

**ARIZONA DEPARTMENT OF REAL ESTATE (ADRE)
PRE LICENSING EDUCATION – SALESPERSON ONLINE
CERTIFICATE OF COURSE APPROVAL APPLICATION
(ED-111-OPE)**

Any school licensed by ADRE, or exempt from licensure under A.A.C. [R4-28-404](#) must present to ADRE for approval, all ADRE Pre Licensing courses offering credit toward an Arizona real estate license. Only ADRE approved School Administrators of an ADRE approved school may submit a request for course and/or instructor approvals. All ADRE approved course content must be directly related to professional Arizona real estate practice and adhere to all specific guidelines as stated in the current A.R.S §§ [32-2124](#), [32-2135](#), and the [ADRE Detailed Instructor Outline Prescribed Curriculum Salesperson's License](#), as well as, serve to protect the public interest by providing relevant education to students to enter the professional practice of Arizona real estate. Schools must review and adhere to the [Substantive Policy Statement 2019.01 Online Pre Licensing Education Course and Learning Guidelines](#) prior to submitting this application.

Salesperson Online Pre Licensing Education Course Application Requirements

Definitions:

“Credit Hour” means 50 minutes of instruction. A.A.C. [R4-28-101](#)

“Certificate of Course Approval”. Any school offering a course of study for original licensure of a real estate applicant shall apply for and possess a Certificate of Course Approval for each course offered by the School. The school’s administrator shall submit the requirements listed in A.A.C. [R4-28-404\(B\)](#).

“In person” a student must complete an online school examination on the online pre license course in person at the provider’s school or with an independent third-party proctor per the ADRE requirements.

“Instructor approval” any person wishing to teach an approved real estate course shall apply for an instructor’s approval, and shall have at least one of the qualifications on the proposed subject indicated by A.A.C. [R4-28-404\(C\)](#). Instructors should refer to [www.azre.gov](#) for additional instructor requirements in effect at the time of seeking Instructor Approval. See [Substantive Policy Statement 2015.01 Instructor Professional Development Requirements](#).

“Final school examination proctor” means a disinterested third party with no conflict of interest who verifies a student’s identity and processes an affidavit testifying that the student received no outside assistance with the examination. The student’s proctor cannot be another student, relative, spouse or significant other, friend, roommate, landlord, current or prospective employer, or a co-worker who is a friend, family member, or who is above or below the student’s line of supervision.

“Learning Management System” is a software application for the administration, documentation, tracking, reporting and delivery of educational courses, training programs, or learning and development programs.

“Module” is a unit of instruction no shorter than .25 credit hours (12.5 minutes), and no longer than two credit hours (100 minutes), that covers topics contained in the ADRE approved Detailed Instructor Outline Prescribed Curriculum for Salesperson’s License. A course requires a minimum of 45 modules of instruction allowing the unit to vary in length from the minimum minutes to the maximum credit hours.

“Online Course” means pre licensure education that is a planned learning experience with a geographic separation that may be synchronous or asynchronous, that does not require real-time interaction between a student and an instructor and that uses a platform with self-paced or prerecorded lessons and materials that a student can access via the internet to proceed at the student’s own pace. (A.R.S. [32-2101\(40\)](#))

“School” means a person or entity that offers a course of study towards completion of the education requirements leading to licensure or renewal of licensure. (A.R.S. [32-2101\(54\)](#)) A school shall hold a current Certificate of School Approval. (A.A.C. [R4-28-404\(A\)](#))

“Synchronous learning” occurs when the interaction between the instructor and learner is simultaneous, or in real time.

“Asynchronous learning” occurs when interaction between the instructor and learner is non-simultaneous, or takes place at different times.

Course Application Requirements:

Course Access. Prior to Departmental approval of a course, whether original or course renewal, the real estate school shall provide access to the Department to view and evaluate the course, in the manner the school proposes to deliver the course.

Instructor Qualifications. For each pre licensing online course approval submission to the Department, the school shall identify the Department-approved instructor who authored the course. The instructor must meet the same qualifications as established for instructors of live classroom course delivery, including course content competence. Instructors must remain actively licensed as an Arizona real estate broker in good standing with the Department during the approved course period. See [Substantive Policy Statement 2015.01 Instructor Professional Development Requirements](#).

Instructions not a part of the Application; do not file with ADRE

Learning Management System (LMS) Learning and Content Management System (LCMS). Any course delivered in an online format is required to use a Learning Management System (LMS), Learning and Content Management System (LCMS), and/or written programming. The systems must ensure that the students are presented information in an organized and effective manner. For course approval, all courses submitted to ADRE for approval must have a system that allows for the requirements established in the [Substantive Policy Statement 2019.01 Online Pre Licensing Education Course and Learning Guidelines](#) prior to submitting this application.

Course Orientation: The prospective student shall physically or electronically sign an agreement or application to enroll, presented to the student by the school administrator or electronically, that includes in bold type and capital letters: 1) The course, or course unit title within a curriculum; 2) The ADRE approved course number; 3) The total credit hours applicable to licensure; 4) The cost of the course, and any other anticipated costs; 5) A statement of the refund policy; 6) The web browser and any other system requirements, and any costs, if not free; 7) A list of any/all required course material, with information on the accessibility and/or required cost of the material; 8) Course completion requirements; 9) Policies regarding attendance; 10) Topical outline; 11) Learning objectives; 12) The geographic location of the “in person” online final school exam, and whether there is the ability to arrange an alternative proctoring location that adheres to the Department guidelines; and 13) a statement of any job placement services.

Student Authentication Verification. Each provider of pre license online course content must have in place a system and process for identifying and authenticating online learners, ensuring the student who registers for a course is the student who completes the course material, and is the student who successfully passes the school’s final exam. The student authentication system must require each student to authenticate themselves each time they enter the course, and have one authentication during each logged in session, and prior to any final school exam for the course. The system must provide a detailed reporting structure allowing audits for compliance of student authentication by the Department, if requested. The record shall include: the name of the student; the dates of attendance; the time log by activity; the course title; the ADRE course number; and credit hours awarded. The student record for each course must be retained by school for five (5) years. See [Substantive Policy Statement 2019.01 Online Pre Licensing Education Course and Learning Guidelines](#) for acceptable formats of student authentication verification.

Teaching Materials. Any, and all teaching materials, and/or aids used, and textbook titles must be stated on application, confirming adherence to any applicable copyright laws, and that any required permissions have been obtained. **Do not submit hard copies of instructional material to ADRE.**

Course Timing Requirements/Credit Hour. Every course is to be structured, and follow the approved course outline, and is to contain enough content and/or activities which shall include participation and interaction to meet the minimum time requirement of 50 seat minutes for each credit hour the course is approved for. The minimum sum of time of all of the modules for a ninety (90) credit hour course, for example, will equal 4,500 minutes. A “credit hour” does not include break time, administration of the final examination, nor sponsor presentation time. **Sale or promotion of products or services are only permitted prior to or after credit hours, or during breaks.** Maximum of 10 credit hours per day for pre licensing education. A.A.C. [R4-28-402\(C\)](#). See [Substantive Policy Statement 2019.01 Online Pre Licensing Education Course and Learning Guidelines](#).

Modules: Each 90-hour course shall be divided into modules as defined above. Schools should time each module so that the student may not proceed in the course until the minimum time for the module has elapsed. The school must provide, through robust course content and delivery, a course that shall prevent all opportunities for students to move through the course too quickly. The course platform is to be configured such that the course modules are locked. This means the student is required to advance through modules in a linear fashion, and cannot advance to any subsequent module until the previous module and all associated instructional content interactivity quizzes have been passed.

