SCHOOL CATALOG
MARYLAND
60 HOUR ON-LINE PRINCIPLES CLASS

Nick D’Ambrosia
State Director Maryland
3901 National Drive, Suite 170, Building 1
Burtonsville, Maryland
703-653-8343
Our Mission Statement:
Provide quality education/training to anyone interested in entering the field of real estate and to those already licensed who must, or desire to, continue their learning in this area. Program attendance does not require or guarantee affiliation with Long & Foster Real Estate.

Long & Foster Institute of Real Estate Corporate Officers are George Eastment, Vice-Chairman, Jeff Detwiler, COO President, and Bruce Enger, Treasurer. Our school director is Nick D’Ambrosia. All Maryland Instructors are on file with the Maryland Higher Education Commission.

About The Program

Online Principles and Practice of Real Estate 60 hour Program Content
The objective of this program is to provide innovative and complete training for candidates wishing to enter the real estate profession. We do so by meeting the 60 hour state required seat time, while covering topics that will be tested by the state on the salesperson licensing examination. The program content covers all material required by the Real Estate Commission for licensing, and gives students a clear understanding of the nature of real estate with a solid base of knowledge about general real estate law as it is practiced today in the State of Maryland and the U.S.A. This online program is a board approved class and will allow you to take the Real Estate Salesperson license exam with the state. Affiliation with Long & Foster is not guaranteed or required. Should you wish to join Long & Foster after obtaining your license please contact Kimberly.Butler@LNF.com.

Important note regarding requirements for completion
Please be advised that students have 90 days from the date of purchase to complete the entire online 60 hour class requirements and 45 days from the 90 day expiration date to complete and pass the in-person Pre-license class Final Exam. Only after completing these steps will you be eligible to take the Salesperson license exam with the state.

Maryland Real Estate Principles and Practice Online Program: This interactive program covers the fundamentals an aspiring agent needs to know to begin a real estate career. Students may begin at any time after purchase based on their own schedules.

- To ensure better understanding of the program material, you will be able to contact your assigned instructor by e-mail if you have questions about the study content. Instructor contact info is included in your Welcome email after purchase.
- If you experience trouble with the website, you can reach technical support by e-mail or telephone
- Broad topical coverage in half the units introduces you to uniform real estate concepts.
- Separate units covering Maryland real estate law and practice include information regarding the Maryland Brokers Act, residential mortgage defaults, foreclosures, and other key concepts and information required to practice specifically in Maryland
- Sample forms to familiarize you with key paperwork utilized by licensees, including sales contracts, listing agreements, buyer representation agreements, lead paint forms and the Residential Property Disclosure Statement.
- Figures, tables and examples throughout each unit help to reinforce content comprehension and retention.
- Important key terms are highlighted at the beginning of each unit.
- Interactive exercises in each unit keep you focused and increase material retention.
- Unit exams test subject mastery and identify topics requiring additional review.
Student Admission/Entrance Requirements Getting Enrolled

You may purchase The Long & Foster 60-hour Principles & Practice of Real Estate Maryland Online Program after meeting the following requirements:

A copy of the school catalog will be sent to you via email upon registration. Please fill out the application and return to school via fax: 703-961-8236 or email to maria.marfori@LNF.com or mail: 14501 George Carter Way, Chantilly, Virginia  20151, Attn: Training Dept., Fax or email preferred. Legible photos are accepted.

1. You must complete and send in the Student Enrollment Permanent Record Card (located on page 11) within 7 days PRIOR to online registration.
2. You must attach to the Student Enrollment Card your proof of a high school/GED/college diploma or higher to your Enrollment Card Form (See page 13 for details) within 7 days PRIOR to online registration. If you have not met the education requirements or do not have these documents, please contact the Long & Foster Institute to schedule a proctored proficiency aptitude test. Contact helen.urban@longandfoster.com to schedule.
3. Applicants must be at least 18 years of age at the time of application for Maryland licensure to activate real estate license. Applicants with a criminal history may contact the MD Real Estate Commission Board for further eligibility requirements.

