



AllFloridaRealEstateSchools.com

Class Schedule

2010

- Pre-License and Continuing Education
 - Sales Associate
 - Broker
 - Mortgage Broker
 - Appraiser
- Post License
- Home Inspection
- Escrow Management
- Exam Prep

All Florida Real Estate Schools
 1648 SE Port St Lucie Blvd
 Port St. Lucie, FL 34952
 AllFloridaRealEstateSchools.com
 772-323-2011

Continuing Education (14 hours) Sales Associates and Brokers

Required by all real estate sales/brokers after their first license renewal every two years. This class is offered via the mail or students may sign up for this course at our Port St. Lucie office in Florida and pick up the material by calling 772-323-2011. This is a correspondence course which meets continuing education requirements for Real Estate Sales Associates & Brokers. Once you have purchased the course, we can either mail you the materials or you may pick them up at our main office. You will complete the course at your leisure. Once finished you send us the test answer sheet which we will grade. If 80% or better is achieved, a completion certificate will be sent to you. This course is offered in four ways:

- Classroom course is on February 9th and 16th from 9-5 and August 3rd and 10th from 9-5 and is held at the Realtors Association of St. Lucie. Registration for the classroom course must be done by contacting the Realtors Association of St. Lucie. Phone: 772-465-6080 Cost: Contact Association for cost of course.
 - Classroom course offered by All Florida Real Estate Schools. March 29,30 9-5 and September 27,28 9-5. Cost is \$45.
 - Online : AllFloridaRealEstateSchools.com
 - Correspondence Course: call 772-323-2011 for book. Cost is \$19.95.
- Payment in full at registration and pre-registration required.

Appraisal Courses

The following **classroom courses** are offered by American Business College.

- Basic Appraisal Principles (30 hours)
- Basic Appraisal Procedures (30 hours)
- Residential Report Writing (15 hours)
- Residential Applications Case Studies (15hours)
- Residential Sales Comparison and Income Approaches (15 hours)
- Mastering Real Estate Appraisal (AB2) (30hrs)
- Mastering Unique and Complex Property (20hrs)
- National USPAP (15 hours)

Continuing Education Classroom Offerings:

- Florida Appraisal Law Update (3 hours) Classroom
- Appraisal laws, Rules and Roles (15hrs)
- Roles and Rules of Trainee & Supervisor(3hrs)
- AB 2 (30 hours) Classroom
- Basic Appraisal Principles (17 hours) Classroom
- Basic Appraisal Procedures (17 hours) Classroom
- Residential Report Writing (15 hours) Classroom
- Residential Sales Comparison and Income Approach (30 hours) Classroom
- USPAP Update (7 hours) Classroom
- National USPAP (15hours) Classroom

To register for an appraisal course call 772-323-2011 or check out our online offerings at AllFloridaRealEstateSchools.com.

HOME INSPECTORS

[last updated 11/05/09]

Senate Bill 2234 (2007), effective July 1, 2010, provides for licensure and regulation of home inspectors. Senate Bill 2234 does not provide for a Board of Home Inspectors. The program will be administered by the Department of Business and Professional Regulation. Prior to the effective date of the bill, the department will begin its implementation process, because rulemaking is necessary to establish education, examination and experience criteria. Implementation: Over the summer of 2009, we will begin working with stakeholders to establish a regulatory structure for this profession. The department will work with its stakeholders to explore every feasible option, including certification examinations offered by nationally recognized organizations. Our desired goal is to have all requirements in place, including application forms and Web information, by July 1, 2010, so that we may begin accepting applications for licensure on that date. However, please bear in mind that the rule-making process may be subject to challenges by interested parties that may require workshops or hearings. The department will ensure that all affected parties have ample opportunity for grandfathering or licensure prior to taking any enforcement activity. Grandfathering: With regard to grandfathering, Section 468.8324, Florida Statutes, provides that persons who perform home inspections "may qualify to be licensed by the department... if the person meets the licensure requirements of this part by July 1, 2010." As written, there appears to be no clear distinction between a grandfather applicant and applicants who have no prior home inspection experience. Part of our work this summer will be to work with stakeholders to develop recommendations to the Legislature to clarify the standards applicable to businesses who have historically provided this service. Enforcement: After the law becomes effective, the department will ensure that all affected parties have ample opportunity for grandfathering or licensure prior to taking any enforcement activity.