Instructional Content Interactivity. Each module shall contain instances of instructional content interactivity questions at the discretion of the provider which may be achieved through multiple choice, true-false, matching, prioritizing, or other reasonably accepted formats. The entire 90 hour course must contain a minimum of 900 instances of instructional content of interactivity placed throughout the course modules.

Course delivery must include interactivity, and course performance measured by quizzes.

- a. Additionally, at the end of each module, the student’s understanding must be accessed through a quiz using multiple choice questions, each with only one correct/best answer. The difficulty of the assessment/quiz should be reflective of the content presented in that module. The student must achieve a minimum passing score of 80 percent before proceeding in the course.
- b. The entire 90-hour course must contain a minimum of 700 end of module multiple choice quiz questions that are different from any multiple choice questions used within a module to meet the interactivity requirements. The number of end-of-module quiz questions may vary from module to module, but shall reflect that modules substance and length.

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Mandatory log-out for inactivity. A course must log students completely out of the course after fifteen (15) minutes of inactivity. The timer must be a background function that is set to log out at fifteen (15) minutes when the student is not actively engaged in the course. If the student is logged out for lack of interactivity, the student is to be returned to the start of the unit of instruction where the inactivity was detected, and the student identity verification shall be required.

Time Zone Consideration: Some course providers may offer courses to students who are participating from multiple time zones. Course providers must give consideration to this fact, schedule start time accordingly, and set student and instructor expectations such that all interaction can be completed within the required time period. A person shall not receive credit for more than 10 hours of pre licensure education credit per day, A.A.C. [R4-28-401\(E\)](#). A provider shall verify that the 10 hour per day instruction requirement has not been violated.

Course Outline. All applications must be complete at time of submission. Courses must be organized and divided into fifty (50) minute instructional segments, with those segments organized into multiple units of instruction. Application must include a very detailed course outline of the entire proposed course material with sufficient detail to clearly identify the course scope and content. Each unit of instruction must be delivered in a manner that supports the learning objective of the course. The outline must identify: 1). The nature of each subject matter and each specific topic, according to the [ADRE Detailed Instructor Outline Prescribed Curriculum Salesperson's License](#), 2). Specific time allocations for each topic; 3). Topic placement within the instruction; 4). A desired instruction outcome stating the relevant and unique proposed course learning objective for each instructional segment, and, 5). The teaching method(s) applied. The outline must be presented in 12 point type. The ADRE provided School Administrator Attestation must be signed by the authorized School Administrator.

Student Final Course Evaluation. Course providers must have a means by which to measure student satisfaction through an online end of course student course evaluation provided to the student before the exam. Course providers must be prepared to demonstrate that end-of-course evaluations are being submitted by the student and that substantive feedback is being incorporated in the course material. Course providers must use the ADRE prelicensure course evaluation form, covering both content and instructor delivery ([click here](#)). **School Administrator** must be prepared to demonstrate that "end-of-course" evaluations are being completed. All course evaluations must be retained by the school according to course number for five years from course completion.

School End-of-Course In Person (Final) Exam. All online pre licensing courses are required to have an end-of-course school comprehensive examination covering the content of the course delivered on a lock down browser in person and online at the approved school or in person with an independent third party proctor selected by the school according to ADRE guidelines. Final school examination requirements shall contain a minimum of the following, 1) Not less than 150 questions with only one correct best answer; 2) Final exam questions must be pulled from a question bank with a 2:1 ratio (300 question bank); 3) Questions must be related to the subject and content of the entire course, and proportionally reflect all major learning objectives (topics) covered in the teaching objectives of the course and may not contain true/false questions; 4) Exam must consist of multiple choice questions with at least four options for each question/item; 5) Questions must be of sufficient rigor that they support the courses learning objectives, test the student's knowledge, and ensure the student's comprehension and retention of the material; 6) Final exam may not count toward the overall time of the course; 7) A minimum 75% passing ratio must be achieved on the final exam before a school course completion certificate is issued; and 8) If end-of-module quiz questions are included in the final exam, they must be randomly re-ordered and/or have the answers reordered. The applicant (i.e. student) must complete an examination of the course online in person, at the approved school, or online in person with an independent third party proctor selected by the school. The exam shall not be taken on any device provided by the student, i.e. personal computer, tablet, or phone. The student shall utilize the same student identity authentication during the in person final exam as was used throughout the course, in compliance with General Course Setup, section 3, See [Substantive Policy Statement 2019.01 Online Pre Licensing Education Course and Learning Guidelines](#).

Online Pre License School Exam Proctor Certification Form. The school offering a third party proctor shall complete a prescribed Department [Online Pre License School Exam Proctor Certification Form](#), and provide it to the proctor in advance of the in person school exam. After each examination is administered, the proctor should complete the remainder of the form and return it to the school. Upon receipt of the completed form, the school must immediately submit it to ADRE through the ADRE Message Center at www.azre.gov. See [Substantive Policy Statement 2019.01 Online Pre Licensing Education Course and Learning Guidelines](#) for acceptable third party proctors and minimum standards for proctor responsibilities. The school administrator is responsible to ensure the proctor follows the established school policy and procedure to administer the in person final school online exam.

Course Completion Certificate. After students pass the school final exam, and after the course evaluation form is completed, each student shall receive a fully completed ADRE required Student Course Completion Certificate ([click here](#)), which includes: 1) the name of course provider; 2) the course title; 3) the course number; 4) the course start date; 5) the course completion date; 6) hours awarded; 7) the Student's name; 8) school certification number associated with the online course with the letter "A" at the end of the school certification number; and 9) the School's contact information. Note: Only the School Administrator shall complete and sign the Student Course Completion Certificates. Providers (schools) are not to have a student fill in the information on their own course completion certificate.

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Application Timeframe Filing Requirements (A.R.S. [§32-2135](#))

Pre License online course applications must be received by ADRE **no less than 90 days prior to the first course presentation and** allow ADRE a maximum of 90 days for approval process.-

Should deficiencies still exist after the overall time-frame period expires, the course approval will be denied. The school may advertise a course, before its approval, only as “pending approval”. A.A.C. [R4-28-103](#)

Sharing Course. With the permission of the school that received original approval for the course, another school that desires to offer the course is subject only to the fourteen-day notice requirement before holding the same course. No additional review and approval by the department is required. A.R.S. [§32-2135\(H\)\(2\)](#) Be sure all instructors are certified with the appropriate school.

A.R.S. [§32-2135\(E\)](#) states, in pertinent part: “The commissioner may determine minimal content requirements for approving educational courses....”.



Arizona Department of Real Estate (ADRE)

Education Division

www.azre.gov

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DOUGLAS A. DUCEY
Governor

JUDY LOWE
Commissioner

PRE LICENSING EDUCATION - SALESPERSON ONLINE CERTIFICATE OF COURSE APPROVAL APPLICATION (FORM ED-111-OPE)

Review the course application requirements prior to submitting this form.

