



**SCHOOL CATALOG
MARYLAND
60 CLOCK-HOUR ON-LINE
PRINCIPLES & PRACTICES OF REAL ESTATE
CLASS**

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BALTIMORE METRO
410-561-8380
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301-595-9550



ONLINE 60 CLOCK-HOUR PRINCIPLES & PRACTICES OF REAL ESTATE

MARYLAND

Student Admission/Entrance Requirements

Go to www.longandfoster.com. Under the logo, click on "Careers," then scroll down to click on "Visit our online Real Estate School". Click on "Maryland," then click on "View Available Courses." Click on "Pre-licensing" to purchase this 60 clock-hour program. Our secure website with Secure Socket Layer (SSL), has the highest level of encryption available and is used to encrypt all of your personal information (e.g., credit card number, name, address, social security number) so that this information cannot be read as it is transmitted online. SSL is used for all pages through which personal information is transmitted. The school affirms and safeguards that the school provides the reliability, privacy, safety and security of student information and student financial transactions.

Admission into this Long and Foster Institute of Real Estate program requires that an applicant have a high school diploma or GED and be at least 18 years of age at the time of application for Maryland licensure to activate their real estate salesperson's license. Verification documentation of high school completion or GED must be submitted to Long and Foster Institute prior to beginning the program. This documentation may be emailed (timontc@longandfoster.com), faxed (410-252-8588), mailed (Long and Foster Institute of Real Estate, 1312 Bellona Ave, 3rd floor, Lutherville, MD 21093), or dropped off. Long and Foster does not grant credit for previous training or experience.

Students have 90 days from the date of purchase to complete the class, which includes scheduling and taking the live proctored written final exam. Once the class has been purchased, students and the School will receive email reminders automatically at 30/60/75 days into the class to remind them they have 60/30/15 days remaining to complete the class. Completion of all units will be monitored. After completing and passing all individual units, you must take an online Comprehensive Unit Exam, then schedule and take a live written proctored final exam at one of our Regional Training Centers. Students cannot access the Comprehensive Unit Exam until all required minimum minutes for each module have been completed. The Comprehensive Unit Exam must be passed with a minimum score of 75%. To take the live Final Exam you must complete the Student Affidavit available on the class web site. Contact us at 410-561-8380 when you complete the course to schedule your live proctored final exams. If you have any problems enrolling or questions during the program contact us at 410-561-8380 or joan.lowrey@longandfoster.com. For technical support contact Dearborn at www.recampuservice.com or reschoolsupport@dearborn.com, or 800-583-0635.

FEES: MD: Online - 60 hours	Tuition	\$194.00
	Registration fee	\$ 49.00
	Total	\$243.00

Students should register online: MasterCard, Visa and Discover Card only

In MD, criminal convictions may affect a student's ability to be licensed. Students must have adequate computer equipment and skills to take online classes and to succeed in a distance learning environment. See Minimum System Requirements below.

MINIMUM SYSTEM REQUIREMENTS:

- 56K modem (40 kbs)
- 800 x 600 (16 bit)
- Pentium II, 233 MHz
- Sufficient memory to run your system software and browser
- Windows 2000, XP, Me, NT, 98, 95
- Supported Browser is Microsoft Internet Explorer 5.x, 6.x.
- AOL, Earthlink & Compuserve dial-up users should minimize their connection window and launch Microsoft Internet Explorer from the Start button in order to use the standard, supported Microsoft Internet Explorer browser.
- Cookies enabled.
- JavaScript enabled.
- Cannot use Safari as a Web browser
- Apple/Mac computers must use Firefox browser

MARYLAND REAL ESTATE PRINCIPLES AND PRACTICE ONLINE:

Combining the best-selling *Modern Real Estate Practice* and the *Maryland Real Estate Practice and Law*, this new interactive program covers everything an aspiring agent needs to know to build a successful real estate career. Unlike classroom programs, students can enroll at any time based on their schedule and not the schedule of the school. State-specific topics include information regarding the Maryland Brokers Act, residential mortgage defaults, foreclosures, and other key concepts. Also included in the course:

- Broad topical coverage in 38 units ensures that you get a comprehensive review of pre-licensing material and are fully prepared for the exam.
- Separate units covering Maryland-related material so you will learn the specifics of Maryland real estate practice and the differences between real estate laws and practice inside and outside of Maryland.
- The latest information on Maryland license laws, residential mortgage defaults and foreclosures.
- Sample forms familiarize you with key paperwork utilized by licensees, including sales contracts, listing agreements, buyer representation agreements, lead paint forms and the Residential Property Disclosure Statement.
- Figures, tables and examples throughout each unit help to reinforce content comprehension and retention.
- Important key terms are highlighted at the beginning of each unit
- At-a-glance Maryland License Law changes
- Interactive Exercises in each unit keep you focused and to increase material retention
- Unit exams that evaluate subject mastery and identify topics requiring additional review

Online Principles and Practices of Real Estate 60 clock-hour program content

Program Objective: The objective of this program is to provide sufficient training for candidates wishing to enter the Real Estate profession to sit for the State salesperson licensing examination. Students must complete the minimum minutes per unit. The program content covers all material required by the Real Estate Commission for licensing, and gives students a clear understanding of the nature of real estate with a solid base of knowledge about general real estate law as it is practiced today in the State of Maryland and the U.S.A. Questions on content should be forwarded to Joan.lowrey@longandfoster.com or call 410-561-8380 and you will receive a response within 48 hours.

Subject Descriptions:

Intro to Real Estate Business (80 min) – Identify the various careers available in real estate and the professional organizations that support them. Describe the five categories of real property. Explain the operation of supply and demand in the real estate market and distinguish the economic, political, and social factors that influence them.

Real Property and the Law (90min) – Identify the rights that convey with ownership of real property and the characteristics of real estate. Describe the difference between real and personal property. Explain the types of laws that affect real estate. Distinguish among the concepts of land, real estate, and real property.

Concepts of Home Ownership (80min) – Identify the various types of housing choices available to home buyers. Describe the issues involved in making a home ownership decision. Explain the tax benefits of home ownership and the provisions of recent changes to the tax guide. Distinguish the various types of homeowner’s insurance policy coverage.

Agency (90min) – Identify the various types of agency relationships common in the real estate profession and the characteristics of each. Describe the fiduciary duties involved in an agency relationship. Explain the process by which agency is created and terminated and the role of disclosure. Distinguish duties owed by an agent to the client from those owed to customers.

Real Estate Brokerage (90min) – Identify the role of technologies, personnel, and license laws in the operation of a real estate business. Describe various antitrust violations common in the real estate industry and the penalties. Discuss broker’s compensation. Distinguish employees from independent contractors and explain why the distinction is important

Listings Agreements and Buyer Representation (2hrs) – Identify the different types of listing and buyer representation agreements and describe the ways a listing may be terminated. Explain the listing process and listing agreement. Distinguish among the characteristics of the various types of listing and buyer representation agreements.

Interests in Real Estate (90min) – Identify the kinds of limitations on ownership rights that are imposed by government action and the form of conveyance of property. Describe the various estates in land and the rights and limitations they convey. Explain concepts related to encumbrances and water rights. Distinguish the various types of police powers and how they are exercised.

Forms of Real Estate Ownership (90min) – Identify basic characteristics of co-ownership and describe the ways in which various business organizations may own property. Explain how each form of ownership is created and terminated. Distinguish cooperative ownership from condominium.

Legal Descriptions (90min) – Identify the three methods used to describe real estate. Describe how a survey is prepared. Explain how to read a rectangular survey description. Distinguish the various units of land measurements.

Real Estate Taxes and other Liens (90min) – Identify the various classifications of liens. Describe how real estate taxes are applied through assessments, tax liens, and the use of equalization ratios. Explain how non-tax liens, such as mechanics’ liens, and judgment liens are applied and enforced. Distinguish the characteristics of voluntary, statutory, and equitable liens.

Real Estate Contracts (90min) – Identify the requirements for a valid contract. Describe the various types of contracts used in the real estate and how they may be discharged. Distinguish among bilateral and unilateral, executed and executory, and valid, void, and voidable contracts.

Transfer of Title (90min) – Identify the basic requirements for a valid deed and various proofs of ownership. Describe the seven fundamental types of deeds and recording, notice, and chain of title issues. Explain how property may be transferred through involuntary alienation and the process and purpose of a title search. Distinguish transfers of title by will from transfers by intestacy and constructive and actual notice.

