



Real Estate Career Guide

Education for the
Professional

Association of
Saskatchewan
REALTORS®

The Model of Education
June 2011





CONTENTS

- 4 An Important Role
- 5 Commitment is Key
- 6 Discover All That We Can Help You Achieve
- 7 ASR Mission Statement
- 8 Maximizing Personal Skills
- 10 Dealing With the Dollars
- 12 Future Possibilities
- 14 The Learning Routes
- 15 Styles of Learning
- 17 Resources & Tools
- 18 Anywhere, Anytime in Saskatchewan
- 20 The Journey of a Lifetime
- 21 The Learning Path
- 22 Education Requirements
- 25 Frequently Asked Questions
- 27 Course Description
- 29 Criminal Record Check
- 30 Specific Course Policies, Rules & Procedures
- 35 ASR Course Enrollment Form

The real estate profession, more than ever before, confidently faces a future of expanding technologies, digital marketing know-how, specialized knowledge and expanding marketplaces.

WELCOME TO YOUR REAL ESTATE CAREER

Today's fast-paced market holds great promise for those with the drive to succeed. Every day, millions of dollars change hands in the real estate marketplace. Hard work, diligent effort, and a positive spirit can turn dreams into reality.

Building a successful real estate career, as in most professions, is not easy but potential rewards are many. Thousands of people, just like you, have achieved personal career goals, built solid reputations, and received the rightful rewards of diligently serving the buying and selling public.

Do not expect immediate results. Hard work and conscientious effort are essential. From the outset, be prepared to invest time and money in a life-long learning pursuit. Tomorrow's pacesetters not only build strong knowledge foundations, but also continuously update professional skills. Fortunately, new salespeople find lots of help along the way. The Association of Saskatchewan REALTORS® and the Saskatchewan Real Estate Commission, along with practicing brokers provide the backup needed with training, knowledge, support, and guidance.

Discover opportunities that await you in all types of real estate. This *Real Estate Career Guide* provides important information to point you in the right direction. The Guide offers detailed course information, required practices and procedures, and important insights into this chosen profession. Join thousands of professionals who have decided to make real estate a lifetime career. Start charting your new career now.

The Career Guide is a descriptive summary of course details reflecting current policies at the time of publication only. Provisions in this Guide do not constitute a contractual relationship between the students and the ASR. The Association reserves the right to amend course schedules, fees, content, policies, standards, workbooks, encyclopedias, provincial reference manuals, and other reference materials without notice at its sole and absolute discretion.



A real estate career is much more than simply listing and selling property...

AN IMPORTANT ROLE

Millions of dollars are transacted every day in the real estate marketplace. Corporate balance sheets are supported by real estate holdings and most personal wealth is directly or indirectly associated with real estate equity. Historically, land was the main negotiable commodity, but now there's so much more. Real estate ownership includes condominiums, co-operatives, timeshares, mineral rights, air rights... the list goes on and on. So much potential awaits those who grasp its importance.

The world is driven by real estate. Canadians everywhere long to own property and salespeople are vital in that process. Every day thousands of professionals make dreams come true from St. John's to Victoria. In Saskatchewan, at this moment, real estate practitioners are assisting buyers in making the largest single purchase that they may ever undertake. As you read this publication, sellers are busy signing agreements that will forever alter their future destinies.

Most real estate practitioners will tell you there's nothing quite like the emotional and, of course, the financial satisfaction that comes from the successful negotiation of a real estate transaction. Few regret making a career choice that is really a way of life. Enter a world that offers career flexibility, financial paybacks, and great growth potential for those willing to make the commitment.

Completing required registration courses is just the beginning.

COMMITMENT IS KEY

The market is dynamic, legislation is constantly changing, and new technologies are continuously emerging.

Tech-savvy salespeople are making inroads into how real estate is transacted. Today's marketing goes well beyond listing forms and measuring tapes. A new generation of professionals rely on integrated databases, hand-held computers, global positioning systems, and virtual house tours. Get in on the ground floor – the digital revolution is your welcome mat to the future.

Personal sacrifices are also a reality. In the heat of negotiations, most buyers and sellers have little regard for time of day, or day of week. Critics point to long hours, high stress levels, and reduced social life. Advocates insist it's all a matter of perspective and balance. No one questions that trade-offs are necessary, but personal freedom and a fulfilling and satisfying career are well worth the effort.


Be prepared to manage daily activities with a positive, proactive mindset. A career in real estate is anything but routine. Sales representatives are constantly in and out of the office making contacts, procuring listings, showing homes, and negotiating agreements. Even better, no two transactions or homes are ever exactly the same. Successful salespeople make things happen. They thrive on the opportunities and challenges presented each day.



SREC's Mission Statement

To protect the public by ensuring that registrants act within a professional framework that promotes ethical conduct and integrity and strengthens consumer trust and confidence.

DISCOVER ALL THAT WE CAN HELP YOU ACHIEVE



The Saskatchewan Real Estate Commission (SREC) was established in 1988 to administer *The Real Estate Act* on behalf of Saskatchewan Justice. Consumers are the principal clients of SREC and the Commission serves and protects these clients in cooperation with three major stakeholders: registrants (brokers, branch managers, associate brokers and salespeople), industry associations and government. SREC is responsible for the registration of all persons seeking real estate broker, branch manager, associate broker, or salesperson status in Saskatchewan. The Commission is also involved in all matters concerning registration renewals, investigations and audits, professional standards and other activities in the interest of consumer protection.

The Commission is a dynamic force in the marketplace. The Commission is committed to exciting new programs and initiatives that will not only advance consumer protection but also promote the professional image of real estate practitioners throughout the province.



The Saskatchewan Real Estate Commission
237 Robin Crescent
Saskatoon, SK S7L 6M8
Phone: 1.306.374.5233 or 1.877.700.5233
Fax: 1.306.373.2295
Website: www.srec.ca

Trading

To be registered to trade in real estate, a person must:

- submit proof of holding a high school diploma in Canada, or a SREC approved equivalency;
- successfully complete the necessary courses;
- complete the required registration forms;
- submit the appropriate registration fee;
- submit an acceptable criminal record check;
- be employed by a registered broker.

Numerous associations, institutions, real estate boards, regional councils, and professional organizations provide services to real estate professionals.

The Association of Saskatchewan REALTORS® was founded in 1949 to organize real estate activities and develop common goals across the province, such as promoting higher industry standards, protecting the general public and preserving private property rights. Today, ASR represents over 1300 real estate professionals and five real estate boards and five regional councils. The Association continually strives to improve the image of its members by enhancing educational and professional standards. Every practitioner who joins a real estate board in Saskatchewan automatically becomes a member of ASR and the Canadian Real Estate Association (CREA). The Association of Saskatchewan REALTORS® is charged with the responsibility, from the Commission, to develop and administer real estate licensing courses for all prospective salespeople in the Province of Saskatchewan. The Education Department of ASR is directly responsible for the coordination of all such programs.

The Association enthusiastically pursues benefits and services that prepare its members for tomorrow's challenges, particularly in the areas of licensing and continuing education, government relations, member savings through discount plans, public relations and real estate board services. Over the years, the Association has grown and developed into a full service organization that not only benefits members, but also the public at large. ASR's commitment is to the profession now and in the future.

ASR MISSION STATEMENT

The Association of Saskatchewan REALTORS® is the primary advocate for organized real estate in Saskatchewan and provides the direction, leadership and support services necessary to enhance the professionalism and profitability of our members.

Association of Saskatchewan REALTORS®
2811 Estey Drive
Saskatoon, SK S7J 2V8

Phone: 1.306.373.3350 or 1.877.306.7732
Fax: 1.306.373.5377
Email: education@saskatchewanrealestate.com
Website: www.saskatchewanrealestate.com





Experience suggests that certain talents, qualities, and personal traits improve the odds of building a worthwhile career.

