The required Postlicensing textbook for the Synchronous (Zoom) distance education courses is not included in the course tuition.

The printed or online version of the textbook may be purchased from the North Carolina Real Estate Commission at www.ncrec.gov.

Asynchronous (on-demand) Postlicensing course: students are 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.

End-of-Course Exams

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

- Synchronous (Zoom) 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 (on-demand) distance education courses:
The exam will be taken online through a 3rd party proctor and must be taken within 180 days of course registration. 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.

21 NCAC 58H .0207 COURSE COMPLETION CERTIFICATES AND REPORTS

(b) For each Postlicensing course taught, an education provider shall provide a course completion certificate within 180 days of enrollment that is signed by the education director to each student that:

- (1) in synchronous distance learning and in-person courses attend at least 90 percent of all scheduled instructional hours or in distance education completes all units and assessments; and
- (2) obtains a grade of at least a 75 percent on the end-of-course examination.

Missed Exams

Cumbie & Trull - Asheville's Real Estate School WILL allow a synchronous distance or in person *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 synchronous distance or in person *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 at a time and date stated by the Education Provider.

- Synchronous (Zoom) 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 (on-demand) distance education courses: the exam will be taken online through a 3rd party proctor and must be taken within 180 days of course registration. The student will be responsible for a \$15 fee for the online exam 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 Synchronous online courses is not included in the course tuition. The printed or online version of the textbook may be purchased from the North Carolina Real Estate Commission at www.ncrec.gov.

- Synchronous (Zoom) distance education courses: \$199 per 30-hour course. A \$25 fee is required to make up any missed exams or retaking an exam with the 3rd party proctor.
- Asynchronous (on-demand) distance education courses: \$260. Students are 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.

- The student will be responsible for a \$15 fee for the online exam. Course must be completed within 180 Days from the date of registration.

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)

- **2022-2023 General Update (GENUP):** The primary topics in this year's GENUP are: broker's fiduciary duties, the Working with Real Estate Agents Brochure, and Racial Equity.
- **2022-2023 Broker-in-Charge Update (BICUP):** The primary topics in this year's BICUP are: broker's fiduciary duties, the Working with Real Estate Agents Brochure, and Racial Equity.
- **Elective *Fair Housing: Know Better. Do Better:*** Discover how practices such as zoning, deed covenants, redlining, blockbusting, and steering led to housing segregation between the passage of the 1866 Civil Rights Act and the 1968 Fair Housing Act and evaluate how those practices continue to impact real estate consumers today.

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 (Zoom) distance education courses: \$65 per 4-hour course.
- Asynchronous (on-demand) distance education courses: Cumbie & Trull - Asheville's Real Estate School partners with **Real Time Learn** to offer on-demand online elective courses. These courses are sponsored by **Real Time Learn** and are \$67 per 4-hour course.

Registration, Enrollment, and Conduct

Registration

- Prospective students may register for courses online at cumbieandtrull.com.
- Registration for a Postlicensing course requires a license on provisional broker, inactive or expired status.
- Postlicensing and CE courses require students to verify their real estate license numbers for registration.
- ALL synchronous, online classes delivered through Zoom require students to have internet access, a working webcam/microphone, and the ability to see full screen and access keyboard at the same time.

NOTE: students may NOT participate in classes while in a vehicle.

Tuition and Fees

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

Tuition must be received by: Tuition is due in full at registration. However, for a synchronous (Zoom) online Broker Prelicensure course, a student may enroll with a minimum, partial payment of \$225, with the balance due no later than half-way through the course.

Attendance

- *Broker Prelicensing Course* students must attend a minimum of 80% of all scheduled instructional hours.
- *Postlicensing Education Program* students must attend a minimum of 90% of all scheduled instructional 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 instructional 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 canceled course will be given a minimum two (2) days notice of the cancellation or revised course schedule.

If a course is canceled 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

- Synchronous (Zoom) 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 an 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. Any refund will be minus \$50 for textbook and materials mailed to the student.
 - 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 (on-demand) Prelicensing and Postlicensing 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.

- Asynchronous (on-demand) Continuing Education distance education courses:
 - All purchases of on-demand continuing education courses with **Real Time Learn** are non-refundable.

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 in classroom or online learning environments that would result in dismissal: sleeping, talking out of turn, surfing the internet, texting, making or accepting phone calls, not responding to instructor or class monitor requests, working on activities not connected to the course or participating while in a vehicle.

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. Recommended accommodation/modification;
2. Name, title and telephone number of the medical authority or specialist; and
3. 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 (cumbieandtrull.com) for information about class delays or cancellations.

Course Schedules

Course schedules are published separately from this *Policies & Procedures Disclosure*. Schedules are posted on the Education Provider's website cumbieandtrull.com.

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 for the synchronous online courses or after payment for a refundable course registration fee within seven days of purchase for the asynchronous online courses.*

Signature of Prospective Student

Full Legal Name of Prospective Student