Title Records (90min) – Identify the various proofs of ownership. Describe recording, notice, and chain of title issues. Explain the process and purpose of a title search. Distinguish constructive and actual notice.

Real Estate Financing: Principles (90min) – Identify the basic provisions of security and debt instruments: promissory notes, mortgage documents, and deeds of trust, and land contracts. Describe the effect of discount points on yield. Explain the procedures of foreclosure. Distinguish between lien and title theories. Describe the three methods of foreclosure.

Real Estate Financing: Practice (90min) – Identify the types of institutions in the primary and secondary mortgage markets. Describe the various types of financing techniques available to real estate purchasers and the role of government financing regulations. Explain the requirements and qualifications for conventional, FHA, and VA loan programs. Distinguish among the different types of creative financing techniques that address borrowers' different needs. Review legislation affecting real estate financing.

Leases (90min) – Identify the four types of leasehold estates. Describe the requirements and general conditions of a valid lease and how a lease may be discharged. Explain the rights of landlords and tenants in an eviction proceeding and the effect of pro-tenant legislation and civil rights laws on the landlord-tenant relationship.

Property Management (80min) – Identify the basic elements of a management agreement. Describe a property manager's functions. Explain the role of environmental regulations and the Americans with Disabilities Act in the property manager's job. Discuss the various types of insurance alternatives.

Real Estate Appraisal (90min) – Identify the different types, basic principles of value. Describe the three basic valuation approaches used by appraisers. Explain the steps in the appraisal process. Distinguish the four methods of determining reproduction or replacement cost.

Land-Use Controls and Property Development (90min) – Identify the various types of public and private land-use controls. Describe how a comprehensive plan influences local real estate development. Explain the various issues involved in subdivision. Distinguish the function and characteristics of building codes and zoning ordinances.

Fair Housing/Ethical Practices (90min) – Identify the classes of people who are protected against discrimination in housing by various federal laws and how the Fair Housing Act is enforced. List the exemptions allowed in the Fair Housing Act. Explain how fair housing laws address a variety of discriminatory practices and regulate real estate advertising. Distinguish the protections offered by the Fair Housing Amendments Act, the Equal Credit Opportunity Act, and the Americans with Disabilities Act.

Environmental Issues and the Real Estate Transaction (90min) – Identify the basic environmental hazards an agent should be aware of in order to protect his or her client's interests. Describe the warning signs, characteristics, causes, and solutions for the various environmental hazards most commonly found in real estate transactions. Explain the fundamental liability issues arising under environmental protection laws. Distinguish lead-based paint issues from other environmental issues.

Closing the Real Estate Transaction (90min) – Identify the issues of particular interest to the buyer and the seller as a real estate transaction closes. Describe the steps involved in preparing a closing statement and explain the general rules for prorating. Distinguish the procedures involved in face-to-face closings from those in escrow closings.

Maryland Real Estate License Law and Related Regulations (90min) – List the steps for becoming a licensed real estate salesperson. Describe the membership of the Maryland Real Estate Commission. Identify the three principal kinds of real estate licenses issued by the Commission. Discuss the duties and powers of the Commission.

Real Estate Agency in Maryland (90min) – Discuss how "presumed buyer agency" is terminated. List a firm's options in delivering brokerage services. Describe the duties of licensees involved when a firm is serving as a dual agent. Explain how prospective purchasers receive the Agency Relationship Disclosure form.

Real Estate Brokerage in Maryland (80min) – Discuss various evidences that a broker is providing reasonable and adequate supervision. List three requirements for a real estate brokerage branch office. Explain who must be licensed in a real estate brokerage company. Describe how funds in a firm's trust account must be handled.

Maryland Listing Agreements and Buyer Representation Agreements (90min) – Explain the required elements of a listing agreement. Discuss the importance of timely presentation of the Property Condition Disclosure and Disclaimer Statement. Explain how brokerage fees and commissions are decided upon. Describe magisterial acts and their consequences.

Interests in Real Estate in Maryland (80min) – Compare "squatters rights" with acquiring land by adverse possession in Maryland. Explain the importance of disclosure of agricultural land preservation easements in the sale of land in Maryland. Describe the riparian rights of owners of land in Maryland. List the Maryland requirements for easement by prescription.