MAXIMIZING PERSONAL SKILLS

Math – a basic grounding in math fundamentals, with proficiency in multiplication, division, fractions and factors. These skills are required when measuring structures and land, as well as evaluating property and arranging mortgage financing.

Research – a practical knowledge of how to locate, read and understand legal documents. Familiarity with basic document structures will assist when researching materials concerning property ownership.

Organization/Planning – an ability to organize personal affairs as well as conduct business activity in a logical, efficient manner. These qualities are useful in obtaining listings, showing properties, handling offers and conducting negotiations.

Confidence/Persistence – an enviable quality built on a mature and objective attitude. Real estate sales do not always go smoothly and practitioners must routinely deal with setbacks and disappointments, as well as successes.

Problem-Solving – an ability to address difficulties and arrive at plausible, practical solutions given conflicting interests of parties involved. This attribute is particularly useful in listing and selling activities. Often the success or failure of a real estate transaction will hinge on this ability.

Computer Knowledge – a basic understanding of computer hardware and software. Computers and other electronic devices are mainstays in today's real estate brokerages.

English Language Comprehension & Proficiency – an essential skill. Salespeople must understand, draft, and explain real estate agreements, listings, and other related forms. Real estate practitioners must ensure that documents are correctly prepared and properly reflect the wishes of parties.

Negotiating Skills – a fundamental part of any real estate transaction. Salespeople routinely negotiate on behalf of buyers and sellers to arrive at mutually agreeable terms.

Interview Techniques – a basic understanding of questioning methods. Real estate success often depends on asking the right question at the right time. This skill is particularly valued when helping buyers determine their purchasing needs.

People Skills – an ability to gain the trust and respect of buyers and sellers. Rapport comes easily to those who enjoy working with people, genuinely take interest in their well-being, and understand needs and wants.

Self Discipline – the ability to work independently to get the job done. Real Estate sales demands self-motivation, discipline, and personal commitment.



Many real estate professionals earn six-digit incomes, while others may work for months or years with little financial success.

DEALING WITH THE DOLLARS

Income Potential

Predicting income is always a difficult task. Earnings are typically related to personal sales ability and people skills. However, several years' experience are often necessary before accurately predicting income levels.

Salespeople in Saskatchewan must be employed by a real estate brokerage. Compensation is usually based on a commission structure. Commission plans vary and may depend on the number of properties sold or leased. Earnings can also be affected by area, property type, local market conditions, and specific brokerage policies. The income received from a particular transaction is typically subject to the number of brokerages and salespeople involved in the transaction. For example, if a salesperson lists and sells a property, the commission is paid to the brokerage who then splits the amount with that salesperson. Some brokerages pay a high percentage of the total commission to the salesperson. However, that salesperson(s) typically must pay monthly fees to the brokerage regardless of whether commissions are earned or not.

Differing compensation plans and management styles are found in the marketplace. New salespeople are encouraged to do their homework and choose a brokerage that best supports their career goals.

As with most business ventures, an individual contemplating a real estate career should have sufficient capital available to be financially independent for at least six months. No one can predict the future. The best advice: Be financially prepared if personal goals do not immediately materialize.

Time Lag

How long does it take to receive a commission? First the property is listed, offered at a reasonable price, shown to interested buyers, and ultimately an agreement drafted and accepted. Typically, conditions must be fulfilled and notifications made. The closing date is normally set 60 to 90 days in the future. From start to finish, the time lag can be four, six or even eight months to get paid – and much longer with commercial property. The bottom line: Plan your finances carefully and resist the urge to spend tomorrow's dollars today.

Budgeting

Course costs leading to salesperson status (Phase 1 and 2) are just part of the total investment required for salesperson registration in Saskatchewan. Careful budgeting is essential.

Students are reminded that no commission can be earned until registration occurs with the Saskatchewan Real Estate Commission and therefore time delays must be considered. Even at the point of acquiring registration, several months may elapse before any commission is earned and subsequently received. A fee for registration is due to the Commission for all categories of registration.

Approximately 85 percent of salespeople, branch managers, associate brokers, and brokers in Saskatchewan are members of local real estate boards. Real estate board dues will vary throughout the province. Salespeople may also be responsible for other board services fees.

Brokerages may hold salespeople accountable for advertising and/or other costs associated with the real estate profession, e.g., telephone calls, paging services, administration fees relating to listings and transactions, technology services, and photocopy/fax services. Again, students are encouraged to investigate costs and services of different real estate brokerages.

Other expenses to be considered include vehicle operation and maintenance, personal attire, computer equipment, and electronic communication devices.



A portion of every earned dollar should be reinvested in ongoing professional requirements, continuing education, and other career enhancements.

ALWAYS INVEST IN YOURSELF



A real estate career offers tremendous potential. Here's a few of many opportunities.

FUTURE POSSIBILITIES

Residential Resale Listing/selling of existing homes is perhaps the most people-oriented and popular of all specialties. The ability to effectively communicate and work independently must be complemented with a number of technical skills. Most individuals entering the profession begin with residential sales, then seek other opportunities in the real estate marketplace.

New Home Sales Typically involves selling exclusive products for one or more builders. This activity demands technical knowledge concerning house construction, models and options and available upgrades.

Condominium Sales Requires specialized knowledge concerning legislative requirements and unique ownership factors. Many practitioners have found rewarding careers within even small niche markets.

Rural & Recreational Sales Salespeople encounter wide diversity ranging from seasonal waterfront cottages to year-round, fully winterized homes. Extensive knowledge is required concerning rural/recreational planning, municipal regulations, environmental legislation, and unique restrictions impacting these properties.

Commercial Sales and Leasing Commercial activities can involve industrial, retail, office, and/or business operations. This career direction is probably the most demanding given heavy reliance on technical knowledge, investment calculations, and transaction complexity. Commercial sales can involve millions of dollars, lengthy negotiations, and long closing dates.

Farm Sales Farm sales require highly specialized knowledge of legal issues and provincial statutes, tax issues in the sale of farms, different types of crops and livestock, and a whole array of environmental issues. This is an important specialty field, as traditionally, agriculture has been one of our province's most important industries and a source of income and employment.

Property Management This demanding function requires administrative expertise, organizational abilities, and recordkeeping skills. Property managers perform such day-to-day tasks as buildings/grounds maintenance, tenant relations, rent collection, and employee management. At the same time, the manager is expected to achieve the owner's financial goals.

Regardless of the activity selected, proficiency in mathematics, effective communication skills, and technical knowledge is required.

ADDITIONAL CAREER OPTIONS

If selling is not a primary interest, other non-selling opportunities may hold promise. Many successful careers have been built on services complementary to real estate brokerage.

Appraisal Property appraisal is an exacting field involving value estimates for various reasons including litigation, mortgage financing, expropriation, and domestic issues. Appraisal techniques rely on sophisticated formulae. A solid knowledge of mathematics is essential.

Mortgage Financing Persons specializing in mortgage financing assist both buyers and sellers in securing satisfactory financial packages for residential and commercial transactions.

Salespeople can achieve broker status and open their own brokerages, manage a brokerage office, or pursue specialized activities.



An Individual Pursuit

Real estate education programs face two challenges: the ability to deliver education on a province-wide basis, and the structure to meet the learning needs of individuals.

THE LEARNING ROUTES

The Association of Saskatchewan REALTORS® offers flexibility in learning offering self-directed learning (registration courses) and the classroom or online environment (Continuing Professional Development).

Students have a range of choices to design their own learning journey within an exciting and challenging career in the field of real estate.

ASR is committed to the expansion of the learning program wherever feasible to advance learning by personal design.

