

Trav Talks Real Estate
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Policies & Procedure Disclosure

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Legal Name of Education Provider: Trav Talks LLC

Advertised Name of Education Provider: Trav Talks Real Estate

Name of Education Director: Travis Everette, DREI

Names of Full-Time Officials and Faculty:

Travis Everette, DREI—Owner and Lead Instructor
Leslye Helton—Instructor and Chief of Operations
Seth Thomas—Director of Student Enrollment and Engagement
Matt Davies—Instructor
Collin Brown--Instructor
Bob Caster—Instructor
Michelle Melvin—Instructor
Samarah Shakir—Instructor
Kelly Anders—Instructor
Nicole Smith-Elliot—Instructor
Seth Chauncey—Instructor
Nicole Galiger--Instructor

Education Provider Certification

Trav Talks Real Estate (Trav Talks LLC) is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage (ncrec.gov).

Per *Commission Rule 58H .0204*, the Education Provider must provide each prospective student with a copy of the Education Provider's Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Education Provider policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, NATIONAL ORIGIN, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.

Course Offerings

Trav Talks Real Estate conducts:

- the *Broker Prelicensing Course* required to qualify to take the license examination to become licensed as a real estate provisional broker in North Carolina; and
- the *Postlicensing Education Program* needed for a provisional broker to remove the provisional status of such license; and
- the annual *Continuing Education* courses needed to maintain a real estate license on active status.

Broker Prelicensing Course

Purpose of the Course

Successful completion of the *Broker Prelicensing Course* is generally required to qualify for the North Carolina (NC) real estate license examination and to obtain a NC real estate broker license. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in North Carolina in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. This course may only be offered by education providers certified by the NC Real Estate Commission. At Trav Talks Real Estate, the *Broker Prelicensing Course* consists of a minimum of 85 instructional hours, including the end-of-course examination.

After passing the Prelicensing course, a student must submit a license application to the NC Real Estate Commission to be eligible to take the license examination. License application instructions are provided in the free publication *Real Estate Licensing in North Carolina* (RELINC) which is available on the Commission's website at www.ncrec.gov. The minimum age requirement to obtain a real estate license in North Carolina is 18.

Course Description

Major topics addressed in the *Broker Prelicensing Course* include basic real estate concepts and law, property taxation, land use controls, environmental hazards, brokerage relationships and practices, real estate contracts, real estate financing, closing a real estate sale transaction, real property valuation, property insurance basics, fair housing laws, landlord and tenant, property management, federal income taxation of real estate, basic construction, basic real estate investment, North Carolina Real Estate License Law and Commission Rules, and Trust Account Guidelines. *Real estate mathematics is an important component of this course and calculations will be required.*

End-of-Course Exam

The end-of-course exam will be administered online through a secured examination provider on the last regularly scheduled day of the class. The examination will be continuously monitored and require the student to be on camera and in a private and well-lit location for the entire duration of the examination.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. This restriction will not apply to the technology device the student is utilizing for the actual examination. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins. Any device being utilized for testing must be registered by IP address for purposes of taking the examination and monitoring for any unauthorized activity.

Missed Exams

Trav Talks Real Estate WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. This makeup examination may incur a \$50 monitoring/administration charge which will be clearly disclosed and agreed between the student and Trav Talks Real Estate.

Failed Exams

Trav Talks Real Estate WILL allow a *Broker Prelicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam one time; however all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. A retest examination using a second exam form will be offered at no charge within the 7 calendar days following the last scheduled class day for any students who are not successful on the first attempt at the final examination. Should a student wish to retest at a time other than that published by Trav Talks Real Estate for their course, they may incur a \$50 monitoring/administration charge which will be clearly disclosed and agreed between the student and Trav Talks Real Estate.

