

## GENERAL INFORMATION PAGE

To be provided to the participant prior to registration/enrollment.

<i>All offerings shall be completed within one year from the date of registration.</i>		
COURSE PROVIDER NAME <b>Duane Gomer Seminars</b>		WEB SITE ADDRESS <b>www.DuaneGomer.com</b>
DRE SPONSOR ID # (4 DIGITS) <b>0054</b>	PHONE NUMBER <b>(800) 439-4909</b>	EMAIL ADDRESS <b>info@DuaneGomer.com</b>
ADDRESS (STREET, CITY, STATE, ZIP CODE) <b>23312 Madero #J, Mission Viejo, CA 92691</b>		
COURSE NAME <b>See attached for a complete list of course names</b>		
BRIEF COURSE DESCRIPTION <b>See attached for a complete Course Description. This book includes six 3-Hour, one 12-Hour and one 15-Hour course listed on the attachment. The courses are not sold individually.</b>		
METHOD OF COURSE PRESENTATION (LIVE, CORRESPONDENCE/INTERNET) <b>Correspondence delivered by a choice of a textbook or PDF download. Exams are online only.</b>	COURSE CATEGORY <b>Agency – Agency; Ethics – Ethics; Trust Fund Handling – Trust Fund Handling; Fair Housing – Fair Housing; Risk Management – Risk Management; Management &amp; Supervision – Mgmt &amp; Supv; Mortgage Lending for the Real Estate Professional – Consumer Protection; Property Management Success – Consumer Protection</b>	CREDIT HOURS <b>Total 45 Hours – Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management &amp; Management &amp; Supervision – 3 Hours Each; Property Management Success 15 Hours and Mortgage Lending for the Real Estate Professional – 12 Hours.</b>
DATES AND LOCATION (FOR LIVE COURSES)		
COURSE FEES (INCLUDE ANY SHIPPING AND HANDLING FEES) <b>Total 45 Hours – Prices subject to change: Textbook: \$85 PDF: \$60</b>		
TEXTBOOK, WORKBOOK, OR OUTLINE INFORMATION <b>Title: California's Real Estate License Renewal Author(s): Duane Gomer Copyright Date: 2018 Pages: 436 Edition (if applicable): 10th</b>		
REFUND/CANCELLATION POLICY <b>If the materials are returned unused (and you have not taken any final exams) within two months of the original purchase date, you will be given a refund less \$20.00. If you paid by credit card, your account will be credited and a copy of the credit will be emailed to you. Between two months and twelve months no cash refunds for unused courses, but materials can be returned for a credit towards any of our other courses. After twelve months there are no credits. If you fail to finish the program within one year, you can repurchase for a fee of \$40. If you should fail, you can take a second exam at no cost within the one-year period.</b>		
FINAL EXAMINATION CRITERIA NUMBER OF QUESTIONS <b>Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management, Mgmt &amp; Supv– 20 questions each Property Management Success 40 questions and Mortgage Lending for the Real Estate Professional – 30 questions</b>	TYPES OF QUESTIONS <b>Multiple Choice</b>	TIME <b>Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management, Mgmt &amp; Supv– 20 minutes each Property Management Success – 40 minutes and Mortgage Lending for the Real Estate Professional – 30 minutes</b>
HOW MANY DIFFERENT FINAL EXAMS ARE OFFERED FOR THIS COURSE (ONE OR TWO)? <b>Two</b>		MINIMUM PASSING PERCENTAGE <b>70%</b>

### DRE Disclaimer Statement

Prior to the start of the course, the sponsor shall provide participants with the following disclaimer statement: "This course is approved for continuing education credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructors, authors, or lecturers."

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## Attendance Policy

*For live courses, students must attend a minimum of 90% of the approved course hours to be eligible to receive CalBRE continuing education course credit*

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## Live Course Identification Statement

*Participants shall present one of the following forms of identification below immediately before admittance to a live presentation of an offering:*

- A. A current California driver's license.*
  - B. A current identification card described in Section 13000 of the California Vehicle Code*
  - C. Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.*
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## Correspondence Course Identification Statement

*Participants shall present one of the following forms of identification immediately before the administration of the final examination:*

- A. A current California driver's license.*
  - B. A current identification card described in Section 13000 of the California Vehicle Code*
  - C. Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.*
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## Examination Regulatory Notes

- Participants taking a correspondence offering or package of offerings shall be limited to completion of final examinations for a maximum of fifteen (15) credit hours during any one 24-hour period. A participant shall not be granted access to additional segments of the final examination for offerings or a package of offerings that exceed fifteen (15) credit hours until the appropriate 24-hour period has elapsed.
- An offering may include a provision for one retaking a different final examination by a participant who failed the original examination provided the questions in the re-examination are different questions than those contained in the original examination. A participant who fails the re-examination cannot receive credit for the course. Such a participant is not barred from enrolling and completing the same course, but must retake the course and pass the final examination with a score of 70% or better to receive credit.
- Questions used in a final examination shall not duplicate any more than 10% of questions used in any other quiz or examination utilized during the presentation of the course.
- Final examinations for CE courses consisting only of multiple choice, true/false and/or fill-in the blank questions shall be limited to a maximum of 10% true/false questions.
- Time calculations for a final examination consisting of multiple choice, true/false and/or fill-in the blank questions should be allowed a maximum amount of one (1) minute per question. The minimum number of questions for a continuing education final examination consisting only of multiple choice, true/false and/or fill-in the blank questions is:

<i>1 credit hour = 5</i>	<i>19-23 credit hours = 50</i>
<i>2 credit hours = 10</i>	<i>24-27 credit hours = 60</i>
<i>3-5 credit hours = 15</i>	<i>28-31 credit hours = 70</i>
<i>6-8 credit hours = 20</i>	<i>32-35 credit hours = 80</i>
<i>9-11 credit hours = 25</i>	<i>36-39 credit hours = 90</i>
<i>12-14 credit hours = 30</i>	<i>40 credit hours and over = 100 questions</i>
<i>15-18 credit hours = 40</i>	

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## Online Evaluation Statement

A course and instructor evaluation is available on the California Bureau of Real Estate (CalBRE) website at [www.calbre.ca.gov](http://www.calbre.ca.gov). Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page.