SECTION I – PRE LICENSING EDUCATION COURSE INFORMATION

1. Course Title:			Date Submitted:		
2. Course Type: <input type="checkbox"/> Real Estate Salesperson Pre licensure Purpose: <input type="checkbox"/> New Course—Recurring <input type="checkbox"/> Revised Course <input type="checkbox"/> Renewal Expiration Date*: _____ (*must file before expiration)			Total No. Credit Hours:		
3. If applicable, ADRE course number _____ Previously approved for this same submitting School? <input type="checkbox"/> Yes <input type="checkbox"/> No					
4. Desired Instructional Outcome (a descriptive summary of the course, its objective, and its application to protection of the public interest):					
5. School's Legal Name:		Phone No.:		Email Address:	
School Address:		City		State Zip Code	
6. School License No.:		School Expiration Mo/Year:			
7. Regular Business Hours: _____ <input type="checkbox"/> a.m. or <input type="checkbox"/> p.m. through _____ <input type="checkbox"/> a.m. or <input type="checkbox"/> p.m.					
8. Days of Week with Regular Business Hours (Check all that apply): <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday <input type="checkbox"/> Saturday <input type="checkbox"/> Sunday					
9. Ten (10) Hours Maximum Per Day. Are measures in place to prevent students from receiving credit for more than ten (10) hours of Pre Licensing education per day? A.A.C. R4-28-401(E) <input type="checkbox"/> Yes <input type="checkbox"/> No					
10. Arizona Practices. A .Does the entire course content adhere to the Detailed Instructor Outline Prescribed Curriculum and clearly and exclusively identify current Arizona Practices when it covers areas of practice, law, administrative code, custom or the standard of care? <input type="checkbox"/> Yes <input type="checkbox"/> No B. Is the course content accurate, specific to Arizona, timely, relevant, and in accordance with all applicable Arizona statutes, rules and policies? <input type="checkbox"/> Yes <input type="checkbox"/> No					
11. Approved Instructor(s) who will teach/continue to teach this course: If more names, list on separate sheet and check here <input type="checkbox"/>					
Instructor Name (Live Classroom)	Approval for Pre licensure?	ADRE Instructor #	Expiration Date.	Active AZ Real Estate Broker?	
	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Sponsor School (If secondary sponsor, Expedited Instructor Application required ED-103)					

SECTION II – COURSE ORIENTATION

12. Enrollment Agreement or Application. At time of enrollment will each prospective student physically or electronically sign an agreement or application to enroll, presented to the student by the school administrator or electronically, that includes, but is not limited to, in bold type and capital letters items 1) through 13) below? ☐ Yes ☐ No

1) The course, or course unit title within a curriculum; 2) The ADRE approved course number; 3) The total credit hours applicable to licensure; 4) The cost of the course, and any other anticipated costs; 5) A statement of the refund policy; 6) The web browser and any other system requirements, and any costs if not free; 7) A list of any/all required course material, with information on the accessibility and/or required anticipated cost of the material; 8) Course completion requirements; 9) Policies regarding attendance; 10) Topical outline; 11) Learning objectives; 12) The geographic location of the “in person” online final school exam, and whether there is the ability to arrange an alternative proctoring location that adheres to the Department guidelines; and 13) A statement of any job placement services. A.A.C. [R4-28-404\(E\)](#)

SECTION III - LEARNING MANAGEMENT SYSTEM/MODULES

13. Learning Management System. Is the course delivered in an online format through a learning management system? ☐ Yes ☐ No
(Check all that apply) ☐ Learning Management System (LMS) ☐ Learning and Content Management System (LCMS) and/or ☐ Written Programming

14. Learning Management System Type. (Check all that apply) ☐ Learning Management System(LMS) ☐ Learning and Content Management System (LCMS) and/or ☐ Written Programming

15. Delivery Method. Is the course delivered online through the Internet? ☐ Yes ☐ No

16. Module Minimum. Does the course contain a minimum of **45** modules per 90 credit hours? ☐ Yes ☐ No

SECTION IV – INSTRUCTION/DELIVER METHODS / TEACHING AIDS

17. Instruction Methods (Check all that apply) ☐ Text ☐ Lecture ☐ Graphics ☐ Audio ☐ Photos ☐ Video
☐ Interactivity ☐ End-of-Module Quizzes ☐ Final Examination ☐ Other (Describe in outline)

18. Teaching Aids (Check all that apply) ☐ Textbook(s) ☐ Quiz ☐ Internet/Software ☐ DVD/Video Total Class% _____
☐ Other (Describe): _____

19. Teaching Materials Is a statement attached listing all teaching materials, and/or aids used, including any student material and textbook titles and confirming adherence to any applicable copyright laws, and that any/all required permissions have been obtained? ☐ Yes ☐ No

SECTION V – COURSE EVALUATION

20. Is a process in place for the ADRE preclicensure course evaluation form to be used by providers as a means by which to measure student satisfaction through an online end of course student course evaluation provided to the student before the exam? ☐ Yes ☐ No
ADRE required Preclicensure Course Evaluation Form ([click here](#))

SECTION VI –COURSE COMPLETION CERTIFICATE

21. Is the ADRE Course Completion Certificate requirement satisfied? See Instructions – ([click here](#)) for certificate ☐ Yes ☐ No

22. Will the ADRE Course Completion Certificate include the letter “A” at the end of the School Certification Number for state examination tracking purposes? ☐ Yes ☐ No

SECTION VII – COURSE ACCESS TO ADRE

23. Internet Access Permissions: Are two passwords/Internet access permissions, or one password valid for access twice? *The access and program disks shall not expire for at least four years.* ☐ Yes ☐ No

Uniform Resource Locator (URL): _____

Passwords/Permissions:

Login(s): 1a. _____ 2a. _____

Password(s): 1b. _____ 2b. _____

SECTION VIII – STUDENT AUTHENTICATION VERIFICATION SYSTEM

24. Is a system and process in place for identifying and authenticating online learners, ensuring the student who registers for the course is the student who completes the course material, and is the student who successfully passes the school's in person final exam? ☐ Yes ☐ No

25. Name and description of biometric/biodata authentication verification system:

SECTION IX – HARDWARE AND/OR SOFTWARE FAILURE

26. Hardware and/or Software Failure. A plan is in place for dealing with a hardware and/or software failure? ☐ Yes ☐ No

27. Does each page, screen, or segment of the course clearly indicate the contact information or a linked help tool if the student needs assistance and/or has hardware and/or software problems? ☐ Yes ☐ No

Contact Information:

Name _____ Phone # _____ Email _____

SECTION X – AVAILABILITY OF INSTRUCTOR

28. Instructor Contact Information. Does each page, screen, or segment of the course clearly indicate the contact information or a linked help tool if the student needs assistance from an ADRE approved instructor? ☐ Yes ☐ No

Instructor Contact Information:

Name _____ Phone # _____ Email _____

29. AVAILABILITY OF INSTRUCTOR(S) (Required) Will one or more ADRE approved instructor(s) or school administrator(s) as approved for this course be available by telephone or email within 24 hours or the next business day if 24 hours falls on other than a regular business day for the school? ☐ Yes ☐ No

SECTION XI - COURSE TIME VERIFICATION

30. 50-Minute Rule (Intervals). Does course comply with 50-minute per credit hour rule (A.A.C. [R4-28-101](#))? ☐ Yes ☐ No

31. Verifiable Course Timers. Does the course program have verifiable course timers in each module? ☐ Yes ☐ No

32. Time Zone Consideration: Does the provider have a system in place to verify that the maximum 10 hour per day instruction requirement has not been violated and a student will not receive more than 10 hours of pre licensure education credit per day? A.A.C. [R4-28-401\(E\)](#) ☐ Yes ☐ No