Eligibility Requirements for Course Completion Certificate

To successfully complete the *Broker Prelicensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%

All-Inclusive Tuition/Fees

Tuition for Broker Prelicensing Courses is \$465 and includes all materials necessary for course completion including online learning management system, presentation slides, worksheets, quizzes, midterm and review examinations. Materials for the course will all be administered in electronic format via online learning platform. Access to the online learning platform will be granted in advance of the course such that students have adequate time to prepare and print hard copy of any materials they deem personally necessary. Should a student complete all requirements for course completion of the Broker Prelicensing Course but be unsuccessful on the end of course examinations, that student will be eligible to retake the Broker Prelicensing Course at any time in the 3 years following their original enrollment for a cost of \$150.

Trav Talks Real Estate is proud to offer a 25% military discount to all those who have served in the United States Armed Forces and were honorably discharged or remain in service. This discount shall be applied manually to the full price of the course in which the veteran is enrolling and cannot be combined with other bundles or discounts.

Annual Summary Report

During the July 2021- June 2022 license year, Trav Talks Real Estate had 1390 students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, 625 of those students successfully passed the course, 408 of those students completed the course but did not pass the end-of-course exam, and 375 students did not complete the course due to attendance and/or personal issues.

License Examination Performance Report

During the July 2020 - June 2022 license year, Trav Talks Real Estate had 411 students take the license examination for the first time within 30 days of completing the *Broker Prelicensing Course*. 331 of those students passed both sections of the examination on their first attempt, resulting in an 81% pass rate on the North Carolina license examination.

Broker Postlicensing Education Courses

Purpose of the Postlicensing Program

The primary objective of the *Postlicensing Education Program* is to provide instruction at a level beyond that provided in the *Broker Prelicensing Course* on topics deemed to be of special importance to licensees.

Per General Statute 93A-4(a1), provisional brokers must complete, within eighteen (18) months following initial licensure, a postlicensing education program consisting of ninety (90) hours of instruction in subjects determined by the Commission in order to retain eligibility to actively engage in real estate brokerage.

The Postlicensing program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. Be aware that a postlicensing course will expire two (2) years after its completion date. When a provisional broker has timely completed all three (3) courses, the provisional status of the broker's license will be automatically terminated by the NC Real Estate Commission.

Course Descriptions

Post 301 - Brokerage Relationships and Responsibilities

Topics addressed in this course include a review of agency relationships in real estate residential and commercial sales and commercial property management transactions, a real estate broker's legal duties to clients and customers, a step-by-step review and discussion of the functions and responsibilities of a real estate broker when working with sellers and buyers, a review of issues associated with transactions in progress when a broker leaves a firm, and a review of license status and education issues.

Post 302 - Contracts and Closing

Topics addressed in this course include selected basic contract law concepts, real estate sales contract preparation, sales contract procedures, buyer's due diligence, closing procedures, Real Estate Settlement Procedures Act, closing disclosure preparation, contracts for deed, options, and selected real estate license status and education issues.

Post 303 - NC Law, Rules, and Legal Concepts

Topics addressed in this course include general NC licensing requirements, brokerage compensation issues, the disciplinary process, specialized types of real estate, property management in NC, and miscellaneous laws and legal concepts.

Course Materials

Each student is required to use and have immediate access to the current editions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet during each *Postlicensing* course session.

Trav Talks Real Estate DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes.

End-of-Course Exams

End-of-course exams in Broker Postlicensing Courses will be administered online through a secured examination provider on the last regularly scheduled day of the class. The examination will be continuously monitored and require the student to be on camera and in a private and well-lit location for the entire duration of the examination.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. This restriction will not apply to the technology device the student is utilizing for the actual examination. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins. Any device being utilized for testing must be registered by IP address for purposes of taking the examination and monitoring for any unauthorized activity.

Missed Exams

Trav Talks Real Estate WILL allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. This makeup examination may incur a \$50 monitoring/administration charge which will be clearly disclosed and agreed between the student and Trav Talks Real Estate.

Failed Exams

Trav Talks Real Estate WILL allow a *Broker Postlicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam one time; however all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. A retest examination using a second exam form will be offered at no charge within the 7 calendar days following the last scheduled class day for any students who are not successful on the first attempt at the final examination. Should a student wish to retest at a time other than that published by Trav Talks Real Estate for their course, they may incur a \$50 monitoring/administration charge which will be clearly disclosed and agreed between the student and Trav Talks Real Estate.