A Commitment to Excellence

A strength of any learning system is built on well-researched and meaningful criteria. All registration courses for registration purposes as developed by the Association of Saskatchewan REALTORS® will meet and exceed common education standards as developed by the real estate regulatory bodies across Canada and the national standards as set out in the National Code of Real Estate Education and curriculum requirements established by the Alliance for Canadian Real Estate Education (ACRE). ACRE is a partnership of provincial and territorial real estate associations working together to develop and advance excellence in real estate education products throughout Canada.

Strict adherence to nationally recognized standards ensures that students receive factual, vital and interesting course content and pursue meaningful learning routes in their new career. Courses are continuously updated by experts in various specialties to ensure timely and informative sessions.

STYLES OF LEARNING

NOTE: For the first time ever, ASR is offering Phase 1, *Real Estate as a Professional Career* and Phase 2, *Residential Real Estate as a Professional Career* in a classroom setting for those students who choose to participate. Interested students should contact the ASR office for more information.

Self-Directed

Home study, as a traditional method, has guided countless professionals in their academic pursuits. Students work through course material, research references and complete exercises and examination study guides within the confines of their homes or offices. In addition, ASR has recently unveiled the Continuing Professional Development (CPD) program online for registrants who choose this style of learning. Self-directed courses allow individuals anywhere, the opportunity to complete programs for registration purposes through a convenient, realistic timetable.

Commitment and self-motivation are musts when tackling self-directed programs. Course completion for registration purposes is followed by a scheduled on-line examination at one of ASR's many examination centres.

In addition, ASR's Education Department is as close as the phone to assist students with course content and questions. Assistance over the phone and e-mail is available weekdays and a message may be left during other time periods.

Home study courses allow for accessibility to courses and information throughout the province. As technological innovation unfolds, ASR is committed to expanding resources and choices in the area of self-directed learning. Current online initiatives represent a fundamental shift in how knowledge and skills are effectively conveyed to an eager audience of prospective new salespeople. The merging of technology and training has just begun. Great strides are planned for the future.

Learning Choices

Online coursework takes advantage of multi-media delivery methods and is attractive to students by meeting various learning preferences.



Classroom

Classroom instruction uses a combination of teaching methods emphasizing case studies and problem solving exercises. ASR instructors are active and experienced practitioners in the field of real estate, and other related disciplines, who have met criteria established by ASR to become ASR *certified*.

The classroom option for students has been expanded by including selected pre-registration courses. This learning environment provides the student with the opportunity to participate in classroom interactive activities while enjoying direct access to an ASR instructor.

Classroom instruction for the Continuing Professional Development (CPD) course is activity based, mandating attendance at a given time for a specified period. Participants are expected to attend 100 percent of the scheduled classroom hours for CPD as it is a Commission re-registration requirement. If more than 15 minutes (in total) of the workshop is missed, course credit will not be received.

Choosing Your Way

The learning path for all courses is located on page 21. All courses are offered through ASR and administered by the Association. In addition, the mandatory education for the Continuing Professional Development program is provided by ASR both in a classroom setting and through an online program.

Learning By Doing

The classroom experience is active not passive. Students progress through the natural process of investigation, trial and error and discovery.

Classroom instructors use a combination of teaching methods with an emphasis on case studies and problem-solving exercises. Techniques include informative presentations, practical question-and-answer periods, real life in-class exercises and explorative group discussions.

ASR is committed to providing creative and responsive education methods that embrace adult learning principles and the life-long pursuit of knowledge integral to a successful career in real estate.

RESOURCES & TOOLS

The integrated reference/workbook approach is well suited to adult learners. Students readily gain knowledge through guided research, true-to-life case studies and active learning exercises.

Real Estate Encyclopedia

The *Real Estate Encyclopedia* is the central resource linking academic study and marketplace realities. This unique reference book directs how students learn. This publication focuses on nationally-recognized terms and accepted practices for real estate activities.

The encyclopedia, designed exclusively for the real estate marketplace, has become a standard resource for registered salespeople and brokers. This user-friendly publication is colour-coded with abundant illustrations, cross-references and detailed indexes.

Provincial Reference Manual

The *Provincial Reference Manual*, a companion resource to the encyclopedia, guides students through province-specific topics and practices affecting real estate trading. The book is divided into 14 sections covering diverse topics such as condominium, planning, taxation, tenancy and title/ownership. Topics within sections are alphabetically organized for ease of use.

Manuals

Course manuals are fully integrated and cross referenced to both the *Real Estate Encyclopedia* and *Provincial Reference Manual*. Practical hands-on exercises ensure that participants encounter scenarios relevant to today's real estate marketplace.

Students take part in drafting agreements of purchase and sale, calculate investment property cash flows and rates of return, analyze situations involving property defects, and resolve legal/ethical issues encountered in real estate transactions. Learning consolidation, reviews, and exercises confirm ongoing comprehension.

Detailed answers are located in the appendix for self-evaluation and assessing learning progress. Course content is updated to reflect the latest changes in legislation, legal matters, and market practices that impact the real estate profession.

Examination Study Guides

Examination study guides have been prepared for the registration courses in order to assist students in preparing for their examinations. All questions in these publications are similar to questions that will appear on the examinations.



The Association of Saskatchewan REALTORS® has ensured that this career opportunity can happen for anyone in or outside of the province.

ANYWHERE, ANYTIME IN SASKATCHEWAN

Self-directed study is available for courses required for registration and re-registration through home study and online offerings. In addition, classrooms are strategically located in key centers when personal attendance is required to maximize the learning experience for the Continuing Professional Development mandatory education. As well, the classroom option is available for students for selected pre-registration courses. Examination centers are conveniently located throughout the province.

Whether you live in Wakaw or Yorkton, the learning experience can begin immediately.



