



**Kaplan Real Estate Education**

**DRE Sponsor No. – 6212**

**Home Office- 332 Front Street, Suite 555**

**La Crosse, WI 54601**

**800-660-8105**

**General Information Page**

(This is provided to you in accordance with standards set by DRE)

**Cost and Course Description**

The total cost of the course(s) is the price advertised in the current brochure, on the current version of the website, or quoted to you by the Kaplan Real Estate Education Registrar or Enrollment Center; fees for additional services are explained below. The prices range between \$14 and \$44. Also, specific course descriptions are provided in our current brochure and are available at our website. Specific textbook information is available upon request.

Home Study courses include a textbook for your study material. In addition to quizzes available within some textbooks, there is also an Additional Assessment pack provided via email. Once you have studied the textbook and completed all of your Additional Assessment questions, you will request the answer key for your Additional Assessments as your final preparation for the online course Final Exam. You will be provided login information, via email to complete the online Final Exam.

**Examination Requirements**

You will be required to pass a final examination, which will be administered online. You will have a maximum of 2 attempts, a Final and an Alternate. If you do not pass, you will be required to re-enroll in the course. Pass rates for all Continuing Education courses are 70%. All DRE approved final exams for correspondence courses are provided online and are included in the course cost. For DRE approved courses, the exam will be “open book”. All tests are timed.

Name	Category	Hours	Presentation	# of Questions	Time Limit
			Home Study-HS Internet-INT		

**Continuing Education**

Survey Course	Survey	8	HS	20 M/C	20 mins
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Textbook: 8 Hour Survey Course Third Edition, 2016, Author – Ted Highland, 114 pages - Salespersons and Brokers are now required to complete at least 8 hours covering the topics of Agency, Ethics and Professional Conduct, Trust Fund Handling, Risk Management, Fair Housing, and Broker Management and Supervision as part of the mandatory continuing education. This course satisfies this 8-hour requirement.

Ethics Ethics 3 HS 15 M/C 15 mins

Textbook: *First Renewal Package with California Risk Management, Copyright – 2007, Author –Ted Highland, 36 pages* - Students who complete this course will be able to explain ethics, including the Department of Real Estate’s involvement, DRE’s major concerns, and professional organizations. Discuss unlawful conduct related to sale, lease, and exchange transactions, including misrepresenting market value, existence of offers, broker affiliation, closing costs, deposits, buyer’s qualifications, misrepresenting security value, misrepresenting the condition of the property, misrepresenting size and boundaries, concealing use restrictions, nondisclosure of material facts, failing to present offers, bias in presenting competing offers, not explaining contingencies, nondisclosure of seller’s agent’s interest, nondisclosure of agent’s interest (buyer’s agent), and interest in referrals. Discuss unlawful conduct related to loan transactions, including misrepresenting loan availability, misrepresenting borrower’s qualifications, underestimating costs, misrepresenting priority of a lien, “free” services, false information on loan payments, not accounting for knowledge, cooperation, arbitration, expertise, discrimination prohibited, value opinions, refunding deposits, status reports, net proceeds, codes of ethics, and fair housing.

Agency Agency 3 HS 15 M/C 15 mins

Textbook: *First Renewal Package with California Risk Management, 2007, Author Ted Highland, 44 pages*, - Students who complete this course will be able to discuss the statutory basis of agency. Describe the principal-agent relationship, including types of agency, creation of agency, termination of agency, authority of the agent, liability of the principal, delegation of duties to other agents, and the differences between employees and independent contractors. List the licensee’s duties to the principal in a real estate transaction, including general fiduciary duties; duties under real estate law; case, skill, and diligence; and the licensee’s duty to investigate. List duties to third parties, including disclosure to the buyer and prohibition of secret profits. Determine whose agent the licensee is, including listing brokers and seller’s agents, selling and cooperating brokers, buyer’s brokers, and dual agency. Explain breaches of duties, including intentional breaches, negligent breaches, and innocent breaches. Discuss agency relationships in residential transactions, including disclosure form Civil Code §2079.14, refusal to acknowledge Civil Code §2079.15, and agency disclosures Civil Code §2079.17.

Broker Management & Supervision Management & Supervision 3 HS 15 M/C 15 mins

Textbook: *California Broker Management and Supervision, 2016, Author – Ted Highland, 47 pages* - Effective January 1, 2016, all broker licensees are required to complete a three-hour continuing education course in the management of real estate offices and in supervision of real estate activities. This course meets that requirement. Topics include the following: an introduction to broker management and supervision, broker supervision of all transactions, proper filing, storage, and maintenance of documents, proper handling of trust funds, advertising services for which a license is required, familiarizing salespeople with the requirements of discrimination laws, and the roles and responsibilities of branch and division managers.