How Ownership is Held in Maryland (90min) – Compare and contrast tenancy in common with joint tenancy. Infer the reason for not allowing a suit for partition in tenancy by the entirety. List the sources of authority over condominium operation. Distinguish between a timeshare estate and a timeshare license.

Legal Descriptions in Maryland (80min) – Describe the situation that calls for a boundary survey. Distinguish between a recorded plat of subdivision and a plat (allocation drawing). List the methods of legal description of real estate in Maryland. Discuss the use of a postal address in real estate description.

Maryland Real Estate Taxes and Other Liens (90min) – Summarize how residential real estate is assessed in Maryland. Distinguish between the transfer tax and the ad valorem tax. List the requirements for mechanics' liens. Explain how a satisfied lien is released.

Real Estate Contracts in Maryland (90min) – Distinguish between a power of attorney and an attorney-in-fact. List three distinguishing features of an installment contract. Summarize the elements of an option to sell real estate. Explain the requirements for competency to enter into a contract.

Maryland Transfer of Title (80min) – Compare and contrast wills and deeds. Describe a situation that causes property to escheat to the State. List the requirements for transfer of real estate ownership based on adverse possession. Identify the parties to a will.

Maryland Title Records (80min) – Describe Maryland’s system for recording claims of real estate property ownership. Explain the relationship of an abstract of title and a policy of title insurance. Summarize the requirements for recording leases. List requirements for a deed to be recorded.

Real Estate Financing in Maryland (90min) – Identify the parties involved when a deed of trust is used in mortgage financing. Distinguish between a deed of trust and a deed in trust. Explain the differences between deed of trust financing and land mortgage financing. Compare equitable right of redemption and statutory right of redemption.

Leases in Maryland (90min) – Name the parties to a residential lease. List three ways a lease is different from a deed. Explain the importance of ground rent to a person acquiring a property. Describe requirements imposed on a landlord in handling tenants’ security deposits.

Maryland Environmental Issues and Real Estate Transactions (90min) – Describe Maryland’s efforts to protect children from exposure to lead-based paint in rental properties. Summarize Maryland’s “Smart Growth Initiative.” List three man-made environmental hazards. Explain the effect of the Chesapeake Bay Critical Area Act on availability of land for new residential construction.

Maryland Fair Housing (90min) – Explain blockbusting. List two examples of steering. Name seven protected categories Maryland law has in common with national law with regards to residential housing. Compare the consequences of deliberate discrimination with those of unintended discrimination.

Closing the Real Estate Transaction in Maryland (90min) – Explain the steps necessary between contract and settlement. Infer why the deed passes from seller to buyer before the buyer signs the mortgage (or deed of trust). Describe the protection given to a buyer who elects to purchase homeowner’s title insurance at Settlement. List three duties of the settlement office after the settlement meeting is over.

Maryland Ethics (180min) – Discuss the definition and requirements of advertising for Maryland licensees. Outline the Maryland Real Estate Commission Code of Ethics. Provide examples of ethical practices in Maryland. List unethical practices identified by the Maryland Real Estate Commission.

Maryland – Specific Appendices (80min) – Maryland Real Estate License Examinations; Complaint Procedures; Maryland Real Estate – Related Web Sites; Documentation Required in Maryland Residential Real Estate; Sales Transactions; Recent Changes to Title 17, Maryland Real Estate Brokers Act

Online Comprehensive Exam and Live Proctored Final Exam: Maryland requires that upon completion and passing of all units, you must take an online comprehensive unit exam, then schedule and sit for a live proctored written final exam at one of our Regional Training Centers. You must complete all units, take the online comprehensive exam, and take the live proctored written final exam within the 90 days from the date you purchased the program. You must pass the exams with a minimum grade of 75%.

TOTAL MINUTES: 3600

TOTAL HOURS: 60

(In Maryland the student-to-instructor ratio will not exceed 35:1)

Refunds

MD CANCELLATION PERIOD: If the school closes or discontinues the program, the school will refund to each currently enrolled students monies paid by the student for tuition and fees and monies for which the student is liable for tuition and fees. Should the applicant choose to cancel enrollment in the program within 7 calendar days after having signed a contract but prior to beginning the first session of instruction for which the student is enrolled, the Institute will refund tuition and fees in full. After the 7-day cancellation period, the registration fee will be forfeit. After the 7-day cancellation period, once a student has begun the program, refunds are prorated on the tuition only and based on the proportion of the program completed by the student. The proportion of the program completed shall be the percentage of submitted (completed) lessons/segments compared to the total number of lessons/segments in the program (40). There will be no refund for books, materials or supplies purchased by the student. Refunds will be calculated and paid within 60 days from the date of withdrawal or cancellation. The date of withdrawal or termination is the last documented log-in date by the student. There is no leave of absence or extension granted to any student at any time.