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## Course Provider Complaint Statement

A course provider complaint form is available on the California Bureau of Real Estate (CalBRE) website at [www.calbre.ca.gov](http://www.calbre.ca.gov). Access this form by typing in "RE 340" in the search box located in the upper right corner of the home page. An informational form regarding course provider complaints, "RE 340A" is also available.

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## Course Names and Brief Course Descriptions

**Agency (25 pages):** This 3-Hour course covers Disclosures, Civil Codes, Buyer's Agent, Confirmations, Agency Agreement, Dual Agency, Exclusive Agency, Exclusive Right to Sell, Net Listings, Multiple Listings, Puffing, Implied Authority, Ostensible Authority, Power of Attorneys, Deposit Receipts, Emergencies, Unilateral vs. Bilateral plus a Practice Exam. You have 20 minutes to complete a 20 question multiple-choice exam.

**Ethics (29 pages):** This is the first class that was required by the State. It is important. Topics to be discussed in this 3-Hour course include Professional Conduct, Bona Fide Offers, Negotiable Commissions, Franchises, Closing Costs, Deposits, Seller Financing, Changing Contracts, LTV Rules, Square Footage Problems, Zoning, Material Fact Rule, Frivolous Offers, Compensation, Contingencies, Special Relationships, Significant Interest, Loan Broker Code of Ethics, NAR Code, California Business & Professions Code, TDS Statement, Suspensions, Mobile Home Sales, Fraud, Compliance Check List plus a Practice Exam. You have 20 minutes to complete a 20 question multiple-choice exam.

**Trust Fund Handling (25 pages):** The following important subjects are presented in this 3-Hour course: Trust vs. Non-Trust Items, Identifying Owners of Funds, Recordkeeping, Disbursements, Advance Fees, Withdrawals, Interest Bearing Accounts, Commingling, Liabilities, Systems, Recording Process, Reconciliation, Documentation, Audits, Broker Supervision, Commissioner Regulations, Violations, Multiple Beneficiaries, Fictitious Names, Retention of Records, Shortages plus a Practice Exam. You have 20 minutes to complete a 20 question multiple-choice exam.

**Fair Housing (26 pages):** You will learn in this 3-Hour course about the 1968 Federal Fair Housing Act, 1988 Amendments, Exemptions, Violations, Advertising, Steering/Channeling, Problem Areas, Civil Rights Act of 1866, ADA, California Laws, AIDS, Age Discrimination, Housing Discrimination, Blind & Physically Disabled, Disciplinary Actions, Panic Selling, Business & Professions Code, Partnerships, Home Mortgage Disclosure Act, Equal Credit Opportunity Act, Fair Credit Reporting Act, Do Not Call Registry plus a Practice Exam. You have 20 minutes to complete a 20 question multiple-choice exam.

**Risk Management (26 pages):** This additional requirement was effective July 1, 2007. In this 3-Hour course you will receive information on Risk Probability, Standards of Care, Contract Preparation, Property Conditions, Broker Supervision, Trust Fund Handling, Failure to Research or Disclose, Kickbacks, Referrals, Conflicts of Interest, Agency Duties, Disclosures, Advertising, Fair Housing, Employment Issues, Office Management, Predatory Lending, Policies, Consequences of Violations, Responsibilities, Information Access, Statutory Duties, Vicarious Liability, Mediation/Arbitration plus a Practice Exam. You have 20 minutes to complete a 20 question multiple-choice exam.

**Management & Supervision (38 pages):** Management and Supervision: This 3 Hour course was required by AB 345 and is required after January 1, 2016. The aim is to better protect the public. The following important topics will be covered: How to establish policies, rules and procedures; Supervision of transactions, retaining and reviewing documents; trust funds; discrimination reporting; roles of a branch manager; teams; restricted licensees, ad liability and document review. You have 20 minutes to complete a 20 question multiple-choice exam.

**Property Management Success (148 pages):** This is our premier 15-Hour course and many interesting facts will be disclosed including Selection of Personnel, Rental Policies, Promotion and Advertising, Preparation of the Product, Telephone Techniques, Presentation of the Product, Conversion from Prospects to Applicants, Screening the Applicants, Rental Agreements and Rules, Simplified Accounting Systems, The Slow Rent Payer, Supervision Principles and Methods, Retention of the Good People plus a Practice Exam. You have 40 minutes to complete a 40 question multiple-choice exam.

**Mortgage Lending for the Real Estate Professional (90 pages):** This course covers the basics of Mortgage Lending. Real Estate licensees should understand these Rules & Regulations so they can better protect and serve their clients. Some of the important topics include Ethics, Federal law, California Specific Regulations, VA loans, Reverse Mortgages, Federal Reserve, Gramm-Leach-Bliley Act, Consumer Financial Protection Bureau, National Do Not Call Registry, Truth in Advertising, Regulation Z, Mortgage Acts and Practices "MAP" Rule, Mortgage Assistance Relief Services "MARS" Rule, Disclosure Violations, Appraisals for Higher Priced Mortgage Loans, California Residential Mortgage Lending Act, CRMLA Under DBO, California Finance Lenders Law, California Homeowner Bill of Rights.