ASR Student Assistance

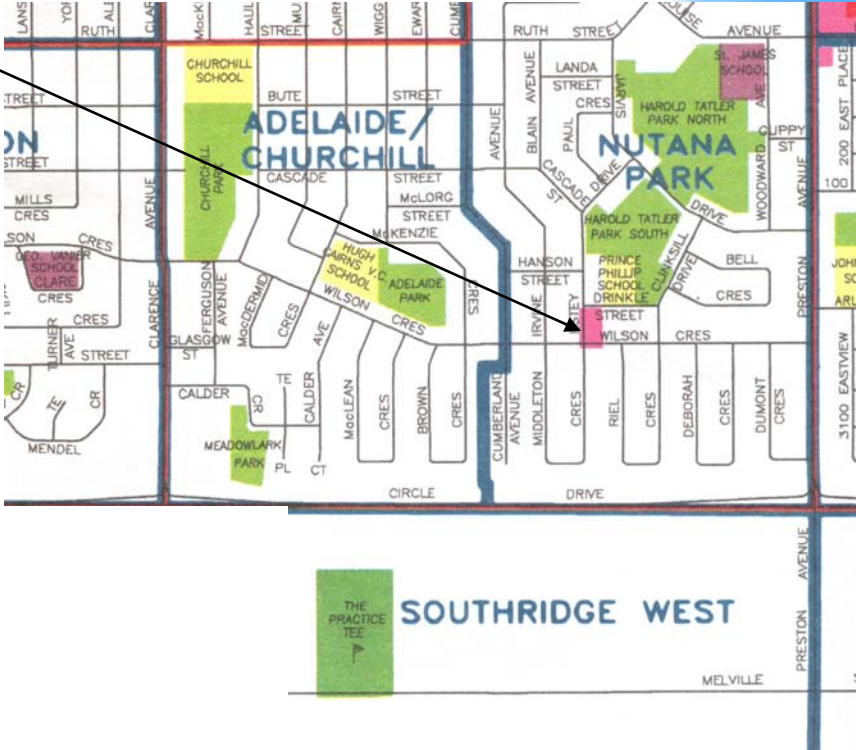
Phone: 1.306.373.3350 or 1.877.306.7732

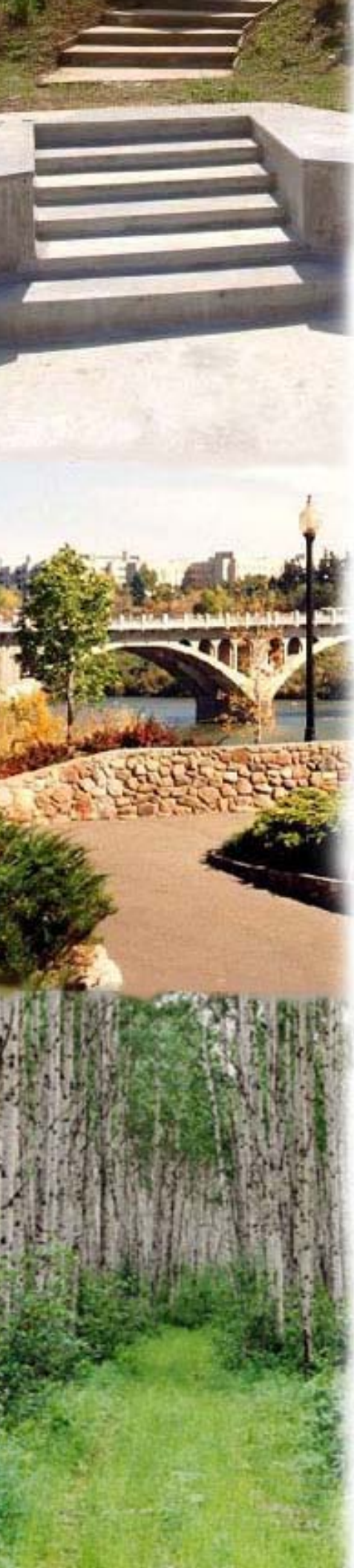
Email: education@saskatchewanrealestate.com

To join the ASR Education blog, send an email requesting an invitation.

Visit the ASR FAQs/eFlashcard website for help and practice exercises at: <http://www.saskatchewanrealestate.com/PhIE-Flashcards/FAQ/homepage>.

ASR Office
2811 Estey Drive
Saskatoon, SK S7J 2V8
Phone: 1.306.373.3350
Toll Free: 1.877.306.7732
Fax: 1.306.373.5377
Email: education@saskatchewanrealestate.com
Website: www.saskatchewanrealestate.com





The learning path sets required courses leading to a registered salesperson, associate broker, branch manager and broker status.

THE JOURNEY OF A LIFETIME

A Flexible Plan

All educational courses relating to registration are described in detail on subsequent pages, including fees and examination schedules.

Pre-Registration

Students must successfully complete the Phase 1 course within 12 months of the original purchase date. Upon completion of Phase 1, an individual has one year to successfully complete one of the Phase 2 courses. Upon successful completion of Phase 1 and Phase 2 the individual must submit an application for registration to the Commission within two years.

Continuing Professional Development

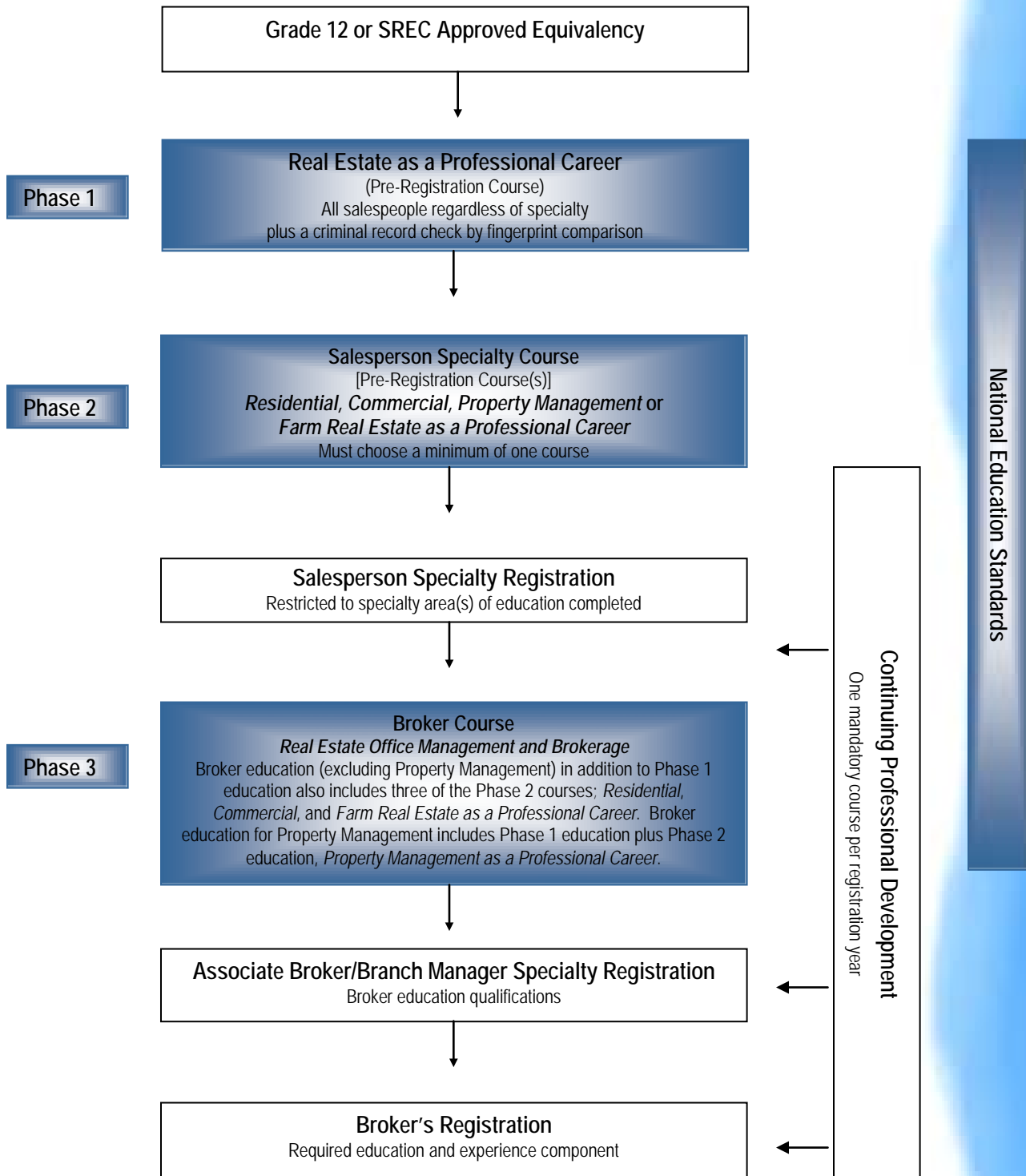
A required course, provided by ASR and mandated by the Commission, which must be completed in each one-year registration cycle for all registrants. Failure to obtain the required education could result in termination of registration with the Commission and loss of ability to trade in real estate.

Broker

A salesperson may pursue broker, branch manager or associate broker status at their option, by completing the required Phase 2 education and an additional Phase 3 course, as well as meeting the experience requirements as mandated by the Commission.

THE LEARNING PATH

The Model of Registration



Note: If you have a criminal record, please contact the Commission prior to registering for the Phase 1 course, *Real Estate as a Professional Career*.

EDUCATION REQUIREMENTS

The Commission is responsible for the administration of *The Real Estate Act*. The *Act* demands that those who wish to earn a living by selling real estate must register with the Commission as a salesperson, a broker, an associate broker or a branch manager. Each category has specific education prerequisites.

Over the years, the names and content of the educational courses have changed (and will continue to change). Thus, there are different paths to registration as a salesperson, associate broker, broker or branch manager, depending upon when you started your real estate career.