Monitoring of Satisfactory Progress

Student Progress is monitored through weekly reviews of segment exam completions, as well as the 75/60/30-day monthly monitoring previously described. A student whose performance is seen to be insufficient will be contacted by the Institute, and counsel given on available remedial assistance. Students may view their progress throughout the program. Students take Unit Exams at the end of each unit/segment of the program and must achieve 90% on each before the segment is considered to be completed and passed. Grade reports are rendered at completion of the program.

Graduation Policy

GRADING STANDARDS & GRADUATION POLICY

Academic progress records are available to the student throughout the course and the school will maintain permanent grade records. Students will be given an online unit test after each completed unit. Upon completion of all units, the student must take the online comprehensive unit exam. Upon passing the online comprehensive exam, students must schedule, then pass a live proctored written final exam at one of our Regional Training Centers. Contact Long & Foster at 410-561-8380 to schedule your exams. Students will also need to fax the Student Affidavit of Completion form (available on the class website) to 410-252-8588.

A grade of 75% on all tests and exams is passing. If a student fails the live proctored written final exam, s/he may only retake the exam one time. Be advised that everything must be completed within the 90 day timeframe. If not, then the program must be paid for a second time and retaken in its entirety. Upon completing the live proctored written final exam, and if attendance and grades are satisfactory, Long & Foster will provide students with their program results, along with a certificate of completion and application to sit for the State Licensing Exam. If a student doesn't complete all units and take their exams within the 90-day time frame, the student must pay to re-take the entire program again as no certificate will be issued. Minimum exam passing scores are:

STATE	EXAM	PASSING SCORE
MD:	Final	75%

In order to graduate, a student must successfully complete all units, pass all exams with a minimum score of 75% (MD), and meet all financial obligations to the school. No extension will be granted under any circumstances

SCHEDULE

Online classes are offered on an on-going basis. Go to www.longandfoster.com. Under the logo, click on "Careers," then scroll down to click on "Visit our online Real Estate School". Click on "Maryland," then click on "View Available Courses." Click on "Pre-licensing" to purchase this 60 clock-hour program. For assistance call 800-543-3365.

ADMINISTRATIVE OFFICES ARE CLOSED FOR THESE HOLIDAYS

New Years Day	Independence Day	Yom Kippur
Martin Luther King, Jr.	Labor Day	Thanksgiving
Presidents Day	Rosh Hashanah	Christmas Day
Memorial Day	Administrative office may also close due to inclement weather	

MISSION STATEMENT: Provide quality education/training to anyone interested in entering the field of real estate and to those already licensed who must, or desire to, continue their learning in this area. Course attendance does not require or guarantee affiliation with Long & Foster Real Estate.

Long & Foster Institute of Real Estate is owned by Betty Foster and George Eastment. Our school director is Joan Lowrey, MD/DE State Director. The permanent instructional staff includes: Joan Lowrey, Stanley Der, Jill Malloy, Yvonne Johnson and others on per-class assignments. All Maryland Instructors are on file with the Maryland Higher Education Commission.

STUDENT CONDUCT POLICY & GRIEVANCE PROCEDURE

Students are required to act in a manner that will reflect credit on themselves, the school, and the business or industry for which they are being trained. There is no probation, but after one (1) warning a student may be dismissed and a pro-rated refund of tuition made. A student may appeal the decision to Joan Lowrey, MD/DE State Director at 410-561-8380. If the student is still not satisfied, s/he may call Long & Foster's VP of Training, Nick D'Ambrosia at 703-653-8340. If the student remains dissatisfied, they may appeal in writing to the following in the state where you attended classes: **MD STUDENTS:** Maryland Higher Education Commission, 839 Bestgate Road, Suite 400, Annapolis, MD 21401.

STUDENT SERVICES

Since all real estate companies have career counselors and/or office managers who assist prospective agents, Long & Foster Institute of Real Estate does not offer placement services.