Houses: From the Ground Up (OD)\*\*/ Textbook Consumer Protection 8 INT 20 M/C 20 mins

Virtual Online Course – *Houses: From the Ground Up, 2015* – This course teaches the many challenges to helping others find suitable housing, one of the biggest is to effectively answer simple questions about housing structure and condition. In this course, students will learn the language of houses and how they are built. Students will gain the knowledge to help clients answer these and other questions about the product houses they are looking to sell. This course provides the chance to learn the basics about how houses are built—from the ground up.

Topics include:  
 House terminology made simple  
 Foundation types  
 Framing types and surfaces,  
 Window styles  
 Garage, exterior and interior doors  
 Roof construction, styles & materials  
 Electrical, heating, plumbing and air conditioning

Fair Housing	Fair Housing	3	HS	15 M/C	15 mins
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Textbook: *First Renewal Package with California Risk Management, 2007, Author –Ted Highland, 37 pages*, - Students who complete this course will be able to explain the basics of fair housing laws. Discuss fair housing legislation and regulation, including federal fair housing law, California fair housing legislation and regulation, applicability of fair housing laws, protected classes, exemptions and exceptions, and enforcement and penalties. List discriminatory acts, including failure, avoidance, or refusal to render services; encouraging discrimination; discriminatory misrepresentation; misrepresenting property availability; discriminatory advertising; creating barriers and obstructions to the transaction; unequal or inconsistent services; discriminatory terms and conditions of sale, discriminatory management practices; inconsistent or burdensome application procedures; zoning; steering; blockbusting and panic selling; use of force, threats, or retaliation; and restrictive covenants. Explain HUD fair housing advertising regulations, including published real estate advertising; logo, statement, and slogan; publisher’s notice; notice to employees and clients; use of human models; fair housing poster; and lenders. Explain discontinued voluntary fair practice (VAMA). Discuss legislation for the disabled, including the definition of disability, employment impacts, access to public facilities, and enforcement and penalties. Explain fair credit and credit reporting laws, including prohibitions and the importance of credit reporting laws.

Trust Fund Handling	Trust Fund Handling	3	HS	15 M/C	15 mins
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Textbook: *First Renewal Package with California Risk Management, 2007, Author –Ted Highland, 49 pages*, - Students who complete this course will be able to explain the basics of trust fund handling, including general responsibilities, general procedure, and determining ownership. Describe advance fee trust funds, including defining “advance fee,” DRE approval requirements, record-keeping requirements, and additional requirements. Explain trust fund bank accounts, including general requirements, trust account withdrawals, trust fund account protection, interest-bearing accounts, specific beneficiaries, disclosure to owner, designation of payee, interest may not go to broker, trust account integrity, and trust fund liability. List trust fund violations, including commingling and trust fund conversion. Describe trust fund accounting, including accounting systems, the recording process, and reconciliation of accounting records. Explain trust fund documentation, including activity documentation requirements, contracts involving licensed activities, and broker supervision. Discuss audits and examinations, including their purposes, general requirements, access for audits, initiation of audits, and results of audits. Describe mortgage loan brokerage, including threshold level of activity, reporting requirements, disclosure to lenders, disclosure content, multi-lender rules, funding and servicing loans, and loan service record keeping.

CA Foreclosures and Short Sales	Consumer Protection	15	HS	40 M/C	40 mins
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Textbook: *California Foreclosures and Short Sales, 2014* - Gain knowledge to protect buyers and sellers in today’s most dangerous transactions. Develop an overview of the various forms distress sales can take in today’s marketplace. Learn about the rights, duties, and liabilities of the parties involved. Examine the Home Equity Sales Contract Act and other laws that protect consumers from scams. At the end of this course participants will possess techniques that will enable their clients to make sound business decisions.

CA Risk Management      Risk Management      3      HS      15 M/C      15 mins

Textbook: *First Renewal Package with California Risk Management, 2007, Author - Ted Highland, 53 pages* - Students who complete this course will be able to describe risk management, including risk shifting, risk anticipation, risk control, and how risk management affects consumers. Discuss fraud, misrepresentation, and puffing; identify unsophisticated buyers; and explain how to protect sellers from the fraud of others. Identify risks associated with conflicts of interest, including dual agency, secret profit, referral fees as potential secret profit, net listings, option listings, agent as buyer, affiliated business arrangements (RESPA), and insurance rebate law. List risks associated with offers, contracts, and trust funds, including contracts and the unauthorized practice of law, dealing with offers, confidential information, offers with subordination clauses, trust fund handling, and depositing checks. List risks associated with property condition and disclosures, including duty to inspect, oral and written disclosures, natural hazards, revealing death on the premises, AIDS disclosure, Megan's Law, disclosing use restrictions, square footage disclosures, and late disclosures. Identify risks associated with employment issues, broker supervision, antitrust violations, fair housing, and advertising. Discuss legal responsibility as it pertains to risk management; explain discipline from the Department of Real Estate, including vicarious liability and discipline procedures; explain the difference between criminal wrongs and civil wrongs; list judicial remedies, including monetary remedies (damages) and equitable remedies; and explain alternative dispute resolution (ADR), including arbitration and mediation.

