

Sea Coast Real Estate Academy

110 Dungannon Blvd.
Wilmington, NC 28403-4455
(910) 202-2845

Academy@SeaCoastRealty.com
www.SeaCoastRealEstateAcademy.net

Policies & Procedure Disclosure

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Legal Name of Education Provider: Innovative Career Education, LLC

Advertised Name of Education Provider: **Sea Coast Real Estate Academy**

Name of Education Director: Brian Moxey

Names of Full-Time Officials and Faculty:

Brian Moxey	Owner/Director
Alexandria Gillen	Instructor
Amy Helm	Instructor
Ashley Martin	Instructor
Janet Kimberly	Instructor
Jason Thuringer	CE Instructor
Kelli Minor	Instructor
Sakika James,	LEAD Instructor
Sam Hassell, ARELLO/IDECC Certified	PRE Instructor

Education Provider Certification:

Sea Coast Real Estate Academy is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider, or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage (ncrec.gov). Per *Commission Rule 58H .0204*, the Education Provider must provide each prospective student with a copy of the Education Provider's Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Education Provider policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

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

Course Offerings

Sea Coast Real Estate Academy conducts:

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

Broker Prelicensing Course

Purpose of the Course:

Successful completion of the *Broker Prelicensing Course* is generally required to qualify for the North Carolina (NC) real estate license examination and to obtain a NC real estate broker license. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in North Carolina in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. This course may only be offered by education providers certified by the NC Real Estate Commission. At Sea Coast Real Estate Academy, the *Broker Prelicensing Course* consists of a total of **75 instructional hours, not including the end-of-course examination.**

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

Course Description:

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

Rules of PRElicensing Course:

1. Students must log into each session on a laptop or desktop computer, with video, audio and full keyboard. No student may be logged into a phone or tablet for this course.
2. Students must be always **present/visible in full frame on video** (except breaks). A student not visible on camera will receive a warning to return and/or turn on camera and then be removed if they do not comply.
3. **Students are not allowed to participate in any other activity which pulls focus from the course.** This includes driving to pick up your children, working out, talking on the phone, going to the doctor, etc. The general rule of thumb is **"If you cannot do it in an in-person course, you cannot do it in the live Zoom course."** Students participating in any other activity will be warned and then removed from the course until they comply with this policy.
4. Be engaged; Reply to all prompts and quizzes during the session to receive credit for attending the course.

End-of-Course Exam – Prelicense:

The end-of-course exam will be administered online and proctored on the **last scheduled day**. An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement of 80%.

Students are only permitted to **bring photo ID, 2 blank sheets of scrap paper, and a basic calculator** (minimal button) into the testing area on the day of an exam. Students must also have a **quiet workspace** with no other distractions in the room (ie children, dogs, TV noise), and always have **video and audio on**. No cell phones or other devices in the room.

Students must arrive within 15 minutes of final exam start time to qualify for the exam. For example: if the exam begins at 9:00am, students arriving after 9:15am will be unable to complete the exam.

Missed Exams - Prelicense

Sea Coast Real Estate Academy WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam within 7 days of the last scheduled day of the course **at a time and date stated by the Education Provider**. Any student who misses the first exam and **does not text/email/call SCREA staff, will forfeit the right to a second attempt**. If student missed initial end-of-course exam and takes the makeup exam, student **forfeits the opportunity to retest should they fail**.

Failed Exams - Prelicense

Sea Coast Real Estate Academy WILL allow a *Broker Prelicensing Course* student who takes but does not pass the initial end-of-course exam but **DOES reach a 50% or higher on each section of the exam**, to retake the end-of-course exam one (1) time. However, all retakes must be within 7 days of the last scheduled day of the **course at a time and date stated by the Education Provider**. Student understands that there will not be any additional retake dates offered; retake exam dates are pre-scheduled and provided to students prior to signing up for the course. Students retaking the exam must pass **both the National and State sections of the retake exam with a minimum score of 75% on each section**.

Eligibility Requirements for Course Completion Certificate - Prelicense

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

- a) Meet the attendance requirements of 80%, [see “Rules of the Course” section]
- b) Timely submit completed in-class and take-home assignments, including the MIDTERM and
- c) Pass the end-of-course exam with a minimum score of 75% on **each** of the individual sections of the final exam (National section **and** State section).

License Examination Performance Report

During the July 2023 – June 2024 license year, Sea Coast Real Estate Academy had 71 of our students take the 2-part state license examination for the first time within 30 days of completing one of our Broker Prelicensing Courses. 58 of those students passed on their first attempt, resulting in a 81.69% pass rate on the North Carolina Examination.