PROGRAM PERFORMANCE:

In MD, a student or prospective student may obtain information regarding the pre-licensing classes by contacting the Maryland Higher Education Commission at 839 Bestgate Road, Annapolis, MD 21401, or visiting their website at <http://www.mhec.state.md.us/career/pcs/searchfor.asp>.

EQUIPMENT & FACILITIES

For students having difficulty with the course, Long & Foster Institute has study aids that are available for purchase at our Regional Training Centers. Call us at 410-561-8380 for Regional Training Center locations.



1312 Bellona Avenue Suite 303
Lutherville, MD 21093
410-561-8380 Fax: 410-252-8588

Principles and Practice of Real Estate 60 Hour Salesperson Class
Online Class - STUDENT ENROLLMENT PERMANENT RECORD CARD

Go to: longandfoster.com, click on Careers, then scroll to the middle of the page and you will see "New Online Maryland Licensing classes" then click on the [Online 60 Hour Principles and Practice Licensing](#) to download a copy of the application, the school catalog and to register. Or [click here](#) to register

NAME: _____
Last First MI
ADDRESS: _____
Street City State Zip Code
PHONE NUMBER: _____ SOCIAL SECURITY NUMBER: XXX-XX-____ Last 4 numbers
EMAIL: _____ START DATE: _____ END DATE: _____

Admission into this Long and Foster Institute of Real Estate Program requires that an applicant have a high school diploma or GED and be at least 18 years of age at the time of application for Maryland licensure to activate their real estate license. Students must email timontc@longandfoster.com, fax at 410-252-8588, mail to Long and Foster Institute of Real Estate, 1312 Bellona Ave, 3rd floor, Lutherville, MD 21093 or drop off verification documentation of high school completion or GED prior to beginning the program. There is no credit given for previous training or experience. Student must have adequate computer skills to take online classes and computer equipment to succeed in a distance learning environment.

Students have 90 days from the date of purchase to complete the class and the Final Exam. Once class has been purchased, students and school will receive email reminders automatically at 30/60/75 days into the class to remind them they have 60/ 30/15 days remaining to complete the class. Your completion of all units will be monitored. Upon completion and passing of each unit, you must take a final unit exam online. When you pass the final unit which you have two attempts to pass, then you must take a live proctored final exam at one of our Regional Training Centers by appointment. You must pass the exam with a grade of 75% and can only retake the exam one time. If you fail the second time, you must retake the class and pay the fee again in order to continue. To take the live proctored exam you must complete the Student Affidavit available on the class web site. Please contact us at 410-561-8380 when you complete the course to schedule your live Proctored final exam. If you have any problems enrolling or questions during the program contact us at 410-561-8380 or joan.lowrey@longandfoster.com. When you register online, our secure website, Secure Socket Layer (SSL) with the highest level of encryption available is used to encrypt all of your personal information. Including credit card number, name, address, and social security number, so that this information cannot be read as it is transmitted online. For all pages through which personal information is transmitted, SSL is used. For Technical support contact Dearborn at 800-583-0635 or reschoolsupport@dearborn.com For minimum Computer requirements see page C2 in the school catalog and also online.

FEES: MD: Online - 60 hours Tuition \$194.00 +\$49.00 registration fee = \$243.00 Total Full payment is required. MasterCard, Visa and Discover Card only

Refunds If the school closes or discontinues the program the school will refund to each currently enrolled students monies paid by the student for tuition and fees and monies for which the student is liable for tuition and fees. Should the applicant choose to cancel enrollment in the program within 7 calendar days after having signed a contract but prior to beginning the first session of instruction for which the student is enrolled, the school will refund the tuition in full. After the 7day cancellation period, the registration fee will be forfeited. After the 7-day cancellation period, once a student has begun the program, a prorated refund shall be based on the proportion of the program completed by the student. The proportion of the program completed shall be the percentage of submitted (completed) lessons compared to the total number of lessons in the program. After the 7-day cancellation period, refunds are prorated on the tuition only. There will be no refund for books, materials or supplies purchased by the student. Refunds will be calculated and paid within 60 days from the date of withdrawal or cancellation. The date of withdrawal or termination is the last documented log-in date by the student. There is no leave of absence or extension granted to any student at any time.