Real Estate Finance      Consumer      7      HS      20 M/C      20 mins  
Today (7E)      Protection

Textbook: *Real Estate Finance Today 7<sup>th</sup> Edition, 2019, Author – Doris Barrell, 100 pages* – *Real Estate Finance Today* is intended to present an overview of the basics of residential real estate financing, including a discussion of the important current trends in mortgage lending. The course provides an update on new affordable loan products, types of government loans, and special programs for the self-employed or borrowers with adverse credit. Also included is a review of the ways the government has influence over the mortgage lending industry, including the congressional acts that most directly protect the consumer.

The difficulty with publishing any course on real estate finance is that changes are always occurring: changes in maximum loan limits, minimum down payment requirements, qualifying standards, private mortgage insurance rates, and types of loan products available. Although every effort is made to provide information that is current as of the date of publication, it is important for the real estate practitioner to keep current through contact with a knowledgeable mortgage lender, by reading articles in the newspaper and magazines pertaining to real estate finance, and by connecting to the vast wealth of information on the availability of special programs offered through your state and local jurisdictions. Many of these programs have a limited source of funds and may change frequently over a short period.

Whether you are using *Real Estate Finance Today* to improve your own practice skills, fulfill state licensing requirements, or just for general interest, we hope you will enjoy the material, have fun with the quizzes, and keep the book as a handy reference tool.

Essential Taxation Topics	Consumer Protection	15	HS	40 M/C	40 mins
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Textbook: *Essential Taxation Topics*, 2008 - Students who complete this course will be able to identify the two main requirements for mortgage interest deductions; discuss the limits on home equity loans when determining tax deductions; summarize the differences between acquisition debt and home equity debt; list the three requirements needed for deducting interest on a qualified residence; and summarize the general requirements that must be met for home mortgage points to be deductible. Explain the gain or loss formula; identify items that may be included in the selling price; list items that may (or may not) be used as selling expenses; explain adjusted basis and why correct determination is valuable in determining gain (or loss); and summarize the differences between repairs and capital improvements and how this test applies differently to rental properties and personal residences. Define principal residence; explain when the gain realized on the sale or exchange of a principal residence is free; identify the tax planning ideas that have been replaced (i.e., 24-month rollover and over-55 one-time deduction); summarize the §121 requirements to exclude up to \$250,000, or \$500,000 if married filing jointly, from gross income; and explain what happens when one spouse qualifies and the other does not. Explain RREAs (rental real estate activities); summarize requirements for material participation in rental activities; discuss the three common tests to define material participation for real estate investors; and list at least three types of taxpayers who will benefit from the 50% participation and 750-hour requirements. Summarize the three criteria to establish an office-in-home deduction; define principal place of business; discuss which transportation costs may be converted to business mileage; cite examples of direct and indirect expenses that are used to calculate the office-in-home deduction; and calculate the office-in-home deduction. Describe the various types of taxes and the differences between earned income and unearned income; identify the types of unearned income; explain the differences between long-term and short-term capital gains; explain the history of depreciation schedules; calculate the capital gain on a real estate transaction; and summarize the choices an investor client has upon the sale of investment property. Summarize the choices an investor client has upon the sale of his or her investment property; describe a typical installment sale situation; list and explain the benefits of an installment sale to the buyer, seller, and agent; and list and explain the potential disadvantages of an installment sale to the buyer, seller, and agent. List the major historical events that affected the use of 1031 exchanges; identify the major provisions of the law; list the four classes of real estate as per IRS; understand a basic/straight/simultaneous exchange; explain the concept of "boot"; explain the concepts of "buy up," "mortgage up," and "spend all the money"; and describe the role Starker played in the evolution of the exchange, including the reverse Starker exchange. Describe the impact and meaning of the major words found in the law (e.g., *held, like-kind*); describe how leases for more than 30 years qualify for 1031 treatment; discuss the identification rule; discuss the three-property rule/200 percent rules/95 percent rule; discuss the 45-day clock; discuss the 180-day clock; describe the handling of the proceeds of sale and qualifications of the "safe harbor"; explain the transfer of the cost basis and depreciation from the old to the new property; and briefly identify the rules for a personal property tax-free exchange. Describe the IRS Form 8824 Tax-Free Exchange; describe the wording needed in the various contracts of sale for the relinquished and replacement property; explain the purpose of the exchange agreement; and describe the use of the property assignment forms and the addendum to closing statement form.