The actual development and delivery of the courses is carried out by ASR. So, when you want to take a course contact:

Education Department
Association of Saskatchewan REALTORS®
2811 Estey Drive
Saskatoon, SK S7J 2V8

Fax: 1.306.373.5377
Phone: 1.306.373.3350
Toll Free: 1.877.306.7732
Email: education@saskatchewanrealestate.com
Website: www.saskatchewanrealestate.com

Remember, **these are only the educational requirements**. Check with the Commission for **experience requirements**. (The address and contact numbers are listed on page 6.)

Note: The information provided in this career guide was accurate when it was published. Always check with ASR to ensure you have the latest information.

Changes to Brokers', Branch Managers' and Associate Brokers' Education

The October 1, 2010 Saskatchewan Gazette provided notification of changes to the Saskatchewan Real Estate Commission's bylaws relating to educational requirements for brokers, associate brokers and branch managers.

The bylaws will now require additional education for those individuals that are registered or were in the process of being registered as either a broker, branch manager or associate broker under the specialty model of education. With the new model of education, brokers, associate brokers and branch managers will have the opportunity to register in at least one of two streams of education. The first stream will include Residential, Commercial and Farm education and the second stream relating to Property Management will remain a separate specialty area for education and registration.

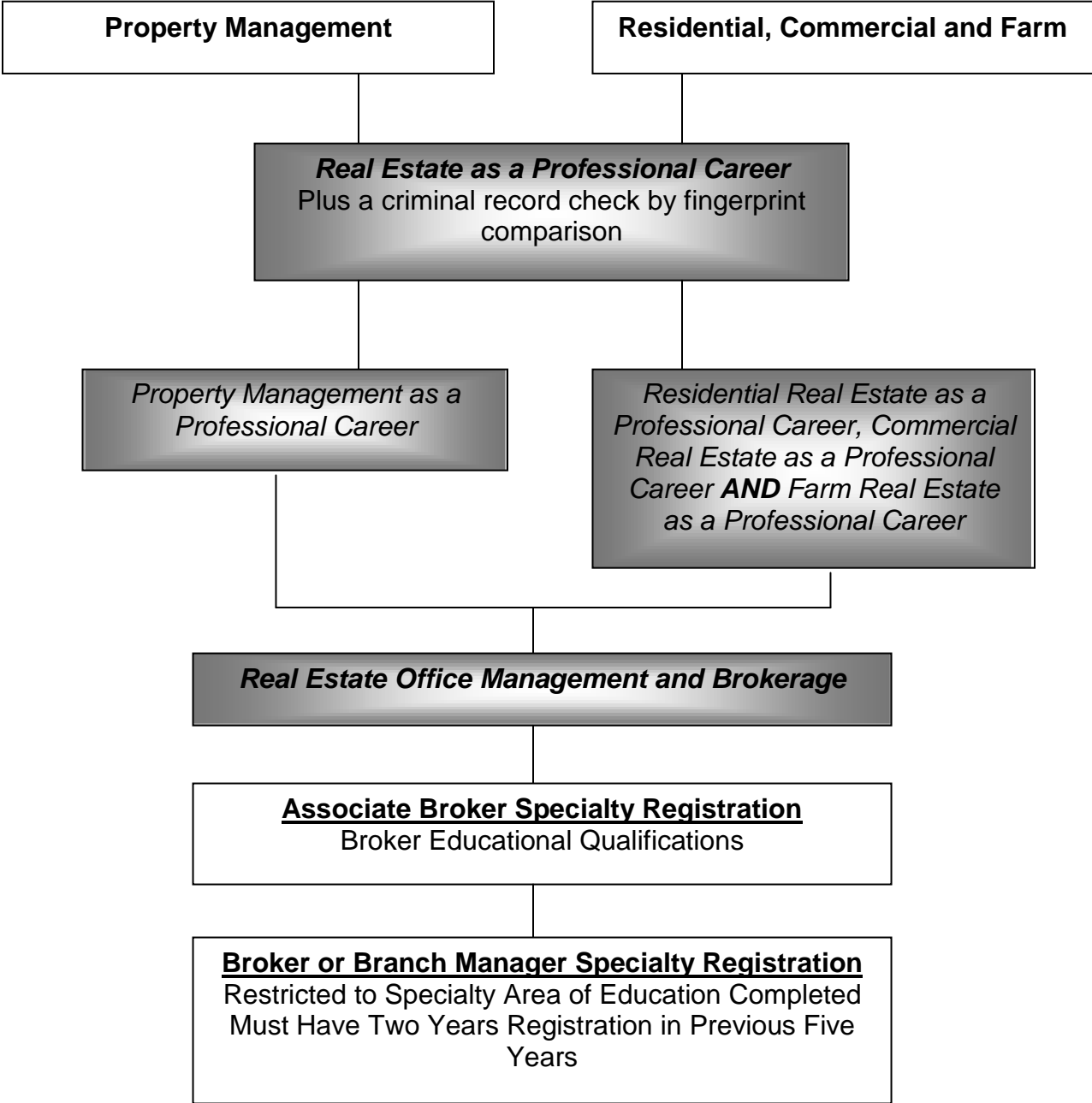
The Saskatchewan Real Estate Commission has provided for a transitional period to make this change as seamless as possible for those registrants affected. Effective immediately, the following policies will serve as the process the Commission will follow relating to the requirements for brokers, associate brokers and branch managers for individuals:

- 1) registered in all specialty areas: Residential Commercial, Farm and/or Property Management, the changes to the bylaws will have no impact on their registration status.
- 2) who have or will complete the salesperson's Property Management course, they will be required to complete the *Real Estate Office Management and Brokerage* course for broker, associate broker or branch manager registration restricted to the Property Management specialty.
- 3) excluding property management, who are currently enrolled or enroll prior to December 1, 2010, in the broker's, associate broker's and branch manager's course (*Real Estate Office Management and Brokerage*) and complete the course prior to June 30, 2011, can apply for registration as a broker, associate broker or branch manager but will be restricted to the specialty areas in which the required education has been obtained. The Certificate of Registration for these individuals will contain terms and conditions requiring the completion of the salesperson's courses in all three specialties (Residential, Commercial and Farm) prior to October 29, 2012.
- 4) excluding property management, currently registered as a broker, associate broker or branch manager and who have not completed all three of the salesperson's specialty courses (Residential, Commercial and Farm) will be issued an amended Certificate of Registration effective December 1, 2010. The amended Certificate of Registration will contain terms and conditions requiring the completion of the salesperson's courses in all three specialties (Residential, Commercial and Farm) prior to October 29, 2012, in order to remain registered in the broker, associate broker or branch manager category.
- 5) who enroll in the broker's, associate broker's or branch manager's course (*Real Estate Office Management and Brokerage*) after December 1, 2010, except for the property management specialty stream, will be required to successfully complete all three of the salesperson's specialty courses (Residential, Commercial and Farm) before they meet the educational requirements of a broker, associate broker or branch manager.

The bylaw changes can be found on the Commission's website home page under new legislation. The Commission's bylaw document, under the sub menu LEGISLATION, has also been amended to reflect these changes along with other recent bylaw changes.

The enhanced broker, branch manager or associate broker education is required by all registrants before registration will be granted in these categories.

Broker/Branch Manager/Associate Broker Educational Requirements



FREQUENTLY ASKED QUESTIONS

I have never been in real estate. How do I get started?

- ✓ Purchase the initial Phase 1 pre-registration course *Real Estate as a Professional Career*.
- ✓ Provide proof of a high school diploma in Canada, or a SREC-approved equivalency to the Saskatchewan Real Estate Commission. For further information please call SREC at 1-306-373-5233, Extension 1.
- ✓ Go to the Commissionaire's Office in Saskatoon or Regina or to the office of the local police authority (i.e., RCMP, City Police) to request a criminal record check by fingerprint comparison (full instructions are included with your Phase 1, *Real Estate as a Professional Career* course).
- ✓ Successfully pass the examination, with a mark not less than 70%, within one year of the date you purchased the course.