SECTION XII - INTERACTIVITY

33. Interactivity. Are there a minimum of **900** instances of instructional content or interactivity placed throughout all of the course modules in addition to the end of module quiz questions? ☐ Yes ☐ No

34. Mandatory Log-Out for Inactivity. Does the course contain a mandatory log out after fifteen (15) minutes of inactivity? ☐ Yes ☐ No

35. Restart After Log-Out for Inactivity. After every mandatory log out is the system programmed to return the student to the start of the unit of instruction where the interactivity was detected upon student log in? ☐ Yes ☐ No

SECTION XIII – END OF MODULE QUIZZES

36. Quiz Question. Does the entire course contain a minimum of **700** end-of- module multiple choice quiz questions that are different from any multiple choice quiz questions used within a module to meet the interactivity requirements? ☐ Yes ☐ No

37. Quiz Question Pass Score. Do all quizzes include an **80%** minimum pass score? ☐ Yes ☐ No

38. Quiz Structure. Do the quizzes include randomized questions and/or answers? ☐ Yes ☐ No

SECTION XIV - FINAL IN PERSON ONLINE SCHOOL EXAMINATION

39. Final Online Examination Location The school offering a third party proctor shall complete a prescribed Department Online Pre License School Exam Proctor Certification Form, and provide it to the proctor in advance of the in person school exam. After the examination is administered, the proctor should complete the remainder of the form and return it to the school.	
40. Final Online Examination. Is student required to pass a comprehensive Final Online Examination (examination on the course) according to application requirements to receive credit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
41. Final Online Examination Questions. Does the course contain a minimum of 150 multiple choice questions on the final online examination?	<input type="checkbox"/> Yes <input type="checkbox"/> No
42. Final Online Examination Question Bank. Does the question bank contain a minimum of 300 multiple choice questions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
43. Final Online Examination Pass Score. Does the final online examination include a 75% minimum passing score?	<input type="checkbox"/> Yes <input type="checkbox"/> No
44. Final Online Examination Randomized Questions. Does the final examination include randomized questions and/or answers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
45. Final Online Examination Location at School. Does the school plan to administer the online final examination at the school location?	<input type="checkbox"/> Yes <input type="checkbox"/> No
46. Final Online Examination by Third Party Proctor. Does the school plan to have the online final examination Administered at an acceptable third party proctor location?	<input type="checkbox"/> Yes <input type="checkbox"/> No
47. Final Online Examination at Third Party Proctor Certification Form If the school uses a third party proctor location, does the school have a process in place to provide a third party proctor in advance of the in person exam a complete prescribed Department Online Pre License School Exam Proctor Certification Form?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
48. Final Online Examination at Third Party Proctor <u>Completed</u> Certification Form If the school uses a third party proctor location, does the school have a process in place for a third party proctor to return the completed prescribed Department Online Pre License School Exam Proctor Certification Form examination?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
49. Final Online Examination at Third Party Proctor Submission of Completed Certification Form to ADRE. If the school uses a third party proctor location, does the school have a process in place to submit the completed Department Online Pre License School Exam Proctor Certification Form to ADRE through the ADRE Message Center at www.azre.gov ?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

SECTION XV - REMEDIATION

50. Remediation. Does the course program include: 1) repetition of each module if a student is deficient in a quiz; and 2) continuous repetition of the module until the student understands the content material?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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SECTION XVI - OTHER COURSE CERTIFICATIONS

51. Other Course Certification(s): Is the course certified by another entity?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, Course No. _____ and Certifying Authority: _____	
If more certifications, list on separate sheet, attach to application, and checkbox here <input type="checkbox"/>	
52. Other State Approval: Is the course approved for real estate credit in another state?	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, list states:
a.	b.
c.	d.

SECTION XVII – INSTRUCTOR ATTESTATION

53. By my signature below, I attest that I have reviewed the entire course and material and the course is accurate, specific to Arizona, timely, relevant, and does not contain any information that is not applicable in Arizona and is in accordance with all applicable Arizona statutes and rules. (If more than one instructor, attach a separate attestation for each additional instructor) I will maintain a current ADRE Pre Licensure Instructor license during all times of instruction.	
Instructor Name (print): _____	
Instructor Signature: _____	Date: _____

SECTION XVIII – SCHOOL ADMINISTRATOR ATTESTATION

54. School Administrator Attestation (upon School Administrator severance from school, a new Attestation shall be signed)
 By my signature below I attest that I have thoroughly read and reviewed and hereby approve of the submitted course application, including the application requirements, the outline and all other course materials. I have further thoroughly reviewed and approve each proposed instructor's qualifications and credentials. I will be responsible for ensuring that the course is presented by the School in the manner stated in this application. I understand the potential penalties pursuant to A.R.S. §§[32-2135\(C\)](#) and [32-2153\(A\)\(26\)](#). I attest that:

- The course content adheres to A.R.S §§ [32-2124](#), [32-2135](#), the requirements of the Application and the ADRE Detailed Instructor Outline Prescribed Curriculum - Salesperson's License, and that the course content is intended to prepare the student with the appropriate knowledge and understanding of real estate practices and principles in the real estate profession, as well as protecting the public interest.
- The course content is appropriate for professional real estate education, reflects current Arizona real estate practices or methods, is consistent with the proposed instructional materials and can be taught in the allotted time as stated in the application.
- I certify that the online course will be administered according to statutes, rules and substantive policy statement(s).
- Each named proposed instructor for this course is knowledgeable and is a subject matter expert in the prelicensure curriculum, and is, and will be an ADRE-approved pre licensing instructor at the time of presentation.
- The course content is, and will remain current, accurate, specific to Arizona, timely, relevant, and in accordance with all applicable Arizona statutes and rules;
- The course will be updated, or rewritten as necessary during the four (4) year course approval period.
- All instructional materials used by students reflect accurate and current content according to Arizona real estate practice, and contain no significant errors, in content, typography or grammar, and adhere to all copyright requirements.
- One or more ADRE approved instructor(s) or school administrator(s) as approved for this course will be available on the school's premises/course location or by telephone during the school's regular business hours (at a minimum) or, if an Internet course, by telephone or email within 24 hours or the next business day if 24 hours falls on other than a regular business day for the school.
- I further understand that "The course may not be taught if the content ceases to be current or is substantially changed." A.R.S. §[32-2135\(F\)](#).

I have a full understanding, that should there be any proven misrepresentation, or willful omission in this application, or any of the attachments, any approval, which may have been granted, is subject to suspension or revocation, and disciplinary action could occur.