Houses: Why Bad Things Happen to Good Houses (OD)**/ Textbook	Consumer Protection	6	INT	50 M/C	50 mins
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Virtual Online Course - *Houses: Why Bad Things Happen to Good Houses*, 2013 - Students will learn the critical role new construction materials play in reduced building tolerances and why that creates huge problems. It will be explained what types of insulation materials are effective and what are not. Older homes will be explored as well. You'll learn the many advantages and pitfalls of replacement windows and new energy efficient siding products along with air quality and cleansing technologies. Helpful tips will enable you to communicate more intelligently and effectively with increasingly sophisticated homeowners. No more dealing with individualized parts of the house, this class provides the whole picture. Taught by a respected instructor in a fun-filled, interactive environment, this is a class not to be overlooked. Get the answers to help your clients make decisions and the information to help you compete in the current market.

Topics include: Owner usage created problems, Replacement windows, Heat/cooling consumption, Insulation and siding, Air quality and cleansing technology.

Introduction to Real Estate Investments (OD)**/Textbook	Consumer Protection	8	INT	20 M/C	20 mins
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Virtual Online Course – *Introduction to Real Estate Investments, 2013* – Students will learn how real estate compares to non-real estate investments. They will discover how to package hard-to-sell listings to the existing customer base. Students will learn to identify additional sources of financing, and new techniques for using commission dollars to build the investment portfolio.

Topics include: Nature of real estate value, Estimating net operating income, Cash flows and investor behavior, Real estate and the IRS, Acquisitions and operation , Dispositions, capital gain and loss

How to Measure Real Property (OD)**/Textbook	Consumer Protection	3	INT	15 M/C	15 mins
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Virtual Online Course – *How to Measure Real Property OnDemand Course V2.1, 2013* – This course begins with explaining the proper way to measure a house—where to start and what to include. Students will learn the distinctions between above-grade and below-grade floor areas. Attics, lofts, and low ceilings will be explained. Students will also learn how to handle detached rooms and the industry standards for calculating room counts, bedrooms, and bathrooms. Students will apply what they have learned through examples and exercises, practicing formulas, rules of thumb, and ways to measure those odd shaped property designs.

Topics include:

- History and development of property measurement standards
- Property measurement language, definitions, and construction standards
- Fannie Mae and ANSI standards for property measurement
- Geometry: size, shape, formulas, and math
- Nuances of styles and designs
- What to measure and how to measure it

Houses: Buy...Fix...Sell (OD)**/Textbook	Consumer Service	8	INT	20 M/C	20 mins
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Virtual Online Course – *Houses:Buy...Fix...Sell, 2013* – This course takes you through the process of buying a distressed property, fixing it up, and selling it for profit. You'll first look at ways to structure the acquisition, whether you are representing the buyer, the seller, or yourself. Next, you'll determine how to analyze the property's needs and costs. Comparing the costs and returns from renovating bedrooms to baths to kitchens and more will help you put your money in the right place. You'll also learn how to put together pricing models, accurate construction timelines, and a profitable exit strategy. With a solid plan in place, you'll lessen your risks and realize a greater profit by avoiding coal and discovering diamonds in the rough.

Profile of a Super Agent (OD)**/Textbook	Consumer Service	4	INT	30 M/C	30 mins
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Virtual Online Course – *Profile of a Super Agent, 2013* – In this course you will learn how to create a continuous flow of new clients. Discover how savvy agents are tapping into past clients, family, and friends and getting involved in community organizations to make their business thrive! Finding the client is only half the battle. Huge financial pressure on sellers and skittish buyers are today's norm. Learn how top producers feed their sellers the low-price pill and the importance they put on properly preparing and marketing a home for a quick sale. Understand how critical it is to be able to guide clients through a short sale or foreclosure deal. In addition, you will learn how super agents get the best price possible for their buyers in every situation.





All Under One Roof (OD)\*\*/  
Textbook      Consumer      6      INT      20 M/C      20 mins  
Service

Virtual Online Course – *All Under One Roof, 2015* - Do you remember the 1970s television show *Happy Days*? It was set in a 1950s era Milwaukee, Wisconsin, location featuring the Cunninghams—Howard, Marion, Richie, and Joanie plus other characters such as “The Fonz.” Life was perfect. Ralph owned his own business, and Marion was a homemaker. Richie and Joanie were successful students. No one worried about the grandparents, and everyone assumed the kids would grow up, get a job, and maybe move away. Everything was smooth and predictable.