Then what do I do?

- ✓ Upon completion of the Phase 1 course, you then have one year to successfully complete one of the Phase 2 specialty courses.
- ✓ You are required to successfully pass the examination with a mark of not less than 70%.
- ✓ Become registered with the Commission as a registered salesperson within two years of the date that you have completed a Phase 2 course.

OK. I would like to continue my education from this point. I am thinking about working as a broker, branch manager or associate broker. What do I need to do?

- ✓ Successfully pass the examination with a mark of not less than 70% for:
Real Estate Office Management and Brokerage

Broker education (excluding Property Management) in addition to Phase 1 education also includes three of the Phase 2 courses: *Residential Real Estate as a Professional Career*, *Commercial Real Estate as a Professional Career* and *Farm Real Estate as a Professional Career*. Broker education for Property Management

includes Phase 1 education plus Phase 2 education, *Property Management as a Professional Career*.

Please note: the Commission also has specific experience requirements for registration as a broker or branch manager.

I am currently registered as a salesperson. I did not take the *Real Estate as a Professional Career* course but I am thinking about registration as a broker, branch manager, or associate broker. What courses do I need?

- ✓ Successfully pass the examination with a mark of not less than 70% for:
Real Estate Office Management and Brokerage

Broker education (excluding Property Management) in addition to Phase 1 education also includes three of the Phase 2 courses: *Residential Real Estate as a Professional Career*, *Commercial Real Estate as a Professional Career* and *Farm Real Estate as a Professional Career*. Broker education for Property Management includes Phase 1 education plus Phase 2 education, *Property Management as a Professional Career*.

Please note: the Commission also has specific experience requirements for registration as a broker or branch manager.

I was once registered with the Commission and wish to return to the industry. What courses should I take?

- ✓ Please contact the Commission. The education courses you will be required to take will depend on how long you have been away and any changes to the education model.

I was registered to sell real estate in another province. What courses should I take?

- ✓ Please contact the Commission. Your experience and education may be recognized in Saskatchewan and you may be eligible to take our *Real Estate Practice in Saskatchewan* reciprocity course.

If we have not yet addressed your concerns, please contact the Commission or the Association.

COURSE DESCRIPTION

Real Estate as a Professional Career

Enrollment period: **one year** (Home study – Pass mark 70%)

Designed for the prospective salesperson, the material covered in this course is very practical in nature. You will learn the basics of property evaluation, mortgage financing, building construction, property registry, contract and agency law, *The Real Estate Act*, *The Real Estate Regulations*, Commission Bylaws, CREA Code of Ethics, mandatory and standard forms, technology, and privacy issues.

Residential Real Estate as a Professional Career

Enrollment period: **one year** (Home study – Pass mark 70%)

Designed for participants embarking on a career in residential real estate, this course provides the practical knowledge and expertise necessary to be successful. Material covered includes an overview of residential real estate, evaluating property, representing the seller, representing the buyer, the contract of purchase and sale and other applicable forms plus mortgage underwriting.

Commercial Real Estate as a Professional Career

Enrollment period: **one year** (Home study – Pass mark 70%)

Designed as a competency-based course for commercial practitioners, this course recognizes the unique requirements of commercial clients and customers in a sophisticated marketplace. The focus is on commercial skills and knowledge with particular regard to acceptable standards and levels of consumer protection expected of salespeople entering this field. Material covered includes an overview of commercial real estate, professional conduct, seller/landlord representation, buyer/tenant representation, retail and office leasing, sale of a business, industrial real estate, investment real estate, the offer to purchase and other applicable forms.

Property Management as a Professional Career

Enrollment period: **one year** (Home study – Pass mark 70%)

Designed as a competency-based course for property managers, this course recognizes the unique requirements of property managers, tenants and landlords in an increasingly sophisticated marketplace and focuses in on property management skills and knowledge. Material covered includes an overview of property management, the law and property management, leases and tenancy agreements, property management accounting, management and administrative procedures, physical and operational property management professional conduct and the property management plan.

Farm Real Estate as a Professional Career

Enrollment period: **one year** (Home study – Pass mark 70%)

Designed for participants planning to specialize in the sale of farm properties, this course provides the product knowledge and expertise necessary to be successful. Material covered includes an overview of farm real estate, soils, crop and livestock production, utilities and services, listing/selling of farm properties including applicable forms, plus the environment and associated risks.

Real Estate Office Management and Brokerage

Enrollment period: **one year** (Home study – Pass mark 70%)

Designed for the prospective broker and branch manager, this course addresses managerial implications including building a business plan, marketing, bookkeeping, financial statements, budgeting, personnel, operations manuals, employment contracts, human resources, training programs and the *Competition Act*. Material covered also includes *The Real Estate Act* (plus its interpretations and exemptions), *The Real Estate Regulations* and Commission Bylaws. In addition, the history, structure and mandate of the Saskatchewan Real Estate Commission and how it impacts on the trade of real estate is closely examined.

Real Estate Practice in Saskatchewan

Enrollment period: **one year** (Home study – Pass mark 70%)

You may qualify to take the *Real Estate Practice in Saskatchewan* course.

If you are currently registered in another jurisdiction and wish to become registered in Saskatchewan, contact the Saskatchewan Real Estate Commission. Qualified applicants will be eligible to take our *Real Estate Practice in Saskatchewan* course. You will learn about *The Real Estate Act*, appropriate legislation, property registry, representation of the buyer and seller, as well as mandatory and standard forms used in Saskatchewan.

CRIMINAL RECORD CHECK

Individuals may go to a Commissionaire's office located in either Regina or Saskatoon or you may choose to go to the local police authority (i.e., RCMP or City Police, as the case may be) to request a criminal record check **by fingerprint comparison**. You will be required to provide two pieces of identification, one of which must verify your date of birth (i.e. driver's license, health card, social insurance card, birth certificate, etc.). **Please call ahead for an appointment and note that each organization charges a fee for this process and that payment may be requested by cash only.**



Individuals should apply in sufficient time to allow for the processing of the criminal record check. The process through a Commissionaire's office is by digital fingerprint and may only take a few weeks. However, the length of time varies when you use the local policing authority. If you choose this method, **it is recommended that you allow several months for the process.**

If you go to a Commissionaire's office, your fingerprints will be submitted electronically on your behalf. Please ensure that you request that the Commissionaire's office forward the results directly to the Saskatchewan Real Estate Commission. However, if you go to a local police authority, they will give you the fingerprint document and it is your responsibility to send the application containing your fingerprints, **properly completed**, along with a **money order for \$25.00 (made payable to the Receiver General of Canada) and a self-addressed return envelope** to:

Commissioner, RCMP
Information and Identification Services
P.O. Box 8885
Ottawa, Ontario K1G 3M8
Atten: Civil Fingerprint Screening Services

If the criminal record check is returned directly to you, it is your responsibility to ensure that the Saskatchewan Real Estate Commission receives the form.

It is incumbent upon you to retain records confirming the date that your fingerprints were sent to the RCMP in Ottawa (i.e., copy of documentation from the Commissionaire's office, courier documentation, etc.). Also, please make a copy of the fingerprint form prior to mailing it to Ottawa. You may obtain verification of the receipt of your fingerprints by the RCMP in Ottawa and the stage of processing through telephone confirmation with the RCMP. Your application for registration should include a written outline of the contents of any telephone conversation(s) you had with Ottawa RCMP. The contact number is 613-998-6362. The e-mail address is civilnps@rcmp-grc.gc.ca. In any inquiries with the Ottawa RCMP regarding the status of your criminal record check, you must include your full name, date of birth, the date and reason you sent in your application and whether you included the processing fee.