Administrator Name (printed): _____ **Title:** _____

Administrator Signature: _____ **Date:** _____

Notice to Applicant Pursuant to A.R.S. § 41-1030
An agency shall not base a licensing decision in whole or in part on a licensing requirement or condition that is not specifically authorized by statute, rule or state tribal gaming compact. A general grant of authority in statute does not constitute a basis for imposing a licensing requirement or condition unless a rule is made pursuant to that general grant of authority that specifically authorizes the requirement or condition.
This section may be enforced in a private civil action and relief may be awarded against the State. The court may award reasonable attorney fees, damages and all fees associated with the license application to a party that prevails in an action against the state for a violation of this section.
A State employee may not intentionally or knowingly violate this section. A violation of this section is cause for disciplinary action or dismissal pursuant to the Agency's adopted personnel policy.
This section does not abrogate the immunity provided by section 12-820.01 or 12-820.02

SECTION XIX – 90 HOUR SALESPERSON PRE LICENSE COURSE OUTLINES

55. Is a copy of the School's Official Detailed Salesperson Pre License Course Outline included with this Application?	<input type="checkbox"/> Yes <input type="checkbox"/> No
56. Does the submitted School's Pre License Course Outline contain all of the mandatory content in the ADRE Detailed Instructor Outline Prescribed Curriculum Salesperson's License?	<input type="checkbox"/> Yes <input type="checkbox"/> No
57. Does the School's Pre License Course Outline contain the nature of each subject matter and each specific topic, according to the ADRE Detailed Instructor Outline Prescribed Curriculum?	<input type="checkbox"/> Yes <input type="checkbox"/> No
58. Does the School's Pre License Course Outline contain specific time allocations and placement in course for each topic, and divided into estimated fifty minute instructional segments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
59. Does the School's Pre License Course Outline contain topic placement within the instruction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
60. Does the School's Pre License Course Outline contain a desired instruction outcome stating the relevant and unique proposed course learning objective for each instructional segment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
61. Does the School's Pre License Course Outline contain the teaching method(s) applied?	<input type="checkbox"/> Yes <input type="checkbox"/> No
62. Complete the following outline matrix in SECTION XX below which includes the ADRE Detailed Instructor Outline Prescribed Curriculum Salesperson's License content in the left column. Be sure to include the approximate time for each topic, page and item number of corresponding item on school pre license course outline, learning objectives, and teaching methods in the appropriate columns.	

COMPLETE DETAILED SALESPERSON PRELICENSE COURSE OUTLINE AND REFERENCE INFORMATION MATRIX IN NEXT SECTION (XX)

Note: **TIME GUIDE** and **OBJECTIVE** information is only required for each Subject Matter Topic (Nos. **1.-27.**) in the Matrix and is not necessary for each Subtopic item.

Schools may attach additional information in the form of an addendum that specifically lists numbered Objectives and Teaching Methods and reference one or more Objectives or Teaching Methods by number in the detailed outline for this Section.