Students may email/fax/or mail above mentioned documentation to student coordinator Maria Marfori at:
Email: Maria.Marfori@LNF.com
Fax: 703-961-8236
Mail: The Long and Foster Institute of Real Estate, 14501 George Carter Way, Chantilly, VA 20151 (Processing may take up to 10 business days)

Acceptable forms of proof of high school education: can be sent via fax, scanned/photo and emailed or mailed.

- Copy/photo of High School Diploma (translated overseas diplomas are acceptable)
- Copy/photo of College Diploma or higher
- Copy/photo of Official college transcripts or higher
- Signed letter of completion from HS administration
- Signed letter of attendance from college administration

Registration:
Once you have met the above stated requirements, and have confirmation of receipt, you may register and purchase the program online by doing the following:
Please visit our REschool website at: https://portal.recampus.com/re/longandfoster to purchase The Long & Foster 60-hour Principles & Practice of Real Estate Online Program. From the homepage, you will click on “Browse Available Courses” to gain access to a webpage containing a drop down menu of choices to include, state (Maryland) and license type (salesperson). Once selected, you will proceed to create an account and pay for the program for a cost of $243.00.

Fees:
<table>
<thead>
<tr>
<th>Tuition</th>
<th>$194.00</th>
</tr>
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<tbody>
<tr>
<td>Registration fee</td>
<td>$ 49.00</td>
</tr>
<tr>
<td>Total</td>
<td>$243.00</td>
</tr>
</tbody>
</table>

Students must register online, you may use: MasterCard, Visa and, Discover card only. No partial payments may be made.

Additional Notes: In the state of Maryland, criminal convictions may affect a student’s ability to be licensed please contact the Maryland Real Estate Board with inquiries on this matter. Student must have adequate computer skills and have access to computer equipment in order to succeed in a distance learning environment. Students are responsible for making sure you have the following. See Minimum System Requirements on next page.
Minimum System Requirements

<table>
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<tr>
<th>Operating System: Windows 7, Windows Vista, Windows XP (SP 2+), Mac OS X 10.1 or higher</th>
<th>Processor: At least 500Mhz Intel Pentium/Celeron Family or AMD K6/Athlon/Duron Family or compatible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Browser: Chrome 30+ Google Browser</td>
<td>Connectivity: Broadband (cable/DSL/T-1), Download speed 500K +</td>
</tr>
</tbody>
</table>

Software:

- Windows Media Player 11.0+
- Adobe Acrobat 6.0+
- Flash Player 9.0+ or
- Shockwave Player 10.0+
- Java 6.0+

NOTE: Tablets and Cell phones are not recommended as it will not track your progress efficiently.

Program Instructors

Once you have registered for the online program, questions on content should be forwarded to one of the following assigned instructors. **Instructor assignment is given in your welcome e-mail and you may contact your assigned instructor with curriculum based questions at the following contact information (responses may take up to 48 hours):**

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

- Sima Blackmon-Hall: Simarealty@gmail.com
- Bill Hurlock: bill_24@hotmail.com
- William Inglis: bill.inglis@lnf.com
- Zona Teal: Zona@ZonaTeal.com
- Demetria Scott: Demetria@LNF.com
- Sharyn Kotrosa: Sharyn.kotrosa@longandfoster.com
- Doug Barry: doug.barry@longandfoster.com
- Teddi Hauff: teddi.hauff@longandfoster.com
- Arominta Perry: arominta.perry@longandfoster.com
- Brenda Billops: bebillops@longandfoster.com

Requirements Time Frame for Completion

Students must first turn in their Student Enrollment Permanent Record Card along with proof of high School Completion within 7 days prior to purchasing and starting the program. Please be advised that students have 90 days from the date of purchase to complete the entire online 60 hours class requirements. In addition students must take and pass the final proctored Exam no more than 45 days after the 90 day expiration date. Once the program has been purchased, students may start immediately. No extensions will be given unless under medical circumstances. Medical documentation and or written extensions request must be submitted to go through an extension approval. Your completion of all units will be monitored and you may not have anyone other than the purchasing student participate in online classroom time/learning. Upon completion of all units and practice exam, you will receive a completion email from the RE school (Dearborn school) stating that you have met all program requirements. A following email from Maria Marfori will provide Instructions to register for the proctored exam. This will be sent within one business day from online completion. The email will include a link to register and be accompanied by an affidavit that you will need to bring with you to your exam.