SPECIFIC COURSE POLICIES, RULES, & PROCEDURES

A. Purchase of Courses

1. Individuals wishing to enroll in any one of the courses offered by the ASR may do so by **contacting the Association Education Department or visiting the Association office**. Enrollment forms are provided by mail, facsimile, e-mail or can be downloaded off the Association website. Online enrollment is also available on the website.
2. The ASR office is open during the following hours: 8:30 a.m. to 4:30 p.m., Monday to Friday, and is located at:

2811 Estey Drive, Saskatoon, SK, S7J 2V8
Phone: 1.306.373.3350 or 1.877.306.7732 toll free
Fax: 1.306.373.5377
E-mail: education@saskatchewanrealestate.com
Website: www.saskatchewanrealestate.com
3. Individuals wishing to purchase a manual(s) for information purposes, or to review the material prior to enrolling in a course may do so for the cost of the manual. The cost for purchasing the manual only is \$63.60/manual (GST included), **some courses have more than one manual**. The cost of the manual(s) will be refunded in full less 10% administration fee if the manual(s) is returned to the Association within thirty (30) days, provided that the manual(s) is returned in **good reusable condition**. If the individual decides to enroll for the course within thirty (30) days of purchasing the manual(s), he/she may do so and pay the balance of the enrollment fee (less cost of manual). If more than thirty (30) days have passed, the individual may choose to enroll for the course and pay the full enrollment fee.
4. Course and administration fees are payable to the Association of Saskatchewan REALTORS®. **ASR accepts payments by major credit card (VISA, MasterCard or American Express), cheque, interac, cash or money order**. Payments made by facsimile or online must be made by credit card.
5. Any cheque returned by the bank due to NSF (or any other reason) must be replaced immediately by a certified cheque, cash or money order, covering the original amount of the returned cheque plus an additional **NSF charge in the amount of \$25.00**.
6. The course material will be sent out to the student by courier, when requested, at the student's expense.

B. Course Registration

1. Time limits – the enrollment period for all courses is **one year** from the purchase date of the course. Upon completion of Phase 1, an individual has **one year** to successfully complete one of the **Phase 2 courses**.
2. **Transferring course enrollments from one individual to another is not permitted; each individual must enroll on his/her own** (and obtain the required materials).
3. **An identification number is assigned to each student upon enrolling for a course.** The number assigned to the student will remain the same for each subsequent course taken.

C. Registration Extensions

1. **If a student's course enrollment expires prior to the examination date for that month, his/her enrollment is automatically extended so that he/she may write on the examination date scheduled for that particular month.**
2. If a student requests an extension to his/her expiry date of the course, he/she is asked to submit a letter to the **Education Department of the Association**. The letter must outline the request, amount of time requested and reason for request.
 - ✓ **Enrollment extensions due to medical reasons are dealt with on an individual basis, and must include a doctor's letter.**
 - ✓ **ASR, upon written application from a student, may extend the time period to complete the course requirements if, in the opinion of ASR, the candidate's failure to complete the course requirements in the prescribed time was **due to exceptional circumstances**.**

D. Refunds

1. The cost of a course will be refunded in full less a 10% administration fee if all course material is returned to the Association within thirty (30) days of the purchase, provided that the material is returned in **good reusable condition**. If, in the opinion of ASR, the material is not returned in **good reusable condition** (includes Encyclopedia text materials excludes CD-Rom), \$63.60 per manual/text (GST included) will be deducted automatically (i.e., if the manual/text has been highlighted or written in, it is **not** acceptable). **No refunds will be made after thirty 30 days.** To meet Canada Revenue Agency requirements, **the original receipt for payment of the course must accompany a refund request.**
2. Requests for a refund due to medical or bereavement reasons are considered on an individual basis. Requests should be submitted to the ASR office in the form of a letter (and be accompanied by a medical certificate where applicable).

E. Examinations

1. All examinations consist of an online multiple choice format. There is a **\$155 fee** plus GST per examination that must be paid by credit card or Pay Pal at the test centre prior to taking the examination. Feel free to contact ASR for further information if you have any questions regarding online examinations.
2. **Students must successfully pass the examination with a mark of not less than 70%.**
3. A student may register to write the final examination for the course that he/she is enrolled in a **minimum of 7 days** prior to the scheduled examination date. Students should ensure that they have received confirmation of their examination date prior to the examination – or if not, contact ASR.
4. Student Identification. **Personal identification with a signature and photograph will be requested at the examination.** A government issued photo ID card (with photo) is required.

5. Students are permitted a maximum of two (2) rewrites of examinations relating to a particular course (for a total of three (3) writings).
6. Rewriting an examination involves repeating the examination process. Students will not be provided with the same examination utilized in their first attempt.
7. All rewrites will be charged the prescribed \$155 fee plus GST, payable at the test centre.
8. Students registering for a supplementary examination may do so up to seven days prior to the examination scheduled.
9. If a student is scheduled to write an examination and is unable to do so, the student must notify the ASR Professional Development Assistant prior to the examination writing. Failure to appear for an examination, once the date has been set, without any prior notice to ASR is treated as if the examination had actually taken place (and counts as one of the three writings allowed).
10. Examinations represent **100% of the final mark** in our home study courses.
11. All rewrites must be completed **within the one-year enrollment period** for the course, after that time the student will be required to re-register and pay the required fee for his/her course.
12. Examination results will be provided at the completion of the examination.
13. The privacy of students will be protected by ASR; **no personal information will be communicated to a third party** without the express written consent of the student concerned (other than if it is required by law).
14. On ASR's Course Enrollment Form written permission of the student is requested to:
 - i. release information pertaining to the registration for a Phase 2 examination to a Real Estate Board for the purpose of obtaining membership in said board, and to
 - ii. release personal information as provided by ASR's Course Enrollment Form, and to provide information pertaining to the successful completion of course(s) to the Saskatchewan Real Estate Commission to assist in determining educational qualifications for registration and/or continued registration.
15. Students with any concerns or complaints with regard to the examination location or procedures are asked to submit a letter to ProExams (support@protraining.com) as soon as possible, outlining the concerns. The concerns or complaints will be reviewed and handled accordingly.
16. All examinations will be entirely made up of multiple choice questions. The length of time set for the examinations is three hours but the length of time required to complete the examination will vary depending upon the course. To avoid unnecessary disruption to other students in the examination process, **personal business** (use of washrooms, etc.) should be attended to **prior to entering the examination room**. The examination supervisor's permission is required to leave the room during an examination.
17. All examinations are **closed book** examinations. Therefore, you cannot bring any manuals or written materials into the examination. Do bring a pen and an acceptable calculator where applicable; scrap paper will be provided.
18. Leaving the Examination Room upon completing the examination, **students must turn in all examination material** (including sheets used for rough work) before leaving the examination room. Once a student leaves the room, he/she cannot return.
19. The examination supervisor may exclude a student from the examination if the student:
 - removes unauthorized material from the testing centre;
 - creates a disturbance or is uncooperative or abusive;
 - attempts or uses a restricted electronic device during an examination (a silent non-programmable calculator is not restricted); or
 - attempts or uses false or fictitious identity or knowingly provides false information.

20. Examination Schedule

- ✓ Examinations are held on the **fourth Monday** in the following months in the designated centers.

Months: January, March, May, July, September and November

Centres: North Battleford, Prince Albert, Swift Current, Weyburn and Yorkton

Months: February, April, June, August, October and December*

Centres: Estevan, Kindersley, Lloydminster, Meadow Lake, Melfort, Melville and Moose Jaw

*(Examinations written in December for the above centres will be held on the **second Monday** of the month.)

- ✓ Examinations for **Regina** are held on the **first** and **third Monday** of each month. There will be only one examination writing in December and it will be held on the **first Monday**.
- ✓ Examinations for **Saskatoon** are held on the **second** and **fourth Monday** of each month. There will be only one examination writing in December and it will be held on the **second Monday**.