- Sea Coast Real Estate Academy did not offer any In-Person, Asynchronous or Blended Prelicensing courses during this period.
- 71 of our students completed our Broker Prelicensing Course by Synchronous instruction method. 58 of those students passed, resulting in a 81.69% pass rate on the North Carolina Examination.

Broker Postlicensing Education Courses

Purpose of the Postlicensing Program

The primary objective of *Postlicensing Education Program* is to provide instruction at a level beyond that provided in the *Broker Prelicensing Course* on topics deemed to be of special importance to licensees. Per General Statute 93A-4(a1), provisional brokers must complete, within eighteen (18) months following initial licensure, a Postlicensing education program consisting of ninety (90) hours of instruction in subjects determined by the Commission in order to retain eligibility to actively engage in real estate brokerage.

The Postlicensing program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. Be aware that a postlicensing course will expire two (2) years after its completion date. When a provisional broker has timely completed all three (3) courses, the provisional status of the broker’s license will be automatically terminated by the NC Real Estate Commission. To enroll in a Postlicensing course, students must have a provisional broker license or a license on inactive or expired status if trying to activate/reinstate a license.

Course Descriptions:

Post 301 - Brokerage Relationships and Responsibilities

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

Post 302 - Contracts and Closing

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

Post 303 - NC Law, Rules, and Legal Concepts

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

Rules of POSTlicensing Course:

1. Students must log into each session on a laptop or desktop computer, with video, audio and full keyboard. No student may be logged into a phone or tablet for this course.
2. Students must be always **present/visible in full frame on video** (except breaks). A student not visible on camera will receive a warning to return and/or turn on camera and then be removed if they do not comply.
3. **Students are not allowed to participate in any other activity which pulls focus from the course.** This includes driving to pick up your children, working out, talking on the phone, going to the doctor, etc. The general rule of thumb is **"If you cannot do it in an in-person course, you cannot do it in the live Zoom course."** Students participating in any other activity will be warned and then removed from the course until they comply with this policy.
4. Students may **not** be enrolled in more than one class if the scheduled meeting times overlap.

Course Materials – Postlicensing

Each student is required to use and have immediate access to the current edition of the *NC Real Estate Manual* purchased directly from NCREC and *North Carolina License Law and Commission Rules* booklet (provided in course materials) during each *Postlicensing* course session.

End-of-Course Exams - Postlicensing

The end-of-course exam will be administered online and proctored **on the last scheduled day**. The retake exam dates are pre-scheduled and provided to students prior to signing up for the course. An end-of-course exam will **not** be administered to any student who does not satisfy the course attendance requirement of **90%**. Students participating in online proctoring must have a quiet workspace by themselves, always have video and audio on, no phones or other devices in the room,

Missed Exams - Postlicensing

Sea Coast Real Estate Academy WILL allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 7 days of the last scheduled day of the course **at a time and date stated by the Education Provider**. If a student missed initial end-of-course exam and takes the makeup exam, student forfeits the opportunity to retest should they fail.

Failed Exams - Postlicensing

Sea Coast Real Estate Academy WILL allow a *Broker Postlicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam one (1) time; however, all retakes must be within 7 days of the last scheduled day of the course **at a time and date stated by the Education Provider**. Student understands that there will not be any additional retake dates offered.

Eligibility Requirements for Course Completion Certificate(s) - Postlicensing

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

- a) Meet the attendance requirements 90%,
- b) Timely submit completed in-class and take-home assignments, and
- c) Pass the end-of-course exam with a minimum score of 75%.

Broker Continuing Education Courses

Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest. Per G.S.93A-38.5, brokers must complete **eight (8) credit hours of instruction annually** in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an **Update course and four credit hours of elective courses**.

Course Description(s):

- **2024-2025 General Update (GENUP):**

The *2024-2025 General Update (GENUP) course* is a four (4) hour course that must be completed by all provisional and non-provisional brokers who are not brokers-in-charge and/or do not have *BIC-Eligible* status and who wish to renew their licenses on active status on July 1, 2024, for the 2024-2025 license year. Refer to Commission Rules 58A .1702 and 58A .1703 for a full explanation of brokers' annual continuing education requirements and continuing education required for license activation.

- **2024-2025 Broker-in-Charge Update (BICUP):**

The *2024-2025 Broker-in-Charge Update (BICUP) course* is a four (4) hour course that must be completed by all brokers-in-charge and brokers who have *BIC-Eligible* status and who wish to renew their licenses on active status on July 1, 2024, for the 2024-2025 license year. Refer to Commission Rules 58A .1702 and 58A .1703 for a full explanation of brokers' annual continuing education requirements and continuing education required for license activation.