Eligibility Requirements for Course Completion Certificate(s)

To successfully complete a *Broker Postlicensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees

Tuition for Broker Postlicensing courses is \$229 for each course and includes all materials necessary for course completion including online learning management system, presentation slides, worksheets, quizzes, midterm and review examinations. Students will need to provide verification that they have access to the current edition of the North Carolina Real Estate Manual as required. Materials for the course will all be administered in electronic format via online learning platform. Access to the online learning platform will be granted in advance of the course such that students have adequate time to prepare and print hard copy of any materials they deem personally necessary. Certain pricing bundles may be offered from time to time which allow students to register/enroll in all three Broker Postlicensing courses at a reduced rate. Any student who is enrolled currently in a Broker Postlicensing Course and wishes to take advantage of current special bundle pricing will be allowed to do so provided they are taking their first Broker Postlicensing Course with Trav Talks Real Estate and wish to enroll in both of the remaining courses. Once any student has completed their first Broker Postlicensing Course with Trav Talks Real Estate, they are no longer eligible for any bundled discounts.

Trav Talks Real Estate is proud to offer a 25% military discount to all those who have served in the United States Armed Forces and were honorably discharged or remain in service. This discount shall be applied manually to the full price of the course in which the veteran is enrolling and cannot be combined with other bundles or discounts.

Broker Continuing Education Courses

Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

Per G.S.93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an Update course and four credit hours of elective courses.

Course Description(s)

2022-2023 General Update (GenUp): The 2020-2021 General Update Course as created by the North Carolina Real Estate Commission provides licensees with current information relating to Material Facts, Dual Agency, License Law and Rule Updates, as well as education issues.

2022-2023 Broker-in-Charge Update (BICUP): The 2020-2021 Broker-In-Charge Update Course as created by the North Carolina Real Estate Commission provides BIC-Eligible licensees with current information relating to Material Facts, Dual Agency, License Law and Rule Updates, education issues. and special focus on issues relating to supervising other licensees.

Elective: Agency or Agony: Making the Right Choice This elective course focuses on the relationships created by licensees in North Carolina sales transactions. A practical review of North Carolina license law surrounding agency relationships is interspersed with interactive conversation of real world scenarios and applications where agency might be handled in a different manner benefitting both client and firm.

Elective: Buyers With Power: Winning Strategies for Qualification, Inspection, and Closing This elective course is focused on the relationship with residential buyers. From obtaining a buyer agency agreement through the maze of loan types, inspection services, and closing issues students will make the transactional journey of a buyer from before contract until closing and beyond.

Elective: The No Drama Transaction: Working With Buyers Sometimes it seems like an unattainable dream – the path to experiencing a successful, no drama property closing. Designing and following consistently a systematic process in working with Buyers can make the dream a reality. It begins with working knowledge of the inventory, mastering the minor details of coordinating and facilitating the transaction from beginning to end and developing an intensive and thorough interview process which will establish a productive and effective relationship. Investing the time to review the process step by step and establish working processes that are based on communication, trust, and utilizing negotiation techniques will help you achieve seamless closings, time after time.

Elective:The Seller Centric Experience Sellers want their real estate Licensee to be professional and trustworthy and to keep the Seller's interests at the center of any decision making during the transaction. Learn how to design an effective Seller Listing process that includes focused interviewing, transaction management, property showing that reflects today's marketplace requirements and contract interpretation for the benefit of the Sellers. Ultimately it is about engaging in a system you can design that is comprehensive yet customized. You have the chance to exceed expectations today to ensure a highly reputable business and long-term career. Engage in this highly interactive session and design your listing approach with confidence.

Elective:It's About to Hit The Fan You thought you had the perfect listing until the inspection reports came in. Problems arise during the settlement process that can cost your Seller money because of lower priced offers and extended marketing time. Blindsiding a buyer with what sounds like a catastrophic defect may kill the deal, and everyone loses. Discover simple, cost-effective techniques to help present a property in its best possible light to the buying public by encouraging the Seller to take corrective and cost-effective measures to protect the environment and preserve the function, safety and security of the property.