F. Violations/Decisions/Appeals

The process for reviewing violations is outlined as follows:

1. The alleged violation is received by ASR and reviewed by the Director of Professional Development.
2. Upon review, if the Director of Professional Development is of the opinion that a potential violation has occurred, the student will be notified and provided with a written summary of the alleged violation.
3. The Director of Professional Development may request additional information from the student.
4. The student and/or his/her representative has the opportunity to make his/her representation of the facts to the Director of Professional Development.
5. The Director of Professional Development will make a decision as to whether or not the student is guilty of violating education policy and determine the appropriate action to be taken.
6. The decision will be communicated to the student in writing.
7. The student may appeal any decision of the Director of Professional Development within 21 days of the decision and be heard by the Hearing Committee within 14 days of the appeal. The appeal would be directed to the Executive Vice President. The President of the Association will appoint the Hearing Committee. The committee will be made up of three individuals, one of whom must be a member of the Board of Directors of the Association and will serve as the chairperson of the Committee. **There would be a \$300.00 fee to register the appeal, which would be refundable in the event that the appeal was successful.**

The student and/or his/her representative has the opportunity to make his/her representation of the facts to the Hearing Committee. In addition, the Director of Professional Development, or an appointed designee, has the opportunity to make his/her representation of the facts to the Hearing Committee.

8. The Hearing Committee will make a decision as to whether or not the student is guilty of violating educational policy and determine the appropriate action to be taken.
9. The decision will be communicated to the student in writing.

G. Miscellaneous

1. **ASR does not have duplicate receipts.** A student who has lost his/her receipt may request a T2202A from the ASR. An administration fee of \$25.00 is required prior to the release of this form.
2. An administration fee of \$25.00 will be charged to students requesting **an additional letter/certificate of confirmation of taking a course or attending a seminar.** The administration fee is required prior to sending out the letter of confirmation.
3. A form for income tax purposes will be issued to the student for the income tax year, in which the course was **completed.**
4. Change of Address. ASR must be **notified in writing** regarding changes to home addresses. The student's name, identification number and the new and old addresses should be included.
5. Change of name notifications must be made in writing and be accompanied by official documentation such as an affidavit or a notarized photocopy of a marriage certificate.

I. Applicable Forms

1. ASR Course Enrollment Form (see page 35)

Date _____	Association of Saskatchewan REALTORS® Course Enrollment Form NEW MODEL OF EDUCATION	FOR OFFICE USE ONLY
Ship <input type="checkbox"/>		Rpt# _____
Pick Up <input type="checkbox"/>		Chq# _____

PERSONAL INFORMATION:			(Please Print)
Last Name:		First Name:	
Middle Name:		Date of Birth (mm/dd/yy):	
Address:			
City:	Province:	Postal Code:	
Telephone:		Email:	

COURSE TITLE: (Fees include GST/5%)	Fee	Shipping	Amount Owing
<i>Phase 1 (one year enrollment period)</i>			
Real Estate as a Professional Career (includes 2 manuals plus Encyclopedia)	\$1006.00	\$20.00	\$
<i>Phase 2 (one year enrollment period)</i>			
Residential Real Estate as a Professional Career	\$503.50	\$15.00	\$
Commercial Real Estate as a Professional Career * see #8 on back	\$503.50	\$15.00	\$
Property Management as a Professional Career	\$503.50	\$15.00	\$
Farm Real Estate as a Professional Career	\$503.50	\$15.00	\$
<i>Phase 3 (one year enrollment period)</i>			
Real Estate Office Management and Brokerage	\$892.50	\$15.00	\$
Reciprocity Course <i>Prior approval recommended by the Saskatchewan Real Estate Commission to purchase the following: (one year enrollment period)</i>			
Real Estate Practice in Saskatchewan	\$419.00	\$15.00	\$
TOTAL AMOUNT OWING			\$

Please note that the course enrollment fee does not include the examination writing fee. Effective February 1, 2011, the examination provider, ProExams (Yardstick), will charge a student a **\$155 examination fee** plus GST each time the student writes an examination.

IMPORTANT INFORMATION:

1. Pursuant to Commission Bylaw 307.1 an individual who wishes to apply for registration with the Saskatchewan Real Estate Commission to trade in real estate must provide proof of a Grade 12 Diploma or an equivalency that in the opinion of the Commission is appropriate. If you have not already done so, please contact the Saskatchewan Real Estate Commission (1-306-374-5233 ext. #1) concerning this registration requirement.
2. If you have a criminal record, please contact the Saskatchewan Real Estate Commission at 374-5233 **prior** to enrolling in the *Real Estate as a Professional Career* course.
3. All individuals making an initial application or those who were not continuously registered with the Commission must provide the Commission with a criminal record check by fingerprint comparison, with their application for registration. Ensure to allow adequate time to receive the criminal record check. See memorandum enclosed with course material.
4. Sponsorship by a brokerage is not required prior to enrollment in the courses.
5. Examination information is available in the *Real Estate Career Guide* enclosed with each course (where applicable).
6. Upon successful completion of the Phase 1 course, *Real Estate as a Professional Career*, an individual has one year to successfully complete one of the Phase 2 courses.
7. A student who has successfully completed the *Residential Real Estate as a Professional Career*, *Commercial Real Estate as a Professional Career*, *Property Management as a Professional Career*, or *Farm Real Estate as a Professional Career* must obtain registration with the Saskatchewan Real Estate Commission within two years to meet the educational requirements for registration as a salesperson.
8. * Use of a financial calculator is required for *Commercial Real Estate as a Professional Career*, ASR recommends the purchase of either the Hewlett Packard HP 10BII or Texas Instruments BA-II Plus.
9. **REFUND POLICY:** See *Real Estate Career Guide*.

Note: *Applicants who want to be registered as real estate agents should be aware that the Saskatchewan Real Estate Commission does background enquiries on matters such as criminal records, bankruptcy, judgements, and previous disciplinary actions that may affect applicants' eligibility.*

I attach the required fee stated (personalized cheque or money order) made payable to the **Association of Saskatchewan REALTORS®**.

Method of payment: (circle one)

Cheque Cash Debit Card Visa Master Card American Express

Credit Card No. _____/_____/_____/_____ Expiry Date: (mm/yy) ____/____ CVD# _____
last 3 digits of # on back of card

Cardholder Signature: _____

- I hereby authorize the Association of Saskatchewan REALTORS® to release personal information as provided by ASR's Course Enrollment Form, and where applicable, the successful completion of course(s) to the Saskatchewan Real Estate Commission to assist in determining educational qualifications for registration and/or continued registration.

Date: _____ Signature: _____

When completed and signed this document is confidential.

Completed enrollment forms can be sent by mail or fax to:

Education Department
 Association of Saskatchewan REALTORS®
 2811 Estey Drive
 Saskatoon, SK S7J 2V8
 Phone: 306.373.3350 or 1.877.306.7732
 Fax: 306.373.5377

Or register online at: www.saskatchewanrealestate.com



Invest in Your Future

**Embrace the world
of learning and technology.
Explore the possibilities.**

**Visit the Association website at
www.saskatchewanrealestate.com**

**Visit the Commission website at
www.srec.ca**



Real Estate Career Guide

June 2011

Association of Saskatchewan REALTORS®
2811 Estey Drive
Saskatoon, SK S7J 2V8
Phone: 1.306.373.3350
Toll Free: 1.877.306.7732
Fax: 1.306.373.5377
Email: education@saskatchewanrealestate.com
Website: www.saskatchewanrealestate.com



REALTOR® is a trademark, which identifies real estate professionals who are members of the Canadian Real Estate Association or the National Association of REALTORS (USA) and, as such, subscribe to a high standard of professional service and to a strict code of ethics.

DISCLAIMER

The Association of Saskatchewan REALTORS® reserves the right to make changes to any policies or procedures, course availability or program requirements described in this publication at any time without further notice.

Fees quoted in this guide are subject to change without notice.