Mortgage Broker

Pre-License Requirements: An individual person who acts as an associate for either a licensed mortgage broker business or any lender licensed under Chapter 494, F.S. A licensed mortgage broker is authorized to solicit mortgage loans on behalf of a borrower, to accept an application, and to negotiate terms and conditions of a mortgage loan on behalf of a lender.

The requirements to obtain your Florida mortgage broker license are to be 18 years of age and have a high school diploma, GED or equivalent. You must pass the state exam (cost is \$43) with a 75% or better within 90 days of the date the license application was reviewed by the Department of Financial Services. Additional costs are \$238.25 for your state license and fingerprinting processing, which is paid to the state at a later date. We do not provide students with the state license application form or do the fingerprinting. Students must either call the Department of Financial Services or go on line and apply. Phone number is 850-410-9500. For additional state requirements & information to obtain your application go to www.flofr.com/Finance/MB-Individuals.htm. Completion of this 24 Hour pre-license class is required by the state prior to your taking the Mortgage Broker exam. This course prepares you to take the state exam. To sign up for the next available course call **772-323-2011**.

Continuing Education Requirements: Every two years all persons licensed as a mortgage broker shall satisfactorily complete fourteen (14) hours of professional continuing education covering primary and subordinate financing transactions and appropriate laws and regulations governing such transactions. The course of study shall include at least four (4) hours on the laws in Chapter 494, F.S., and the rules in Chapter 69V-40, F.A.C. The professional continuing education courses may be offered through classroom instruction, electronic transmission ("Internet"), or distance education ("correspondence course").

All Florida Real Estate Schools offers CE by correspondence. Cost of the book is \$39.95 which includes the materials and the test. To order call **772-323-2011**.

Mortgage Broker- Pre-License

\$229

Port St. Luce-Port St. Lucie Blvd

Start Date	End Date	Term	Time
03/19/10	03/21/10	Fri Night, Sat, Sun	6-10pm / 8-6pm
11/19/10	11/21/10	Fri Night, Sat, Sun	6-10pm / 8-6pm

New Mortgage Broker Licensing Changes Coming!

Last updated December 7, 2009

During the 2009 legislative session, the Florida Legislature passed a bill that substantially changed the provisions of Chapter 494, Florida Statutes. These changes occurred, in part, to comply with the federal Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (known as the "S.A.F.E Act"). As a preliminary guide to understanding the changes that occurred, all individuals and businesses operating as loan originators, mortgage brokers, mortgage broker businesses, mortgage lenders, and correspondent lenders, should be aware of the following:

Mortgage broker, mortgage broker business, mortgage lender, and correspondent mortgage lender licenses issued prior to October 1, 2010 will expire on December 31, 2010. Entities holding an active license on October 1, 2010 that desire to continue to operate in these capacities need to reapply for licensure starting October 1, 2010 with the Nationwide Mortgage Licensing System and Registry (NMLS).

Nationwide Mortgage Licensing System and Registry (NMLS)
www.mortgage.nationwidelicencingsystem.org

Time Management Course(7 hours CE specialty credit)

\$75

Do you ever feel like there is not enough time in a day to get everything done? You are not alone!

If you would like a detailed program to get organized so more can get achieved, than this is the course for you. Every day has 24 hours, every week has seven days, and every month has no more than 31 days.

Get more done in less time by being more efficient and organized.

Contact the school if you are interested in this dynamic and interesting course.

Sales Associate Requirements

All Florida Real Estate Schools offers the Sales Associate and the Broker course online and in the classroom. We also offer the 14 hours of CE online, by correspondence and in the classroom as well. All online courses can be accessed directly from our website at AllFloridaRealEstateSchools.com. For all classroom courses, please call 772-323-2011 to sign up.

Pre Licensure – As a condition of licensure sales associates must successfully complete a 63-Hour Pre Licensure Course based on the FREC I syllabus and pass the required end of course exam.