**Certificate of Completion:** Once a student has met all requirements including the proctored exam their Record of Completion will be electronically sent to PSI Testing Centers. PSI will then email the student to register for their License Exam. No physical Certificate of Completion is needed. You do not need to print one out from the website.
Individual Topic Required Study Time

Be aware that each unit is timed and students need to spend at least the minimum time required on each topic outlined. This information may be found on the right side of each program topic by clicking the bar graph icon next to the percentage bar. For example if the time requirement for that unit says 1 hour and 46 minutes you must spend at least that amount of time in order to get credit for the unit and pass on the next unit. By completing all time requirements for each unit you will have satisfied the 60 hour requirement for the state. You may go over this time for each unit just not under.

Subject Descriptions:

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

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

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

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

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

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

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

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

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

Real Estate Taxes and other License – Identify the various classifications of liens. Describe how real estate taxes are applied through assessments, tax liens, and the use of equalization ratios. Explain how non-tax liens, such as mechanics’ liens, and judgment liens are applied and enforced. Distinguish the characteristics of voluntary, statutory, and equitable liens.
Real Estate Contracts – Identify the requirements for a valid contract. Describe the various types of contracts used in the real estate and how they may be discharged. Distinguish among bilateral and unilateral, executed and executory, and valid, void, and voidable contracts.

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

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

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

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

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

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

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

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

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

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

Closing the Real Estate Transaction – Identify the issues of particular interest to the buyer and the seller as a real estate transaction closes. Describe the steps involved in preparing a closing statement and explain the general rules for prorating. Distinguish the procedures involved in face-to-face closings from those in escrow closings.
Maryland Real Estate License Law and Related Regulations – List the steps for becoming a licensed real estate salesperson. Describe the membership of the Maryland Real Estate Commission. Identify the three principal kinds of real estate licenses issued by the Commission. Discuss the duties and powers of the Commission.

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

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

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

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

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

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

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

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

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

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

Real Estate Financing in Maryland – Identify the parties involved when a deed of trust is used in mortgage financing. Distinguish between a deed of trust and a deed in trust. Explain the differences between deed of trust financing and land mortgage financing. Compare equitable right of redemption and statutory right of redemption.
Leases in Maryland – Name the parties to a residential lease. List three ways a lease is different from a deed. Explain the importance of ground rent to a person acquiring a property. Describe requirements imposed on a landlord in handling tenants’ security deposits.

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

Maryland Fair Housing – Explanation of blockbusting. List two examples of steering. Names seven protected categories Maryland law has in common with national law with regards to residential housing. Compare the consequences of deliberate discrimination with those of unintended discrimination.

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

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

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

Final Exam (Taken in-person): Maryland requires that upon completion and passing of all units and practice exam, you must take a Final Exam which is administered by an instructor. Our live proctored final exam will be conducted at one of our Regional Training Centers by appointment. You must complete all units online within the 90 days from the date of purchase. You must then take a Final Exam no more than 45 days from your expiration date. You must pass the exam with a grade of 75% or higher. Please wait for your instruction email to schedule your final exam.

Program Time requirements:
TOTAL MINUTES 3600
TOTAL HOURS (60-minute hours)

Refunds

Maryland Cancellation Period: If the school closes or discontinues the program the school will refund to each currently enrolled students monies paid by the student for tuition and fees and monies for which the student is liable for tuition and fees. Should the applicant choose to cancel enrollment in the program within 7 calendar days after having signed a contract but prior to beginning the first session of instruction for which the student is enrolled, the school will refund the tuition in full. After the 7-day cancellation period, the registration fee will be forfeited and a refund will be issued based on the amount of program units completed using a prorated scale schedule.

Refunds will be calculated and paid within 60 days from the date of withdrawal or cancellation. The date of withdrawal or termination is the last documented log-in date by the student. Please email mmarforti@LNF.com for refunds or extension requests. There is no leave of absence or extension granted to any student at any time without an approved extension request.