Teaching Methods Reference Key

1. Text
2. Graphics
3. Audio
4. Photos
5. Video
6. Interactivity
7. End-of-Module Quizzes
8. Other (Describe in outline)

SECTION XX - DETAILED SALESPERSON PRELICENSE COURSE OUTLINE AND REFERENCE INFORMATION MATRIX

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
1. Real Estate Statutes				
1.1. Sources of Real Estate Law				
State Constitution				
Article XXVI				
Purpose				
Statutes – Federal				
Statutes – State				
Commissioners Rules				
Substantive Policy Statements				
Case Law				
1.2. Arizona Real Estate Statutes				
Real Estate Department – Article 1				
Definitions				
Real Estate Broker				
Real Estate Salesperson				
Advisory Board				
Commissioner				
Powers/Duties of Commissioner				
Licensing – Article 2				
License exemptions				
Parties required to be licensed				
Broker and Salesperson requirements				
Place of business required				
Branch office requirements				
Broker's temporary absence				
Active v. inactive status				
Display of license				
Licensing as Professional Limited Liability Company				
Multiple licenses				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Renewal of License				
Temporary Brokers license				
Regulation Article 3				
Disposition of fund				
Trust Accounts				
Broker requirements – recordkeeping				
Action to collect compensation				
Grounds for denial, suspension or revocation of licenses				
Consent Orders, Cease & Desist Orders				
Restriction on employment or compensation				
Broker to employ and pay only active licensees				
Unlawful to pay unlicensed person				
No compensation for negotiating loans				
Real Estate sales and lease disclosure law (Stigmatized property law)				
Out-of-state broker, cooperation agreement				
Unlicensed activities				
Real Estate Teams/Groups				
Employee(s) of Broker or Salesperson				
Licensed v Unlicensed activities				
Sale of Subdivided Lands – Article 4				
Definition				
Procedures				
Issuance of Public Report				
Amended Public Report				
Exemptions				
Subsequent owner exemption				
Commercial/Industrial				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Bulk Sales				
Rescindable Sales				
Public Report Receipt from buyer				
Unimproved parcels				
Lot Reservations				
Illegal Subdivisions				
Affidavit of Disclosure				
Real Estate Recovery Fund - Article 5				
Definition				
Process and procedures				
Fund liability				
Eligible parties				
Funding				
Sale of Unsubdivided Land – Article 7				
Definition				
Real Estate Timeshares – Article 9				
Definition				
Public report requirements				
Rescission of contract or agreement				
Advertising and promotional requirements				
2. Commissioner's Rules – A.A.C. Title 4, Ch. 28				
2.1. General license requirements				
Department notification				
Employing Broker, Sole proprietors, Corporations, Limited Liability Companies				
Renewal, reinstatement, changes				
Professional Corporations, Professional Limited Liability Companies				
Branch offices, managers				
Unlawful license activity				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
2.2. Education				
Continuing Education Requirements				
2.3. Advertising – Article 5				
By licensee				
No blind ads				
“Owner Agent” requirement				
Accurate Claims				
Broker’s name in clear and prominent manner				
Advertising another broker’s listing				
Designated Broker supervises advertising				
Advertising an Acre = 43,560 sq. ft.				
Written consent to place sign				
Promotional Activities				
Premiums to clients not “award” or “prize”				
Disclosure of terms for premiums				
Lotteries, drawings or games of chance prohibited				
Exception for subdividers and timeshare developers				
2.4. Compensation – Article 7				
2.5. Documents – Article 8				
Conveyance Documents				
Copies to signers as soon as practical				
Submission of offers				
Broker to retain copies of escrow closing statements				
2.6. Professional Conduct – Article 11				
Duties to Client				
Property negotiations through exclusive agent				
Broker supervision				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
3. Agency Relationships and Managerial Duties				
3.1. Law of Agency				
Types of agents				
Special				
General				
Power of Attorney and Attorney in Fact				
3.2. Agency Relationships				
Dual Agency				
Disclosure & Consent to Limited Representation				
Single Agency				
Agency principles				
Vicarious liability (Respondeat Superior)				
Imputed notice				
3.3. Fiduciary Duties				
Definitions				
Obligations				
Requirements				
Breach of Fiduciary Duty Examples				
3.4. Due Diligence				
3.5. Misrepresentation and Fraud				
Definitions				
Duty to disclose				
Puffing				
3.6. Creating an Agency Relationship				
Expressed				
Written				
Oral				
Implied				
3.7. Terminating an Agency Relationship				
3.8. Real Estate Employment Agreements				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Statutory Definition				
Statutory Requirements				
Listings				
Open Listing				
Exclusive Agency Listing				
Exclusive Right to Sell Listing				
Multiple Listing Services				
Full Service				
Limited services				
Net listings				
Pocket Listings				
"Coming Soon" Listing				
Duties of Seller's Agent				
Buyer's offer on a "Coming Soon" Listing				
"Exclusive" Listing				
No Broker Cooperation				
Duties of Seller's Agent				
Compensation to Buyer's Agent				
Working with For Sale by Owner				
Listing v. Unrepresented				
Compensation Agreement				
Buyer Broker Agreements				
Compensation and Co-brokerage				
Prohibition against assignment				
Prohibition against Procuring Additional Agreements without Consent				
3.9. Brokerage Business				
Cyber Crime				
Wire Fraud				
Identity Theft				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
4. Contracts and Contract Law				
4.1. Contract Essentials and Terminology				
Expressed contracts versus implied contracts				
Unilateral contracts versus bilateral contracts				
Executory contracts versus executed contracts				
Valid, void, and voidable contracts				
Enforceable contracts versus unenforceable contracts				
Elements of a valid contract				
Competent parties				
Of legal age				
Not under duress (undue influence/or menace)				
Not of sound mind				
Offer and acceptance (and proper communication of acceptance)				
Lawful purpose				
Consideration				
Adequate description of the property/legal description				
Statute of Frauds				
Signed by all appropriate parties				
Electronic Transactions				
Boiler plate forms				
Bankruptcy				
Impacts on contracts/transactions and foreclosure				
4.2. Purchase Contract concerns				
Offer, acceptance and communication				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Letter of Intent				
Earnest money				
Close of escrow – actual occurrence				
Risk of loss before C.O.E.				
Marketable title				
“Time is of the Essence”				
Contingencies				
Contract termination				
Presenting offers				
Withdrawing offers				
Counter offers				
Multiple counter offers				
Multiple offers on one property				
Multiple offers on different properties				
4.3. Contract Interests				
Equitable interest				
Nominee				
Assignability				
Restrictions				
Liability				
Options				
Right First of Refusal				
Covenant not to compete				
Dispute Resolution				
Mediation				
Arbitration				
5. Property Interests, Estates and Tenancies				
5.1. Real Property				
Land				
Physical Characteristics				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Economic Characteristics				
Surface rights				
Subsurface rights				
Air rights				
Tenements/Appurtenances				
Improvements				
Fixtures				
Definition				
Legal Tests				
Owned v. Leased				
Rights and relationships – Bundle of rights				
Easements				
Rights of Way				
5.2. Personal Property				
Tests for personal property				
Trade fixtures				
Industrial fruits/emblements				
Transfer of title (bill of sale)				
Manufactured Home Sales (new and resale)				
Security agreements and Uniform Commercial Code (U.C.C.)				
5.3. Affidavit of Affixture				
Manufactured Housing				
5.4. Real Estate Interests and Ownership				
Classification of Estates				
Freehold				
Less than Freehold				
Fee Estates				
Fee Simple				
Defeasible fee				
Life Estates				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Conventional				
Reversion				
Remainder				
Statutory				
Homestead				
Easements				
Definitions				
Classifications				
Appurtenant				
In Gross				
Prescriptive				
Personal (license)				
By Necessity				
Conservation Easement				
View Easement				
Types of Tenancies				
Sole and Separate				
Co-ownership				
Community Property				
Community Property with Rights of Survivorship				
Tenancy in Common				
Joint Tenancy with Rights of Survivorship				
Trusts, Real Estate Investment Trusts (REITS), Limited Liability Companies (LLC's), Corporations				
Authorized Signatories				
Types of common ownership				
Cooperative				
Condominium				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Planned Unit Development				
6. Government Rights in Real Property				
6.1. Eminent Domain				
6.2. Police Power				
6.3. Escheat				
6.4. Real Property Taxation				
Full Cash Value				
Limited Property Value				
Assessed Value				
Existing property				
New Homes & other property under development				
Assessed Value Ratios (Assessment rates)				
Residential property (Class 3 and Class 4)				
Residential rental property registration				
Vacant Land (Class 2)				
Commercial (Class 1)				
Calculating taxes				
Appealing FCV				
Property tax lien date and priority				
Tax Bill and Payments				
Community Facilities Districts				
Delinquent Taxes				