How things have changed! What is driving today’s clients’ changing needs? How do agents and contractors meet those needs? This class will lead you through and explain some of the generational changes and how these changes impact our business. It will help you understand the changes and how to communicate with new categories of clients. This knowledge will improve your chances for business success.

Scams, Scoundrels, and      Consumer      6      HS      20 M/C      20 mins  
Real Estate Stings      Protection

Textbook: *Scams, Scoundrels, and Real Estate Stings, 2016*, Author – Mike Brennan , 114 pages - Real Estate scams have come a long way and are far-reaching. Learn the newest schemes, like flopping, and high- and low-tech scammers prey on the unsuspecting. You’ll learn how scams hurt your reputation and the liability that comes with being associated with a real estate scam.

This course takes you one crime at a time, on the journey of sleuthing the facts, recognizing who is liable, assessing the consequences, and revealing the resources that will help you avoid the dark side of the industry today. Whether it’s a vague seller disclosure or a suspicious short sale practice, you have come to the right place to solve the mystery.

Learn how one person’s scam is every agent’s burden to bear and how you can sting-proof your reputation while keeping your clients out of harm’s way and protecting their interests.

Repurposing Property:      Consumer      15      HS      40 M/C      40 mins  
Friend, Foe, or the American Protection  
Dream?

Textbook: *Repurposing Property: Friend, Foe, or the American Dream? 2016*, Author – Ted Highland, 159 pages - Explore the many untapped opportunities for you and your buyers and sellers, and the enormous impact of successful repurposing projects in your neighborhoods and communities. This course will help you to master concepts necessary to develop and act as an agent in repurposing housing. You will discover new ideas, programs, and opportunities that apply throughout California, whether in urban, suburban, or rural areas, for projects big and small. In addition to providing resources for further research, Repurposing Property gives you strategies for bringing people together to make these projects possible and for obtaining community support that will result in successful projects that benefit entire communities.

Good, Better Best: When Price, Quality and Value All Matter OnDemand Course OD\*\*/Textbook      Consumer Protection      6      INT      20 M/C      20 mins

Virtual Online Course: *Good, Better, Best: When Price, Quality and Value all Matter OnDemand Course* - Finally, a course that tells you everything you need to know about legitimate value in today's rigorous appraisal world. Calling all real estate agents, contractors, builders, and appraisers: prepare to be guided through the covert back alleys of home valuation, looking at products and features with the through the lens of an appraiser, contractor/builder, AND real estate professional.

You'll learn the universal language used by appraisers—providing you knowledge that pays when advising clients on everything from product selection to an appropriate offer on a property, or on identifying an appropriate listing price for a property. You'll acquire an insider's view of how value is defined and assigned by the appraiser. Also, you'll understand the consumer criteria of price, longevity, performance, aesthetics, and resale value for a variety of property elements.

Learn what does and does not have monetary value in an appraiser's eyes, getting a snapshot of the essential tools and assessment methods used to establish the ultimate value of a property. You'll also learn how to help your clients identify poor quality in spite of acceptable appearance. Find out what the most surprising low-cost, high-value materials are, what type of siding lasts the longest, and which foundation type will save homeowners the most money in the long run.

Learn about the real differences in construction quality, and what has monetary value in addition to aesthetic value. Learn how to translate otherwise confusing terms and definitions into useful information you can communicate to your clients. Whether your interest is in existing property, new construction, or proposed renovations, you'll pick up essential information to increase your professional competence.

Topics include

- Appraisal 101: what appraisers do and why it matters to you
- What the new quality numbers mean to your clients
- Differentiating characteristics of architectural styles and construction features
- Products and materials that create value
- Communicating quality distinctions to clients to improve knowledge and selection

The Tiny House: Is It a Phase or Craze? (OD)\*\*/Textbook      Consumer Service      4      INT      30 M/C      30 mins

Virtual Online Course –The Tiny House: Is It a Phase or Craze?– Witness this emerging market segment as you learn about the new world of tiny house living. In *The Tiny House: Is it a Phase or Craze?*, you'll learn the origin of the tiny house, different types of tiny houses, the structural elements, costs and considerations, valuation of property, and when a tiny house is considered real property. We'll also identify financing options specific to the tiny house and introduce you to tiny house communities developing across the country. The tiny house is a reflection of expressed values by a growing number of buyers today: simple living in natural surroundings and smaller more-efficient living spaces.