Monitoring of Satisfactory Progress
Student progress is monitored through weekly reviews of segment exam completions, as well as the 75/60/30 day monthly monitoring previously described. Students may view their progress throughout the program. Students take Unit Exams at the end of each section of the program and must achieve 80% on each before the segment is considered to be completed.
and passed. In the event you are having difficulty with the subject matter, contact your instructor for counsel or assistance available. Grade reports are rendered at completion of the program.

Schedule:
The date that you purchase the program is your start date, you are given 90 days from your start date to complete the online requirements and within 45 days after to pass the proctored exam. You may log on and work on your program as often as you wish, at the times that you desire. Please note that once your screen is left idle for a certain amount of time, you will be logged off. Required security questions will occur to ensure the validity of your identification.

Graduation Policy
GRADING STANDARDS & GRADUATION POLICY

a. Once you have completed all unit requirements and have met seat-time requirements, you will receive a completion email stating that you have met all online program requirements. Instructions to register for the proctored exam will be sent within one business day following that email which will include a link to register and accompanied by an affidavit that you will need to bring with you to your proctored exam.

b. You will take the combined State and National proctored exam at one of the locations listed below. You have two opportunities to pass this exam; the mandated pass rate is 75%. Once you pass this exam, you are ready to sit for the official PSI exam.

c. You may access additional study materials for proctored/PSI exam by visiting www.reschool.com and click on the “Bookstore” link.

d. If you do not receive a completion email but feel that you have completed the program or have any technical issues preventing your completion, please contact Technical support at www.recampusservice.com or reschoolsupport@dearborn.com or 1-888-213-5124.

Testing Center Locations: Please arrive 15 minutes early. Late arrivals will not be allowed to test.

Greater Baltimore Area: Tuesdays 9:00am, 1312 Bellona Ave, Suite 101, Lutherville, MD

Gaithersburg Area: Tuesdays 9:30am, 189 Kentlands Blvd, Gaithersburg, MD, 20878-5454

White Oak/Silver Spring Area: Tuesdays 9:30am, 12520 Prosperity Drive #105, Silver Spring MD 20904

Eastern Shore: Every other Tues. 1pm, 1405 S. Salisbury Boulevard, Salisbury, MD 21801

SCHEDULE YOUR PROCTORED EXAM: To schedule your exams go to www.thel.Fire.com. Students will need to bring the Student Affidavit of Completion form (available on the class website on the Resource page) to your proctored exam. A grade of 75% on the final exam is passing. If the student fails the proctored exam they may only retake the exam one time but they must complete within allotted timeframe or retake and pay for the entire class. Upon completing the live proctored final exam, the student will be provided with the results and a certificate of completion and an application to take the State Licensing Exam, if attendance and grades are satisfactory. If a student doesn’t complete all units within the 90 day time frame or complete and take their final exam in time, they must pay in full to re-take the entire program again from the beginning. All previous logged hours will be lost. A student must pass their Final Exam with a minimum of 75% with a maximum of two chances to pass. This is in accordance with the Maryland Real Estate Commission Board’s regulations. If you fail twice you will be required to retake the entire 60 hour class at full cost.

Student Conduct Policy & Grievance Procedure:
If the student is not satisfied, they may call VP of Training at 703-653-8340. If the student remains dissatisfied, they may appeal in writing to the following address: MD Higher Education Comm., 6 N. Liberty Street, 10th Floor, Baltimore,
Maryland 21201 or Maryland Office of the Attorney General, Consumer Affairs Office, at 200 St. Paul Place, Baltimore MD 21202 or call 1-888-743-0023 or 410-528-8662.

www.mhec.state.md.us Maryland

**Student Services:**
Being that all real estate companies have career counselors and/or office managers who assist prospective agents, Long & Foster Institute of Real Estate does not offer placement services. If you are interested in speaking with one of our branch managers, please contact the Long & Foster Institute.