Penalty Interest				
Taxes Lien Auction (Treasurer's Sale)				
Bidding Process and Certificate of Purchase (CP)				
Live Auction				
On-Line Auction				
Redemption Period				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Foreclosure and Treasurer's Deed				
Special Assessments				
Government/Municipal and Priority				
Home Owners Association (HOA)				
Assessment				
Lien priority				
Minimum requirements to foreclose				
7. Income Tax Aspects of Real Estate				
7.1. Types of Income				
Ordinary Income				
Capital Gain Income				
Income treatment for pass through entities				
7.2. Deduction of Taxes and Interests on Principal Residence				
Limitations				
7.3. Sale of Principal Residence				
Gain				
Qualifying Parties				
Requirements				
7.4. Investment Real Estate				
Deductibility of Expenses & Interest				
Depreciation "Cost Recovery"				
Tax Shelter Concept				
Tax Deferred Exchanges – Basic Concepts				
7.5. Employee v. Independent Contractor				
W2 v. 1099				
8. Water Law				
8.1. Doctrine of water law applicable to Arizona				
Riparian Doctrine				
Doctrine of Prior Appropriation				
First in time, first in right				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
8.2. Two Types of Water Sources				
Surface Water				
Ground Water				
Renewable Sources				
Central Arizona Project (CAP)				
Central Arizona Groundwater Replenishment District (CAGRD)				
Effluent				
8.3. Water Users				
Agriculture				
Commercial				
Domestic				
Municipal (cities, towns, water districts)				
Private water companies				
Special users (golf courses, lake developments, recreational)				
8.4. Arizona Groundwater Act of 1980				
Reasons for the Act				
Overdraft				
Subsidence				
Arizona Department of Water Resources				
Active Management Areas				
Irrigation Non-Expansion Areas				
Grandfathered rights				
Irrigation				
Type I Non-irrigation				
Type II Non-irrigation				
Assured Water Supply versus Adequate Water Supply				
Transfer of Well Rights				
Requirements				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Transfer request				
Exempt Wells				
Adjudication of Indian Tribe claims				
8.5. Wetlands				
Definition				
9. Environmental Law				
9.1. Regulators				
Environmental Protection Agency (EPA)				
Arizona Department of Environmental Quality (ADEQ)				
9.2. Environmental Laws and Regulations				
Federal – Comprehensive Environmental Response Compensation and Liability Act (CERCLA)				
State – Water Quality Assurance Revolving Fund (WQARF)				
9.3. Common Issues				
Mold				
Radon				
Asbestos				
Lead paint – contract requirements				
Underground storage tanks (UST)				
SBS (sick building syndrome)				
Pesticides and fertilizers				
Wood destroying insects				
Flood hazard areas				
Expansive soils				
Fissures as shown on earth fissure maps issued by the Arizona Geological Survey				
Radon gas potential zones				
Superfund Sites and Water Quality				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Assurance Revolving Fund Sites				
Brownfields				
9.4. Due Diligence and Information Sources				
Phase I Assessment				
Phase II Assessment				
Remediation (Phase III)				
Abatement				
Management in place/encapsulation				
9.5. Strict Liabilities				
Owner and operator				
Brokers and agents' disclosures				
9.6. Alternative Waste Water Systems				
Conventional Septic				
Requirements upon resale				
Non-conventional systems				
Land Percolation				
10. Land Descriptions				
10.1. Metes and Bounds				
Point of Beginning				
Distances				
Directions				
10.2. Rectangular Survey aka Government Survey aka Public Land Survey System (PLSS)				
Meridian				
Baselines				
Range Lines				
Township Lines				
Correction Lines				
Quadrangles / Checks				
Sections				
Fractional Sections				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
10.3. Lot and Block (recorded plat)				
Plat of Survey				
Assessors Maps				
10.4. Article X-Arizona Constitution: State Trust Land				
Purpose				
How created				
11. Land Development and Zoning				
11.1. Land Development				
11.2. Land Planning Terminology				
General Plan				
Master Planned Community				
Master Deed				
Setbacks				
Buffer Zones				
Zoning/Changes				
Non-Conforming Use (grandfathered rights)				
Variances				
Natural Area Open Space (NAOS)				
Arizona 811 (Blue Stake)				
11.3. Planned Communities				
Definition				
Requirements Upon Resale				
Requirements				
Charges/Fees				
11.4. Interstate Land Sales Act				
11.5. New Home Sales				
Earnest Money Treatment				
Representation				
12. Encumbrances				
12.1. Non-Monetary				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Easements				
Deed Restrictions/C&R's				
For sale/rent signs				
Solar Exemption				
Encroachments				
Clouds				
12.2. Monetary (Liens)				
General v. Specific				
Voluntary v. Involuntary				
Equitable v. Statutory				
Financing Liens				
Property Tax Liens				
Mechanic's Liens				
Justification				
Parties with lien rights				
Pre-Lien Notice				
Priority				
Time Frames				
Judgement Liens				
Creation				
Recordation				
Enforcement and Renewal				
IRS Liens				
Priority of Liens				
Arizona Homestead Exemption				
13. Acquisition and Transfer of Title				
13.1. Methods of Transfer				
Voluntary				
Define Dedication				
Involuntary				
13.2. Inheritance				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Probate				
Testate and intestate				
13.3. Deeds of Conveyance				
Types				
Warranty				
Special Warranty				
Bargain and Sale				
Quit claim				
Special Purpose Deeds				
Beneficiary				
Disclaimer				
Dedication				
Patent				
Parties				
Requirements for Validity				
13.4. Notice				
Actual				
Constructive				
13.5. Affidavit of Value				
Definition				
Purpose				
Use				
13.6. Adverse Possession				
13.7. Title Insurance				
Types of Policies				
Owner's				
Standard Policy				
Extended Coverage				
Lender's				
Commitment for Title Insurance				
Schedule A				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Schedule B				
Subrogation				
14. Escrow and Settlement				
14.1. Definition				
14.2. Parties				
14.3. Purpose				
14.4. Settlement Statements				
Debits and Credits				
Sample statement and worksheet				
14.5. Requirements for disbursing commissions to salespersons and associate brokers				
14.6. Double escrow/simultaneous				
14.7. Foreign Investment Real Property Tax Act (FIRPTA)				
15. Fair Housing and Americans with Disabilities Act				
15.1. Fair Housing Laws				
History				
1866 Civil Rights Act				
1968 Federal Fair Housing				
1988 Amendments				
Equal Opportunity Lending – Equal Credit Opportunity (ECOA)				
Steering				
Blockbusting				
Redlining				
Fair Housing Enforcement				
Exemptions to 1968 Law				
For Sale by Owner				
Housing owned by Religious Organizations				
Private clubs				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Owner occupied 1-4 Family				
Advertising Requirements				
15.2. Americans with Disabilities Act				
15.3. Potential Conflicts				
Arizona Residential Landlord and Tenant Act				
Deed Restrictions				
Age restricted developments				
Group homes				
16. Leases and Leasehold Estates				
16.1. Types of Leasehold Estates				
Estate for Years				
Estate from Period to Period				
Estate at Will				
Estate at Sufferance				
Holdover Tenancies				
16.2. Essentials of a Valid Lease				
16.3. Types of Leases/Payment Plans				
Graduated Lease				
Lease-option				
Percentage Lease				
Net Lease (triple net)				
Gross Lease				
Ground Lease				
Sale and Leaseback				
16.4. Assignment and Subleasing				
Definitions and parties				
Contract Rent				
Positive Leasehold				
Excess Rents				
Economic Rent				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Negative Leasehold				
Liabilities				
16.5. Termination of the Lease				
Actual eviction				
Constructive eviction				
Destruction of the property				
Eminent domain				
Surrender and acceptance				
Foreclosure				
16.6. Commercial Leasing				
Tenant improvements				
Building shell				
Certificate of Occupancy				
Common Area Maintenance (CAM) charges				
Expense stop				
Turnkey project				
Anchor tenant				
16.7. Section 8				
16.8. Short Term/Vacation Rentals				
16.9. Residential Tenants' Rights after Foreclosure				
17. Arizona Residential Landlord and Tenant Act A.R.S. Title 33 Chapter 10				
17.1 General Provisions				
Purposes and Applicability				
Exclusions				
Discrimination against tenants with children prohibited				
Early Termination for Domestic Violence				
Bedbug Control, Landlord and Tenant obligations				
17.2. Landlord Obligations				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Security Deposits				
Limitations				
Refundable v. Non-refundable				
Move-in and move-out inspections				
Application upon termination and accounting				
Landlord's failure to comply and damages				
Disclosure and Tender of written agreement				
Disclosure of manager and owner or owner's rep				
Availability of AZ Residential Landlord and Tenant Act				
Maintain Fit Premises				
17.3. Tenant Obligations				
Maintain Dwelling Unit				
Follow Rules and Regulations				
Access and notice by landlord				
17.4. Remedies				
Non-compliance by Landlord				
Violation of health and safety				
Other violations				
Self-help for minor defects				
Non-compliance by Tenant				
Notice to Terminate for Health and Safety Violations				
Notices and timelines				
Abandonment				
Definition				
Notice and Posting				
Personal Property				
Distrain				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Periodic Tenancy Notice to Terminate				
18. Property Management Title 32 Chapter 20 Article 3.1				
18.1. Property Management Agreements				