Elective:From Opportunity to Strategy In today's real estate market, trends can be considered challenges or opportunities. It is important to incorporate technology, data management and strategy into designing a process that not only remains consumer centric but enhances the relationship overall. The impact of different real estate models creates a shift in not only how Brokers determine where they work, but on how they work. This program provides an opportunity to have a real-life discussion on technology enhancements and service delivery that should be considered when developing a proactive approach to incorporating change.

Course Materials

Trav Talks Real Estate will provide each student with a copy of course materials.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

In order to receive credit for completing an approved continuing education course, a broker shall:

- (1) attend at least 90 percent of the scheduled instructional hours for the course;
- (2) provide his or her legal name and license number to the education provider;
- (3) present his or her pocket card or photo identification card, if necessary; and
- (4) personally perform all work required to complete the course.

Tuition

Tuition for Continuing Education Courses is \$55 for each four hour course and includes all materials necessary for course completion. Materials for the course will all be administered in electronic format via online learning platform. Access to the online learning platform will be granted in advance of the course such that students have adequate time to prepare and print hard copy of any materials they deem personally necessary.

Registration, Enrollment, and Conduct

Registration

To enroll in a course at Trav Talks Real Estate, prospective students must enroll online at www.TravTalks.com, by calling (919) 301-8764, or by emailing info@TravTalks.com. Students should confirm the delivery method of their enrolled class as either being in-person or synchronous online.

Eligibility for Broker Prelicensing Courses shall be open to anyone who will be age 18 by the administration date of the Final Examination of the course.

Enrollees in Broker Postlicensing Courses or Continuing Education Courses must have a real estate license issued by the North Carolina Real Estate Commission and provide Trav Talks Real Estate with verification of their license number upon commencement of the course.

Licensees wishing to enroll in Broker Postlicensing Courses may be either provisional or nonprovisional with a license on Active, Inactive, Current, or Expired status. Licensees who are taking Broker Postlicensing Courses pursuant to a disciplinary action by the North Carolina Real Estate Commission are also permitted to enroll. It is the responsibility of students to determine the appropriate Broker Postlicensing Courses in which to enroll based on their own personal needs.

All students enrolled in synchronous online courses with Pan School of Real Estate will be required to have access to a personal computer equipped with a functioning camera and microphone. Additionally, access to suitable internet connection which can establish and maintain video and audio capability through Zoom through the duration of the course. Students will not be permitted to complete entire courses utilizing handheld personal technology such as phones, though such may be allowed on an emergency connection basis as needed throughout the administration of courses.

Additionally, all students in both Prelicensing and Postlicensing courses (regardless of delivery format) will be required to be in possession of a basic four function calculator for math problems.

Tuition and Fees

Trav Talks Real Estate accepts the following forms of payment: All major credit/debit cards.

Tuition must be received by the beginning of the first meeting of the course.

The penalty for a check returned for insufficient funds is: N/A.

Attendance

- Students in an in-person or synchronous distance learning Broker Prelicensing Course must attend a minimum of 80% of all scheduled instructional hours. Attendance for in-person courses shall be calculated based on the physical attendance and attention of the student. Attendance for synchronous distance courses shall be based on the student's being on camera, interacting appropriately with the instructor and other students, and participating in required activities. Course monitors will maintain contact with synchronous students to ensure adequate attendance monitoring.
- Students in an in-person or synchronous distance learning Broker Postlicensing Course must attend a minimum of 90% of all scheduled instructional hours. Attendance for in-person courses shall be calculated based on the physical attendance and attention of the student. Attendance for synchronous distance courses shall be based on the student's being on camera, interacting appropriately with the instructor and other students, and participating in required activities. Course monitors will maintain contact with synchronous students to ensure adequate attendance monitoring.

- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705. Students who depart courses early will not receive course credit.
- Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All time missed will be recorded for each student by the course instructor or course monitor/moderator.