This course will reveal a client group whose needs may be unclear, until now. This course will prepare you to be knowledgeable of the construction and informed about market needs as well as provide you with options to discuss with your clients who are seeking this type of real estate.



The Twenty Most Cost-Effective Home Improvements (OD)**/ Textbook	Consumer Protection	4	INT	15 M/C	15 mins
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Virtual Online Course – The Twenty Most Cost-Effective Home Improvements – Homeowners are spending more time and money on fixing up their homes than ever before. In fact, U.S. Census Bureau statistics indicate that maintenance and repairs make up about 30 percent of the expenditures. The other 70 percent is spent for alterations, major replacements, additions, and outside additions and alterations.

This OnDemand course is your guide to 20 home improvements that maximize resale value. You'll learn where the money goes in a typical remodeling job, and how much is spent on kitchen and bathroom remodeling, plumbing, HVAC, roofing and more.

You'll get many ideas to help you communicate with clients and customers about value-added improvements.

Today's Real Estate Event Marketing in California	Consumer Services	15	HS	40 M/C	40 mins
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Textbook: Today's Real Estate Event Marketing and Consumer Protection in California provides real estate licensees with the tools to develop events and promote their businesses by leveraging in-person engagement. The promotion of these live or online activities is affordable and limited only by the imagination of the licensee. In today's consumer-empowered world, real estate licensees need to be creative in order to build relationships, generate goodwill, and earn the trust of prospective buyers and sellers. In addition, they need to know how to avoid violations and the enforcement of the various federal and state laws that relate to real estate marketing efforts to avoid deceptive practices and to protect consumer's interests.

Millennials: Challenging the Traditional Real Estate Model (OD)**/Textbook	Consumer Services	4	INT	30 M/C	30 mins
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Virtual Online Course - This course examines the factors driving today's real estate market. The instructor will take you beyond the newspaper headlines to illustrate how the former driving factors of real estate no longer apply, as millennial buyers outpace baby boomers (previously the largest real estate buyer group). You will learn how millennials—today's largest real estate market—buy, sell, rent, strategize, and communicate. Learn how you can better serve this new leading population of clients. You will explore essential expectations and patterns so you can refine and re-tool and your knowledge and practices, as well as your branding and image to reflect an understanding of the new real estate model. This course focuses on increasing your ability to work effectively and productively with millennials to achieve their real estate goals, as well as yours!

Avoiding Deceptive Practices      Consumer      5      HS      15 M/C      15 mins  
 Protection

Textbook: *Avoiding Deceptive Practices* - Regulators have expressed serious concerns over recent advances in marketing and advertising technology and methodology. Their impression is that consumers are being deceived when disclosure is incomplete or inappropriate when marketing and advertising content appears to be communicating information as opposed to selling. One term that has been used to describe this type of marketing is “native advertising”. Native advertising has been defined as marketing or advertising that is a type of disguised advertising, often online, that mimics unpaid informational or editorial content. This course is designed to provide real estate licensees with the knowledge and information they need to protect consumers and to fulfill the requirements of federal law and regulations by avoiding business practices that can result in consumer confusion and deception.

The TRUMP Tax Cut and Jobs Act      Consumer      7      HS      20 M/C      20 mins  
 And its Effect on Real Estate      Protection

Textbook: *The TRUMP Tax Cut and Jobs Act and its Effect on Real Estate First Edition*- Tax law, generally, is complex and confusing for everyone, including real estate agents. The Tax Cuts and Jobs Act (TCJA) is no exception. The objective of this course is not to make real estate licensees into TCJA experts...but rather to provide a sufficient amount of information so that you can identify when an expert attorney or tax counsel are essential to protect your clients. Finally, students will gain valuable information on tax credits, exemptions, and deductions included in the TCJA.

Protecting California Consumers      Consumer      15      HS      40 M/C      40 mins  
 From Real Estate Scams      Protection

Textbook: *Protecting California Consumers From Real Estate Scams*. Real estate professionals are in a unique position to recognize, prevent, and report scams and fraud that involves real estate and financial abuse. This is true for inexperienced buyers and for vulnerable elders who may not have anyone else who will protect them. In their day-to-day activities, real estate licensees become aware of consumers’ financial and real estate information. This course helps real estate licensees identify when certain actions cross the line into fraudulent or abusive behavior and what **action** they should take.

Solving the Downpayment      Consumer      4      HS      15 M/C      15 mins  
 Dilemma (4-Hour)      Protection

Textbook: *Solving the Downpayment Dilemma*. Every generation of consumers faces unique challenges and problems in the buying and selling of homes. For today’s home purchasers, one of the biggest hurdles is the amount of time it takes to accumulate enough money for a downpayment. While finding cash for a downpayment has always been a hurdle for some, the number of prospective home purchasers, and the number of issues they have to deal with to save for a downpayment, is impacting the market to an extent not previously seen. To provide information and solutions to consumers, real estate professionals can develop new tools and techniques that will prepare the consumer to take advantage of the marketplace.