Post Licensure – All sales associates must complete a 45-hour approved sales associate post licensure course and required exam within their first renewal period.

Continuing Education – In each subsequent renewal period sales associates must complete 11-hours of specialty continuing education and 3-hours of Florida Core Law.

14-hours of continuing education consisting of 11-hours of specialty credit and 3-hours dedicated to an update of Florida laws. These courses may be conducted in classroom and distance education environments. Please refer to Rule 61J2-3.009 Florida Administrative Code for detailed course and exam requirements.

Sales Associate Pre-Licensure

\$299

Start Date	End Date	Term	Time
February 1	February 11	2 Wk M-Th	9:00am - 5:00pm
March 1	March 11	2 Wk M-Th	9:00am - 5:00pm
March 1	April 5	6 weeks M,T,TH	6:00pm - 10:00pm
April 5	April 15	2 Wk M-Th	9:00am - 5:00pm
May 3	May 13	2 Wk M-Th	9:00am - 5:00pm
May 3	June 7	6 Weeks M,T,TH	6:00pm - 10:00pm
June 7	June 17	2 Wk M-Th	9:00am - 5:00pm
July 5	July 15	2 Wk M-Th	9:00am - 5:00pm
July 5	August 9	6 Wk M,T,Th	6:00pm - 10:00pm
August 2	August 12	2 Wk M-Th	9:00am - 5:00pm
September 13	September 23	2 Wk M-Th	9:00am - 5:00pm
October 4	October 14	2 Wk M-Th	9:00am - 5:00pm
November 1	November 11	2 Wk M-Th	9:00am - 5:00pm
November 1	December 6	6 Wk M,T,Th	6:00pm - 10:00pm
December 6	December 16	2 Wk M-Th	9:00am - 5:00pm

Broker Requirements

\$399

Pre Licensure – As a condition of licensure brokers must successfully complete a 72-Hour Pre Licensure Course based on the FREC II syllabus and pass the required end of course exam.

Post Licensure – All brokers must complete 60-hours of approved broker post licensure courses and required exam(s) within their first renewal period.

Continuing Education – In each subsequent renewal period brokers must complete 11 hours of specialty continuing education and 3hours of Florida law update.

14-hours of continuing education consisting of 11-hours of specialty credit and 3-hours dedicated to an update of Florida laws. These courses may be conducted in classroom and distance education environments. Please refer to Rule 61J2-3.009 Florida Administrative Code for detailed course and exam requirements.

Broker Pre-Licensure

\$399

Start Date	End Date	Term	Time
February 15	March 25	6 Wk M,T,Th	6:00pm - 10:00pm
March 15	March 25	2 Wk M-Th	8:00am - 5:00pm
May 17	May 27	2 Wk M-Th	8:00am-5:00pm
July 19	July 29	2 Wk M-Th	8:00am - 5:00pm
August 23	September 2	2 Wk M-Th	8:00am - 5:00pm

Exam Prep-Sales Associate and Broker

\$99

Brokers-Friday night, Saturday Sales Associates-Saturday only

Start Date	End Date	Term	Time
February 12	February 13	Fri Night, Saturday	6-10pm / 9-5pm
March 12	March 13	Fri Night, Saturday	6-10pm / 9-5pm
April 9	April 10	Fri Night, Saturday	6-10pm / 9-5pm
May 7	May 8	Fri Night, Saturday	6-10pm / 9-5pm
June 11	June 12	Fri Night, Saturday	6-10pm / 9-5pm
July 9	July 10	Fri Night, Saturday	6-10pm / 9-5pm
August 13	August 14	Fri Night, Saturday	6-10pm / 9-5pm
September 17	September 18	Fri Night, Saturday	6-10pm / 9-5pm
October 8	October 9	Fri Night, Saturday	6-10pm / 9-5pm
November 12	November 13	Fri Night, Saturday	6-10pm / 9-5pm
December 10	December 11	Fri Night, Saturday	6-10pm / 9-5pm

Post License (Sales Associate) (45hrs)