**Program Performance:** In MD, a student or prospective student may obtain information regarding the pre-licensing classes by writing or calling the Maryland Higher Education Commission at 6 N. Liberty Street, 10th Floor, Baltimore, Maryland 21201 or calling 410-767-3296.

**Technical Issues:**
If you are experiencing technical issues regarding your online program such as log-in issues, lock-outs, or freezes, please contact REtech Support at: 1-888-213-5124 OR REtechsupport@dearborn.com
Maryland Principles and Practice of Real Estate 60 Hour Salesperson Class Online

STUDENT ENROLLMENT PERMANENT RECORD CARD

NAME: ___________________________
Last Name: __________________ First Name: ___________________
ADDRESS: __________________________
Street: __________________________ City: __________________ State: ______ Zip Code: _______
PHONE NUMBER: __________________________ SOCIAL SECURITY NUMBER: ______-xx-_____
EMAIL: __________________________ Anticipated START DATE: ______ End DATE: _______

Admission into The Long and Foster Institute of Real Estate Program requires that an applicant have at least a high school diploma or GED and be at least 18 years of age at the time of application for Maryland licensure to activate their real estate license. Students must submit application and a copy of proof of education within 7 days prior to purchase to: Maria Marfori at mmarfori@LNF.com, fax: 703-961-8236, or mail to Long and Foster Institute of Real Estate, 14501 George Carter Way, Chantilly, Virginia 20151, Attn: Training Dept, prior to beginning the program. There is no credit given for previous training or experience. Student must have adequate computer skills to take online classes and computer equipment to succeed in a distance learning environment.

Students have 90 days from the date of purchase to complete the online class requirements and up to 45 days after the expiration date to take their Proctored Final Exam. Once the class has been purchased, students will receive email reminders automatically at 30/60/75 days into the class to remind them how many days remaining to complete the class. Your completion of all units will be monitored. Upon completion and passing of all units you must take a live proctored final exam at one of our Regional Training Centers by appointment within 45 days. You must pass the exam with a grade of 75% or higher and can retake each portion of the exam once. If you fail the second time, you must retake the class and pay the fee again in order to continue. To take the live proctored exam, you must have completed all online requirements to include unit exam scores of 80% or higher and a 3,600 minute seat time to receive completion email. The Student Affidavit is available upon completion of the program. If you have any problems enrolling or questions about enrollment during the program contact Long & Foster Institute. You must register online on our secure website, we use a Secure Socket Layer (SSL) with the highest level of encryption available used to encrypt all of your personal information. Including credit card number, name, address, and social security number, so that this information cannot be read as it is transmitted online. For all pages through which personal information is transmitted, SSL is used. For Technical support contact Dearborn at 1-888-213-5124.

FEES: MD: Online - 60 hours Tuition: $194.00, registration fee: $49.00, Total: $243.00 Full payment is required at the time of enrollment. MasterCard, Visa and Discover Cards only. We do not accept installment payments; the student must pay the full fee at the time of purchase online.

REFUNDS: If the school closes or discontinues the program the school will refund to each currently enrolled students monies paid by the student for tuition and fees and monies for which the student is liable for tuition and fees. Should the applicant choose to cancel enrollment in the program within 7 calendar days of signed contract but prior to beginning the first session of instruction for which the student is enrolled, the school will refund the tuition in full. After the 7-day cancellation period, the registration fee will be forfeited. After the 7-day cancellation period, and once student has begun the program, a prorated refund shall be given based on the proportion (units) of the program completed. The date of withdrawal or termination is the last documented log-in date by the student. Refunds due will be paid within 60 days of either (1) the student’s formal notification of withdrawal, or (2) if no formal notification is received from the student, the contracted last date of the program. There is no leave of absence or extension granted to any student at any time.

EXAMS: Upon completion of all units and receipt of completion email you will be contacted the following business day by Maria Marfori via email and you will receive the exam registration link. If you have not completed the online program within the 90 day timeframe, students must repay tuition and retake entire program to receive credit. Upon completion student must keep all documents regarding enrollment & financial obligations.