The TRUMP Tax Cut and Jobs Act      Consumer      4      INT      15 M/C      15 mins  
 And its Effect on Real Estate      Protection  
 OnDemand Course  
 (OD)\*\*/Textbook

Virtual Online Course: *The TRUMP Tax Cut and Jobs Act and its Effect on Real Estate OnDemand Course* - Tax law, generally, is complex and confusing for everyone, including real estate agents. The Tax Cuts and Jobs Act (TCJA) is no exception. The objective of this course is not to make real estate licensees into TCJA experts...but rather to provide a sufficient amount of information so that you can identify when an expert attorney or tax counsel are essential to protect your clients. Finally, students will gain valuable information on tax credits, exemptions, and deductions included in the TCJA.



The Twenty Cost-Effective Home-Improvements Online Video (OLV)**	Consumer Protection	4	INT	30 M/C	30 mins
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Virtual Online Course: *Twenty Cost-Effective Home Improvements Online Video Course* - Homeowners are constantly asking, "What home improvements should I do to add value to my house?" In this information packed course, we will discuss what home improvements give the best immediate return on investment and which ones will add value over time. We will review energy efficient appliances, and calculate whether upgrading to higher efficiency makes sense. By understanding home inspection standards, you will learn the difference between a properly maintained property and one suffering from deferred maintenance, including what that can mean in value.

Protecting Elders from Real Estate Scams Online Video Course V1.0 (OD)**	Consumer Protection	4	INT	15 M/C	15 mins
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Virtual Online Course: *Protecting Elders from Real Estate Scams Online Video Course* - The law recognizes that elders are susceptible to financial abuse and fraud. Real estate licensees are uniquely positioned to help protect these vulnerable individuals from being preyed upon. This course provides real estate professionals with knowledge of the most common types of elder scams and how they can help elders to take steps to prevent abuse. Additionally, it describes how and to whom to report suspected elder financial abuse. Through education, knowledge, and awareness, real estate professionals can contribute to safeguarding the interests of their clients and other consumers in the marketplace.

Solving the Downpayment Dilemma Online Video Course V1.0 (OD)**	Consumer Protection	4	INT	15 M/C	15 mins
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Virtual Online Course: *Solving the Downpayment Dilemma Online Video Course V1.0*, - Every generation of consumers faces unique challenges and problems in the buying and selling of homes. For today's home purchasers, one of the biggest hurdles is the amount of time it takes to accumulate enough money for a downpayment. While finding cash for a downpayment has always been a hurdle for some, the number of prospective home purchasers, and the number of issues they have to deal with to save for a downpayment, is impacting the market to an extent not previously seen. To provide information and solutions to consumers, real estate professionals can develop new tools and techniques that will prepare the consumer to take advantage of the marketplace.

Your Client's Financing: Dos and Don'ts Online Video Course V1.0 (OLV)**	Consumer Protection	2	INT	15 M/C	15 mins
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Textbook: Virtual Online Video Course – *Your Client's Financing: Do's and Don'ts Online Video Course V1.0*: In today's real estate world, you need to be informed and engaged with many facets of every transaction. Whether representing the buyer or the seller, key elements in the process require the real estate agent's attention and oversight along with strategic marketing skills, knowledge, and appropriate use of social media, plus excellent negotiation skills.

From initial contact through the closing, real estate agents must move with the market. You'll learn how economic conditions, such as rising interest rates and employment indicators, along with many other factors, affect every client decision. This course will guide you step-by-step to better assist buyers so they are choosing the right type of funding. In addition, you'll be able to ensure buyers and sellers are getting the best possible price, all while providing a smooth transaction.



Financing Update: New Rules for The New World OL	Consumer Protection	4	INT	15 M/C	15 mins
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Virtual Online Course- *Financing Update: New Rules for The New World* - This course guides you through the integral financing process of a real estate transaction and the complex choices in mortgage financing. You will learn how to thrive in this business by understanding the current trends, laws, and requirements in this industry. The course covers topics such as COVID-19, condominium association approvals, steps for a successful closing, credit scoring and FICO 10, and loan programs, as well as recent changes to the typical loan program choices and mortgage regulations.