\$150

Start Date	End Date	Term	Time
February 15	February 19	1 week M-F	9am-5pm
February 20	February 27	Sa,Su,M-F,Sa	M-F(6-10pm),Sa,Su (8-5pm)
August 16	August 20	1 week M-F	9am-5pm
August 21	August 28	Sa,Su,M-F,Sa	M-F(6-10pm),Sa,Su (8-5pm)

Post License (Broker) (30hrs) Real Estate Brokerage, A Management Guide

\$150

Start Date	End Date	Term	Time
February 5	February 7	1 Wkend Fri-Su	8:00am - 6:00pm
September 3	September 5	1 Wkend Fri-Su	8:00am - 6:00pm

Post License (Broker) (30hrs)

\$150

Essentials of Real Estate Investment

Start Date	End Date	Term	Time
February 12	February 14	1 Wkend Fri-Su	8:00am - 6:00pm
September 10	September 12	1 Wkend Fri-Su	8:00am - 6:00pm

Escrow Management Course (Brokers) (4 hours)

\$45

Excellent resource for anyone dealing with rentals and property management. Approved for Four hours of FREC CE specialty credit and FREC required broker course. This intensive course provides the broker with in depth knowledge of the following: Establishing an escrow account, rules pertaining to escrow accounts, unclaimed funds, conflicting demands, good faith doubt, settlement procedures, scheduling the office audit, common violations, and penalties if you don't comply with the law.

Contact school to schedule this course at 772-323-2011.

Escrow Management Course

\$45

Start Date	End Date	Term	Time
February 24	February 24	1 Day	8am-12pm
April 21	April 21	1 Day	8am-12pm
September 8	September 8	1 Day	8am-12pm
November 17	November 17	1 Day	8am-12pm

Reactivation Course

\$150

A licensee may reactivate a license that has been involuntarily inactive for more than 12 months but less than 24 months by satisfactorily completing 28 hours of a Commission prescribed education course derived from the Florida Real Estate Commission Salesperson Course Syllabus (FREC Course I). The course shall contain coverage of the following topics: Real Estate License Law and Qualifications for Licensure (Session 2); Real Estate License Law and Commission Rules (Session 3); Authorized Relationships, Duties and Disclosure (Session 4); Real Estate Brokerage Activities: Guides for Salespersons (Session 5); Violations of License Law, Penalties and Procedures (Session 6); Federal and State Laws Pertaining to Real Estate (Session 7); Real Estate Contracts (Session 11); Real Estate Related Computations and Closing of Transactions (Session 14); and Real Estate Investments and Business Opportunity Brokerage (Session 17).

Students who fail the Commission-prescribed end-of-course examination must wait at least 30 days from the date of the original examination to retest. Within one year of the original examination, a student may retest a maximum of one time. Otherwise, students who fail the end-of-course examination must repeat the course again to become eligible to take the end-of-course examination. Schools shall administer a different end-of-course examination to a student who retakes the exam or repeats the course.

A licensee may demonstrate satisfactory completion for reactivation by achieving a grade of 70% or higher on the Commission-prescribed end-of-course examination. The end-of-course examination shall contain 2 items per instructional hour or a minimum of 50 questions.

Students can only miss 3 hours of instruction. Missing more than this will result in repaying and retaking the course.

Course schedule follows the Sales Associate Pre-licensure Course schedule.

Code of Ethics

Since January 1, 2001, all REALTORS® and applicants for REALTOR® membership are required by the National Association of REALTORS® to complete 2 1/2 hours of ethics training every four years.

REALTORS® who have completed this training as a requirement of membership in another association are not required to complete additional ethics training until a new four year cycle begins.

There are two different ways that it can be completed: on-line or in a class.

Whichever way you choose to get your Code of Ethics Training, do it soon. If you were a member in 2008 you may have been one of the many trying to "get it done at the last minute". Please don't wait until December 2012 to do it again. Avoid the stampede - do it now!

Contact Realtor Association of St Lucie at 772-465-6080 to register. Classes for 2010 are planned for 3/12, 5/7, 7/16, 9/10, 11/12. Time is 12:30pm to 3:30pm. No cost for this class.