Exams: You must contact us at timontc@longandfoster.com or 410-561-8380 to take the final unit online and a upon completion of all units and the final unit, a live proctored exam. Maryland requires you to take a live proctored Final Exam in person. If not completed within 90 day form date of purchase timeframe, student must repay tuition and retake entire course to receive credit. Upon Completion Student should keep all documents regarding enrollment & financial obligations. A copy of the school catalog will be sent to you via email. Please fill out the application and return to school via fax:410-252-8588 or email to timontc@longandfoster.com. Affiliation is not guaranteed or required.

I understand that all printed material provided during the course of instruction is copyrighted and cannot be copied or used other than for personal use in connection with the course instruction. In MD, criminal convictions may affect a student's ability to be licensed

I have read and understand the above and will receive a copy of this agreement and the current school catalog at the time I sign up for class.. To be binding this agreement must be signed by all parties and may be modified or extended only with written consent of student & school.

Please circle one: I would like to be contacted by Long and Foster, Inc. about a future association. YES NO
I would like to be contacted by Long and Foster's referral company, Metro Referrals. YES NO
If neither response is indicated, Long and Foster may contact you.

For the Enrollment agreement to be binding the contract must be signed by the applicant and school official. Agreement can only be extended or modified by written consent of both student and School Official.

Manager or Office who recommended you to this course

Students Signature _____ Date _____ School Official _____ Date _____

ATTENDANCE RECORD TO BE ATTACHED: FOR OFFICE USE ONLY

UNIT # Date/score	4 /	8 /	12 /	16 /	20 /	24 /	28 /	32 /	36 /
1 /	5 /	9 /	13 /	17 /	21 /	25 /	29 /	33 /	37 /
2 /	6 /	10 /	14 /	18 /	22 /	26 /	30 /	34 /	38 /
3 /	7 /	11 /	15 /	19 /	23 /	27 /	31 /	35 /	39 /

% TOTAL HOURS ATTENDED: _____ STUDENT INELIGIBLE TO TAKE EXAM BECAUSE: _____
 Date of withdrawal _____ Grades: Online Final _____ Proctored NAT'L 1st _____ / 2nd _____ LAW: 1st _____ / 2nd _____
 START DATE _____ DATE OF COMPLETION: _____
 Instructor: _____ Date: _____ Affidavit of completion attached _____ Initial to confirm receipt
 Date Catalog sent to student _____ by _____ Date application received and copy sent to student _____

STUDENT ACCOUNT CARD
Online-Principles and Practice of Real Estate Course

DATE	INITIALS	ITEMS	AMT PAID	TAX	CIRCLE FORM OF PAYMENT	BALANCE
		TUITION	\$243.00		Visa; MC; Disc; Cash; Ck	
		<i>Optional items:</i> TEXT BOOK	43.58	2.62		
		STUDY GUIDE	24.76	1.49		
		LAW BOOK	24.76	1.49		
		PSI BOOK	24.76	1.49		
		TAX				
		<i>Study Aids:</i>	<i>Plus tax</i>			
		CALCULATOR	51.89	3.11	Visa; MC; Disc; Cash; Ck	
		KEY POINT CD AUDIO	24.76	1.49	Visa; MC; Disc; Cash; Ck	
		Q & A SOFTWARE	42.59	2.56	Visa; MC; Disc; Cash; Ck	
		Q&A/ NORTH ATLANTIC SET	57.36	3.44	Visa; MC; Disc; Cash; Ck	
		CD ROM STUDY GUIDE	24.76	1.49	Visa; MC; Disc; Cash; Ck	
		MASTERING MATH BOOK	30.00	1.50	Visa; MC; Disc; Cash; Ck	
		N/ATLANTIC CD ROM	24.76	1.49	Visa; MC; Disc; Cash; Ck	
		MISC.			Visa; MC; Disc; Cash; Ck	
		MISC.			Visa; MC; Disc; Cash; Ck	

Date of Refund Request _____ Date of last class attended _____
 \$ _____ X _____ = \$ _____ Date of Refund _____
 Tuition Paid % of class taken Prorated Amt.
 \$ _____ - \$ _____ = \$ _____
 Tuition Paid Prorated Amt. Refund Amt.
 Type of Refund: Visa MasterCard Check Refund Issued to: _____