New Construction for Buyer Agents (LOL)	Consumer Protection	4	INT	15 M/C	15 mins
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Live Online – *New Construction for Buyers Agents* - Students will learn how to explain clearly and concisely the features, benefits, roadblocks, and deficits their clients can expect from building a new construction home. An often-overlooked source of inventory in the real estate marketplace, new construction expertise will help students broaden their range of potential clients. From working with the builder's sales center to preparing your clients for all the decisions they'll need to make, to protecting your client's through all the builder meetings, this course will prepare you to competently represent new construction buyers.

2021 Tax Update Live Online (LOL)	Consumer Protection	4	INT	15 M/C	15 mins
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Live Online – *2021 Tax Update Live Online: Join us for this year's compelling and informative Tax Update with all the essential updates pertaining to you, your business, and your clients. The Pandemic of 2020 brought many new challenges in tax planning affecting your clients and real estate. The passing of the CARES ACT had a significant impact. This course will discuss the important tax law changes you should be aware of to effectively represent your clients. Additionally, The Tax Cuts and Jobs Act (TCJA) continues to provide many planning opportunities in 2021. This course will also illustrate how your business and personal income has been influenced by the 2020 pandemic. Join our tax expert Paul Miller to learn what's new and necessary for your success!*

### Identification Required

Students will be required to provide a photocopy immediately before the administration of the final examination (via email - CAPhotoID@Kaplan.com), and enter the ID number upon registration, of one of the following items:

- (a) A current California driver license.
- (b) A current identification card described in Section 13000 of the California Vehicle Code.
- (c) Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.

If this information is not provided, the student completion certificate may be held until such a time as the identification information is provided.

**Penalty of Perjury Statement** - All California First Renewal and CE courses require the student to complete, under penalty of perjury, a statement that they are ensuring they are the person enrolled in and completing the course.



### **Certificate of Completion**

When you pass your exam, Certificates can be printed immediately while in the Learning Management System or by returning to our website [www.kapre.com](http://www.kapre.com) and click on "Log In" in the upper right corner and follow the instructions. Your Certificate will indicate the number of credit hours earned, and the course-approval category. If you should misplace or lose your Certificate, Kaplan Real Estate Education maintains College Level records indefinitely and Continuing Education records for a minimum of 5 years and will issue a duplicate Certificate upon request (\$15 each, payable by check or credit card).

### **Course Completion Time Limits**

The enrollment period for Continuing Education courses is 6 months. This timeframe falls within the amended Article 25. Section 3006 (m). "All offerings shall require completion *within* one year from the date of registration." Extensions will no longer be available for continuing education. **The DRE will only allow students to take exams for a maximum of 15 approved credit hours in any 24 hour period.** If you don't pass the final exam within the allotted two attempts, you must re-enroll in the course. The Learning Management System will not allow a student to complete more than the maximum 15 hours of exams in a 24 hour period.

### **Refund Policy**

**Risk-Free Money Back Guarantee\***: Please check your materials immediately upon receipt to ensure they include everything that was ordered. If you're not completely satisfied, you can return the materials unmarked to us within 30 days from the date they were received. Upon verification, you will receive a 100% refund less shipping and handling.

\*Refunds are not provided if we've issued you a certificate of completion.

### **Grading System**

In order to pass a course, you must achieve a minimum score on the course final exam. For all DRE approved continuing education the passing score is 70%.



### **DRE Course and Instructor Evaluation**

A course and instructor evaluation is available on the California Department of Real Estate (DRE) website at <http://www.dre.ca.gov/>. Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page.

### **DRE Disclaimer Statement**

These courses are approved for Continuing Education Credit by DRE. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructors, authors, or lecturers.

This material is for educational purposes only. In no way should any statements or summaries be used as a substitute for legal or tax advice.

It is your responsibility to know and understand DRE rules and regulations concerning licensing and educational requirements. We will be pleased to help answer your questions, but the DRE is the final authority - contact them at 877-373-4542 or visit the DRE website at <http://www.dre.ca.gov/>.

\*\* If you have selected an **OnDemand Video Course** (Coded as OD above), you will need to complete all of the OnDemand videos, online assessments and spend the required time in the course to be able to access your online Final Exam. In order to receive credit for the video length, you must view the entire video. Upon video completion, your account will be credited the video time. If you only watch a portion, you can come back and finish it later. You will be able to scrub forward through the material you have viewed. You are not able to scrub past material you have not viewed. Be aware that if you are inactive in an online component of the course for five minutes, the course will time out and you will need to log back in. Be aware that if you are inactive in an online component of the course for five minutes, the course will time out and you will need to log back in.

### **Course Provider Complaint Statement**

A course provider complaint form is available on the California Department of Real Estate (DRE) website at <http://www.dre.ca.gov/>. Access this form by typing in "RE 340" in the search box located in the upper right corner of the home page. An informational form regarding course provider complaints, "RE 340A" is also available.