Course Materials – Elective/Update

Sea Coast Real Estate Academy will provide each student with a copy of course materials prior to class.

Eligibility Requirements for Course Completion Certificate:

Per Commission Rule 58A .1705(a):

To receive credit for completing an approved continuing education course, a broker shall:

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

Tuition / Fees – CE/Update:

Update & Elective courses are \$55.00 each for live Zoom classes or \$60 for our partnered Distance courses*.

Registration, Enrollment, and Conduct

Registration:

To enroll in a course at **Sea Coast Real Estate Academy**, prospective students must register. Online registration is available at **www.SeaCoastRealEstateAcademy.net**. Students will receive an email confirmation with instructions for books/eBooks, online links (if applicable), and course information prior to class start.

Tuition and Fees:

Sea Coast Real Estate Academy accepts the following forms of payment: MasterCard, Visa, American Express, Venmo and PayPal. Tuition for all courses must be received **no later than** the first day of class.

All-Inclusive Tuition/Fees - Prelicense

Tuition for the **Broker Prelicensing** course is \$450; this includes eBook, math workbook, free exam review sessions, and handouts. To register for a course and to receive the course textbook/eBook prior to class, STUDENT must pay a \$200 deposit. **Full tuition must be paid by the FIRST class.**

All-Inclusive Tuition/Fees - Postlicensing

Tuition for each **Broker Postlicensing** course is \$225 for new students and \$200 for returning students, and is due at time of registration, no later than first day of class. Students who do not have the most current publication of the *North Carolina Real Estate Manual* (required text) must purchase directly from *NCREC*. STUDENTS may utilize the physical or digital versions. STUDENTS must furnish their own calculators and note-taking materials.

Course Cancellation or Rescheduling/Refunds:

Sea Coast Real Estate Academy reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum 24-hour notice of the cancellation or revised course schedule. If a course is cancelled or rescheduled, students will have the following options: receive a full refund or transfer to a different class.

Withdrawals and Transfers/Refunds:

A student may withdraw from the Broker Prelicensing, Postlicensing or Continuing Education course by giving **written (electronic) notice to the School prior to the start of the course**. In such an event, the student will have the following options: Receive a full refund or transfer to a different class.

Sea Coast Real Estate Academy is partnered to offer courses OnDemand/At Your Own Pace with Superior School of Real Estate; We make money for purchases through the AYOP links. Transfers between these courses and the in-person or synchronous courses are **not** available.

A student that terminates enrollment in a Prelicensing or Postlicensing course either with **written (email) notice to the School or by no longer attending a course on or after the first class** will not be entitled to a refund of any portion of paid Tuition. No refunds will be made after STUDENT completes the first scheduled class. STUDENT understands that withdrawal after the first class does not allow a refund but does allow STUDENT to re-enroll in another course within six (6) months from the scheduled start of the forfeited course, based on available classes and seating.

There will be a \$200 Administrative Transfer Fee for Prelicense and \$75 Administrative Transfer Fee for Post License to re-enroll in class. This re-enrollment privilege will be applied only to the first withdrawn course. STUDENT may be required to buy a new textbook/workbook if the previous edition becomes outdated.

- Any STUDENT not receiving a passing grade on the Prelicense End-of-Course Examination may retake the course **one time within twelve (12) months for a \$200 “repeat student” fee.**
- Any STUDENT not receiving a passing grade on the POST license End-of-Course Examination may retake the course **one time within twelve (12) months for a \$75 “retake student” fee.**

Student Conduct:

Students are expected to conduct themselves in a **professional and respectful manner**. Dismissal without recourse will be imposed for behavior that, in the sole judgment of instructor or staff, reflects negatively on Sea Coast Real Estate Academy, or hinders the learning opportunity for others. Students shall direct their full attention to the instruction being provided and refrain from activities unrelated to the instruction and which are distracting to themselves and others.

Cheating:

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

Special Accommodations Request Procedure:

Sea Coast Real Estate Academy complies with the Americans with Disabilities Act and strives to ensure that no individual with a disability as defined by the ADA is deprived of the opportunity to participate in a course. Students requesting special accommodation must contact Sea Coast Real Estate Academy ***in writing 7 days before start of class as to the exact accommodation being requested.***

Inclement Weather:

In the event of inclement weather, or a local or national emergency, students will be emailed, called, and/or texted to receive class schedule updates.

CERTIFICATION OF TRUTH AND ACCURACY

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

Brian Moxey

School Education Director

Sea Coast Real Estate Academy