Course Cancellation or Rescheduling / Refunds

Trav Talks Real Estate reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum 2 days notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the following options: students may move their registration to any future course of the same type, receive a full credit equal to the cost of their enrollment to be used toward other courses, or request a full refund.

Withdrawals and Transfers / Refunds

A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options: students who withdraw in a timely fashion shall have the option to move their registration to any future course of the same type, receive a full credit equal to the cost of their enrollment to be used toward other courses, or request a refund. Please note refunds may be reduced by the cost of materials already received by the student.

A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course on or after 25% of the course has been held will not be entitled to a refund of any portion of paid Tuition.

Student Conduct

Students are expected to be actively engaged in the learning process in all courses offered by Trav Talks Real Estate. This engagement requires the full attention of students and that they not be distracted by outside influences. Sleeping, causing disruptive talking or noise, engaging in internet activity outside of the course material, texting, taking or placing telephone calls, having in-person conversations, etc are all examples of unacceptable behavior. Also, students are expected to be fully clothed in appropriate attire for view in public whether attending in-person or via online synchronous distance learning.

Cheating

If a student is discovered to be cheating in any manner during an examination, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

OTHER POLICIES

Special Accommodations Request Procedure

Trav Talks Real Estate complies with the Americans with Disabilities Act (ADA) and strives to ensure that no individual with a disability as defined by the ADA is deprived of the opportunity to participate in a course. Students requesting special accommodations must inform their instructor or a school official in the manner most comfortable for the student. Accommodation requests will be handled individually based on the request and demonstrated need.

Inclement Weather

In the event of inclement weather or a local or national emergency, courses may be cancelled.

Course Schedules

Course schedules are published separately from this *Policies & Procedures Disclosure*. Schedules are posted on the Education Provider's website at www.travtalks.com and are also available upon request.

Use of Technology in the Classroom

Trav Talks Real Estate is not responsible for lost or stolen electronic devices.

Trav Talks Real Estate DOES provide wireless Internet access for all in-person classes conducted at our school location.

If wireless Internet access is provided, the Education Provider is not responsible for disruptions in or problems with the service.

Trav Talks Real Estate DOES allow the use of laptops, tablets, and similar devices in the classroom.

If such devices are permitted, the following guidelines will be enforced to minimize distraction from the learning environment:

- Students may use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the *NC Real Estate Manual*. Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, the student will be warned about the offending activity. Should the offending activity continue, the student may be removed from the course and required to retake the course at a later date and time.
- If the wireless Internet access is disrupted during a course, Trav Talks Real Estate will provide a printed copy of the *NC Real Estate Manual* to any student who had been using the online subscription. The loaned *NC Real Estate Manual* must be returned at the end of the session. A student who fails to return a loaned *NC Real Estate Manual* textbook agrees to purchase the textbook from Trav Talks Real Estate for a cost of \$60.
- Instructors, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor has directed students to discontinue use of electronic devices, all students must put away their devices immediately. If a student does not follow an instructor's direction to discontinue use, the student will be warned about the offending activity. Should the offending activity continue, the student may be removed from the course and required to retake the course at a later date and time.
- Sound on electronic devices must be muted during class sessions.

The possession and use of electronic devices (other than a basic calculator) are strictly prohibited during all quizzes and exams which are administered in person via paper format. In the event of an examination administered electronically, this restriction will not apply to the technology device the student is utilizing for the actual examination. Any student who brings a disallowed device into the testing site on the day of an exam will be required to remove it before the exam begins. Any device being utilized for testing must be registered by IP address for purposes of taking the examination and monitoring for any unauthorized activity.

- Classroom courses at Trav Talks Real Estate are open to enrolled students only. Enrolled students may not bring visitors to the classroom without prior approval of the Education Director.

CERTIFICATION OF TRUTH AND ACCURACY

I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that Trav Talks Real Estate will abide by the policies herein.

*Travis Everette
Education Director*

CERTIFICATION OF RECEIPT

I certify that I received a copy of Trav Talks Real Estate's Policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition.

Full Legal Name of Prospective Student