I understand that all printed material provided during the program of instruction is copyrighted and cannot be copied or used other than for personal use in connection with the program instruction. In MD, criminal convictions may affect a student’s ability to be licensed. I have read and understand the above and will receive a copy of this agreement and the current school catalog at the time I sign up for class. To be binding this agreement must be signed by all parties and may be modified or extended only with written consent of student & school.

Please circle one: I would like to be contacted by Long & Foster, Inc. about a future association.

YES ___ NO ___

I would like to be contacted by Long & Foster’s referral company, Metro Referrals.

YES ___ NO ___

(If neither response is indicated, Long & Foster may contact you.)

Manager or Office who recommended you to this program _____________________________________________ or N/A

I, ________________________________, am aware that I must complete the program including the in-person, proctored final exam within the required time frame and will meet all requirements listed in the Program Catalog.

*By signing this document I am certifying that I have been informed by the school/instructor indicated above of the importance of immediately completing the steps required for licensure. A copy of one of the following must be attached when submitted: High School Diploma (or GED cert.), College Diploma or Masters, Official college transcripts, Official signed letter of completion from HS, Official signed letter of attendance from college.

Student’s Signature: __________________________ Date: __________/School Official: __________________________ Date: __________

TOTAL HOURS ATTENDED: ___________ STUDENT INELIGIBLE TO TAKE EXAM BECAUSE: __________________________

Date of withdrawal ________ Proctored NAT’L 1st ________ / 2nd ________ LAW: 1st ________ / 2nd ________

START DATE: __________________________ DATE OF COMPLETION: __________________________

Instructor: __________________________ Date: __________ Affidavit of completion attached ________ Initial to confirm receipt

ATTENDANCE RECORD TO BE ATTACHED: FOR OFFICE USE ONLY
Student Enrollment Record Card Addendum

Please check one:

- Male
- Female

Race/Ethnicity please check one:

- Hispanic or Latino
- White
- African American/Black
- Asian
- American Indian/Alaskan Native
- Native Hawaiian/Pacific Islander
NOTES:
Acceptable forms of proof of high school education: can be sent via fax, scanned and emailed or mailed.

- Copy of High School Diploma (translated overseas diplomas are acceptable)
- Copy of College Diploma or higher
- Copy of Official college transcripts or higher
- Signed letter of completion from HS administration
- Signed letter of attendance from college administration

BOOKS:
This program comes with e-books included within the program. There is no requirement to purchase any materials. Please remember to print off your chapter key review for future study materials if necessary. The books used within the program if you are interested in purchasing are: Modern Real Estate Practice 19th Edition and Maryland Real Estate Practice & Law 14th Edition. This is optional if you want hardcopies.

Bookstore: https://portal.recampus.com/re/longandfoster/store/portalcheckout/browse/RE_WHOLESALE_BKSTORE
(Search: Maryland)

STUDY AIDS:
Online PSI Exam Prep $59: click here

Links for some study materials available for purchase on our online bookstore:

- Study Guide for the National Exam
- Audio notes
- Flashcards
- PSI Study Guide

Other Tips:
There are a couple of things to remember to ensure that your progress runs smoothly:

- First you want to make sure your computer meets all the system requirements listed here: https://portal.recampus.com/re/longandfoster/portal/contact.
- Mobile devices do not track your progress.
- Always use Google Chrome as your web browser. Internet Explorer, Firefox and Safari do not work. Make sure you do not have other windows open as they can interfere with the streaming of your class.
- If you get timed out be sure to always login on this page: https://portal.recampus.com/re/longandfoster/portal/login. If your address bar says KnowledgeHub at the top then you are logging into the wrong page and it will automatically say you are locked out even if you aren’t.
- If you are idle for too long the security questions box will pop up. If you do not answer them in a timely manner they will log you out assuming you are not there. Securuty questions will also randomly pop up from time to time as a means for security and identity checks.
- If you are entering in your security questions please be sure you are entering them in exactly the same way you set them up as. It is case sensitive. I suggest making your passwords as simple as possible. You can always change them by contacting ReCampus Tech Support.

If you are still having technical issues even after all these steps above have been met please contact REcampus Tech Support to see if it is a technical issue at 1-888-213-5124.