Requirements				
Licensees acting as a property manager outside of brokerage company				
Unlicensed persons performing property management				
18.2. Trust Accounts: Property Management Specifics				
18.3. Finder fees to unlicensed tenants				
18.4. Manager's duties and responsibilities				
19. Property Insurance and Warranties				
19.1. Property Insurance				
Additional insured				
Loss Payee				
Claims History				
19.2. Home Warranty				
19.3. National Flood Insurance Program				
Elevation Certificate				
19.4. Business Insurance				
Errors and Omissions (E&O)				
Liability Coverage				
Umbrella Policy				
20. Appraisal				
20.1. Terminology				
Appraisal/Appraiser				
Value				
Components of Value (Demand, Utility, Scarcity, Transferability)				
Market value v. Market Price				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Other types of Value				
Loan (Mortgage) Value				
Insurable Value				
Assessed (Taxable) Value				
Salvage/Residual Value				
Square Footage				
Livable				
Under roof				
20.2. Appraisal Concepts and Principles of Value				
Highest and Best Use				
Substitution				
Change				
Anticipation				
Supply and Demand				
Contribution				
Conformity				
Progression and Regression				
Competition				
Integration, Equilibrium, and Disintegration (Growth, Stability, Decline, and Renewal)				
Plottage (Assemblage)				
Directional Growth				
Orientation				
Externalities				
Appreciation				
Earned Increment				
Unearned increment				
Depreciation				
Economic life				
Excess land				
20.3. Appraisal Approaches				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Sales comparison approach to value (market data)				
Collection and analysis of data				
Adjustments to comparables				
Cost Approach to Value (Appraisal by Summation)				
Estimation of site value (land value)				
Estimation of construction costs (building costs)				
Replacement Cost				
Reproduction Cost				
Estimation of accrued depreciation from all sources				
Physical Depreciation				
Functional Obsolescence				
Economic Obsolescence				
Income Approach to Value				
Gross Rent Multipliers				
Direct Capitalization				
Reconciliation				
20.4. Financial Analysis				
Property Income and Expense Terminology				
Capitalization Rates				
Cash-On-Cash Returns				
20.5. Appraiser Licensing and Certification				
Licensed				
Certified Residential				
Certified General				
20.6. Competitive Market Analysis (CMA)				
20.7. Broker Price Opinion - Exemption for Real Estate Licenses				
Prohibition against use of term "appraisal"				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
20.8. Appraisal Process				
Appraisal Management Companies (AMC)				
Drive by Appraisal				
Desk Top Appraisal				
Automated Valuation Models				
20.9. Uniform Residential Appraisal Report (URAR) Overview				
21. Primary and Secondary Markets/Financing Concepts				
21.1. Primary Lenders				
Commercial Banks				
Mortgage Bankers and Brokers				
Life Insurance Companies				
Credit Unions				
Private Investors				
Portfolio Lenders				
21.2. Secondary Mortgage Market				
Fannie Mae (FNMA)				
Freddie Mac				
Government National Mortgage Association (GNMA)				
Estoppel Certificate				
Loan Servicing				
21.3. Loan Types				
Open End Loan				
Blanket loan				
Reverse Mortgage				
Gap Loan (Bridge Loan/Swing Loan)				
Take Out Loan				
Construction Loan				
Balloon Payment				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Budget Payment				
Seller Financing				
Package Loan				
Private Investor/Hard Money Loan				
Loan Assumption				
Wraparound Loan				
21.4. Loan Clauses				
Acceleration				
Alienation (Due on Sale)				
Release (Partial Release)				
Subordination				
Prepayment				
Non-disturbance				
Nonrecourse				
21.5. Leverage				
22. Residential Financing and Commercial Financing				
22.1 FHA Financing				
Lender Requirements				
Types of Properties				
Mortgage Insurance Premium (MIP)				
Conditional Commitment and Amendatory Clause				
Advantages and Limitations				
22.2. VA Financing				
Lender Requirements				
Types of Properties				
Funding Fee				
Certificate of Reasonable Value				
Eligibility and Entitlement				
Advantages and Limitations				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
22.3. U.S. Department of Agriculture (USDA)				
22.4. Conventional Loans				
Types of Properties				
Advantages and limitations				
Conforming Loan				
Non-conforming / Jumbo				
Subprime Loan				
Private Mortgage Insurance (PMI)				
22.5. Types of Repayment Plans				
Fixed Rate Loan				
Fully Amortized Loan				
Interest Only				
Adjustable Rate				
Indices				
22.6. Seller Financing				
Consumer Credit Transaction v. Non-Consumer Credit Transaction				
22.7. Truth in Lending Act (Regulation Z)				
Purpose and Application				
Annual Percentage Rate				
Trigger Terms and Full Disclosure				
Right to rescind refinance on personal residence				
22.8. Real Estate Settlement Procedures Act (RESPA)				
Purpose and Application				
Consumer Financial Protection Bureau (CFPB) and TILA/RESPA Integrated Disclosure (TRID) Loan Estimate and Closing Disclosure				
Affiliated Business Arrangements				
Prohibition against kickbacks and referral fees				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Loan escrow impound accounting				
22.9. Loan Fees and Interest Rates				
Discount Points/Buydown				
Origination Fee				
Floating Rate				
Rate Lock				
Tax Service				
Underwriting Fee				
22.10. Loan Qualifications				
Pre-approval				
Uniform Residential Loan Application (URLA) Fannie Mae Form 1003				
Tri Merged Credit Report				
Credit Score				
Home Owners Association Reserve Requirement				
22.11. Commercial Financing				
Types of Loans				
Conventional				
Seller Financing				
Small Business Administration Loans				
Personal guarantee				
Yield Maintenance – prepayment penalty				
Basis Points				
Debt Coverage Ratio				
23. Financing Documents				
23.1. Financing Theory				
Lien Theory v. Title Theory				
Hypothecation v. Pledge				
23.2. Promissory Notes				
23.3. Mortgages				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Parties				
Payoff and Satisfaction of Mortgage				
23.4. Deeds of Trust				
Parties				
Equitable title and legal title				
Payoff and Deed of Reconveyance				
23.5. Agreement for Sale (Land Contract)				
24. Deed of Trust Foreclosure				
24.1. Foreclosure Option #1: Non-Judicial Foreclosure				
Recordation of Notice of default and Trustee's Sale				
Parties required to be notified				
Trustor's right of reinstatement				
Absence of acceleration of debt				
Minimum time prior to Trustee's Sale				
Trustee's sale and bidding process				
Delivery of Trustee's Deed				
Absence of Statutory Right of Redemption				
Rights of borrower in possession				
24.2. Foreclosure Option #2: Judicial Foreclosure				
Legal action, acceleration of debt and recording of Lis Pendens				
Sheriffs Sale and Sheriff's Certificate				
Statutory redemption period and Sheriff's Deed				
24.3. Bidding Process				
Excess money bid				
Lender's credit bid				
Deficient bid				
24.4. Deficiency Judgments				
Arizona Anti-Deficiency Statute				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
24.5. Foreclosure with multiple liens on property				
Right of junior lien holder to cure default on prior liens				
Termination of junior lien by foreclosure of prior lien				
24.6. Deed in Lieu of foreclosure				
Cancellation of debt				
Acquisition by lender subject to prior and subordinate liens				
24.7. Foreclosure of Agreement for Sale (Land Contract, Contract for Deed)				
Difference between judicial foreclosure and forfeiture				
Default by Vendee				
24.8. Distressed Property Transactions				
Short Sale				
Bank Owned Property/REO (Real Estate Owned)				
Forbearance/Loan Modification				
25. Disclosure/Consumer Protection				
25.1. Consumer Privacy Act				
25.2. Telephone Consumer Protection Act				
Do Not Call				
25.3. Military airports and ancillary military facilities				
25.4. Military training routes and restricted airspace				
25.5. Public and private airports				
25.6. Fix and Flips				
Building/fixing for sale				
Dollar amount limit for Unlicensed Contractors				
Buildings / Add-ons without Permit(s)				
Registrar of Contractors				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Builder Requirements				
25.7. Any other condition that affects the property				
26. Math				
26.1. Prorations				
Taxes				
Home Owners Associations Dues				
Rents				
26.2. Appreciation and Depreciation Calculations				
26.3. Property Tax Calculations				
26.4. Seller Net Proceeds Calculations				
26.5. Loan Interest Calculations				
26.6. Area and Perimeter Calculations				
26.7. Capitalization Calculations				
26.8. Commission Calculations				
26.9. Closing Statement Calculations				
26.10. LTV Ratio Calculations				
Discount Points				
Origination Fees				
26.11. Remaining Balance Calculations				
27. Cooperative Nature of Real Estate				
27.1. Professional Boards and Associations				
27.2. Sherman Anti-Trust Act				
Price fixing				
Boycotts				
Tie-in agreements				
Restraint of trade				
27.3. Parties Related to a Real Estate Transaction				
Licensed Contractors				
Registrar of Contractors				
Mortgage Loan Originators				
Arizona Department of Financial Institutions				

SUBJECT MATTER	TIME GUIDE	PAGE & ITEM NO. OF CORRESPONDING ITEM ON SCHOOL COURSE OUTLINE	OBJECTIVE (Student will be able to...)	TEACHING METHOD(S)
Nationwide Mortgage Licensing System				
Home Inspectors				
Board of Technical Registration				
Pest Control Inspectors				
Pest Management Division, Department of Agriculture				