

# Enrollment Agreement & Catalog

**Las Vegas Real Estate Training Center** is a real estate school that strives to provide an easily accessible and high-quality learning experience for students of every educational background. Each student will have the tools to master the real estate course material and retain the knowledge needed to successfully pass the Nevada License examination or expand their real estate career.

## GRADING SYSTEM

The student will review, study and take notes as they progress through each section. At the end of each section, they will be required to take a review quiz that is focused on testing their knowledge and comprehension on that section.

The review quiz is multiple choices and will be taken online and graded in real time. **The requirement to obtain a passing grade is 75% / (P) or greater** before moving on to the next section. Scores receive **between 0%-74% / (F) are considered a failing grade** and students will be encouraged to review the section again before retaking the test. Scores will show on the student's dashboard and are available for instructor review as well.

GRADE	MIN %	MAX %
A+	95	100
A	90	94
B+	85	89
B	80	84
C+	75	79
C	70	74
D+	65	69
D	60	64
F	0	59

Once the student has completed all of the sections, they will be required to take a final exam, which is in a multiple-choice format. This exam will be taken online and graded in real time. A passing grade of 75% / (P) or greater is required.

Students will receive their grade instantly and if they do not pass, by receiving a score less than 75%, they will have a minimum of 24 hours to study and review before they will be allowed to retake their exam. They can take much longer if needed and are encouraged to review in detail.

## RESOURCES

Once a student has registered and begins their online education, they will be given multiple online resources to go to for help and guidance. They can use this to supplement their online learning.

## COURSE MATERIAL/SYSTEM REQUIREMENTS

This course is delivered online. The student will need a computer with internet access and a web browser. All browsers are supported.

## TIMELINES & COMPLETION

This course is set up for students to complete at their own pace. Some students will do it faster than others will; however, it is important that a student takes it at a speed most beneficial to their own comprehension. Students will read the material, review the exercises, and successfully pass both the quizzes and final exams with a minimum score of 75% / (P). Each student is encouraged to systematically move through the material.

## IMPORTANT DATES & INFORMATION

**A student will have thirty days from their enrollment agreement date to study and complete all materials and pass all quizzes as well as the final exam.** All students will be assigned a course instructor at the time of course registration. Students are expected to log in to their online course at least once a week. If the student has not logged into their account, access will still be provided.

**Students are expected to complete the course in thirty days.** Each student is encouraged to contact the instructor whenever the student feels that contact with the instructor will be helpful. The student may contact the instructor via mail or email with information provided at the time of registration. **To be eligible to register, a student must be 18 years of age** and have the ability to read and comprehend the English language. The student must pass a short assessment to confirm their comprehension of the English language prior to purchasing the course.

A new student will be required to give personal information to verify their identity and will be given a secure login code. Students will be required to verify their login credentials prior to testing. Test scores will be tracked and accessible by both student and instructor

## ONE-TIME EXTENSION

In the event, the student is unable to complete the material in the expected thirty days; **the student will have the opportunity to extend access for an additional 335 days by emailing [info@lvretc.com](mailto:info@lvretc.com) to request an extension.** The maximum allowed time is 8 hours a day for study. If a student has not completed at least 98 hours of the 120hr course by the 363rd day from their enrollment agreement, they will not be able to legally finish the course due to the 8 hour per day limit. On the 366th day, a student will no longer have access to school materials. **If a student fails to complete course in the required time, the student must re-register as a new student and pay full admission. No credit from previous admission will be given.**

## ENROLLMENT PROCEDURES

The course includes all course material and testing materials as required by the Nevada Real Estate Division. If there are questions, an inquiry is encouraged by emailing [info@LVRETC.com](mailto:info@LVRETC.com).

## List of Faculty

- **Debbie Zois** - Instructor/Academic Director
- **Kandi Doyle** - Instructor
- **Sabrina Harp** - Administrative Director

## STUDENT CONDUCT POLICY

Students are expected to show respect, courtesy, and consideration with instructional staff, customer service representatives, and technical support staff throughout their participation in the educational program when communicating by phone or by Internet.

Appropriate behavior includes, but is not limited to; conducting him/her in a professional and cooperative manner that is not disruptive, harassing, intimidating, or dangerous. Any deviation from these standards may result in disciplinary action. If disciplinary action is necessary, some or all of the following steps may be taken by the LVRETC:

### Warning Notice

Warning notices are issued for failure to maintain the student conduct standard as described herein. The student in question will receive either a verbal or a written (E-mail, US Mail, or Fax) warning for not complying with school conduct policy. Failure to improve conduct may result in temporary suspension or permanent termination.

### Suspension

This may occur if a student has failed to comply with a previous warning and is suspended for a specified period. Continuing with school/course is contingent upon the student meeting the school's identified standards.

### Withdrawal

Student may withdraw from the program by completing a withdrawal form located under the student's cabinet.

### Termination

This means the student is permanently withdrawn from school. Even though warnings will most likely be given, in extreme cases LVRETC reserves the right to immediately terminate a student when LVRETC deems it appropriate.

## SCHOOL INFORMATION

LVRETC is an online-based provider of pre-licensing for persons desiring to obtain a Nevada real estate license. LVRETC, Inc. is a Nevada Corporation authorized to do business as a corporation within the State of Nevada.

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- The **courses** are available at [www.LVRETC.com](http://www.LVRETC.com).
- The **telephone number** is (702) 212-2212. For fastest response, email [info@LVRETC.com](mailto:info@LVRETC.com)
- LVRETC **business hours** are Monday – Friday 8 am to 5 pm excluding all major national holidays and Nevada state holidays.
- All **courses provided by LVRETC** are exclusively available via the internet
- **In-person classes** are held at 9420 W. Sahara Drive, #100 Las Vegas, NV 89117.

## LVRETC IS AN APPROVED SCHOOL

LVRETC is licensed by the Nevada Commission on Post-Secondary Education. LVRETC is an approved school under the provisions of NAC 645.400 as a provider of this 120 Hour State and Federal Principles and Law course, 45 Hour State and Federal Real Estate Law and 18 Hour Nevada Real Estate Law by the Nevada Real Estate Division, 2501 East Sahara Avenue, Suite 102, Las Vegas, Nevada 89104-4137. **Debbie Zois is the owner of LVRETC.**

## PREVIOUS CLASS CREDIT

A student cannot transfer previous credits from any other pre-licensing courses.

## TECHNOLOGY REQUIREMENTS

This course is compatible with all major web browsers and operating systems. Certain components of this course may require Adobe Flash Player, available from <http://get.adobe.com/flashplayer/> as a free download. Your computer may already have this installed. Use of this course requires JavaScript to be enabled in your web browser.

## COURSE ACCESS

Access to this course is allowed for thirty days from the enrollment agreement. **The course will be available online 24 hours a day, 7 days a week**, unless there is scheduled system maintenance. Please see One-Time Extension section for additional information on course access.

## POLICIES ON CHEATING & MISREPRESENTATION

LVRETC strictly forbids any misrepresentation of personal identity for all courses. Falsifying personal information, forgery, and misrepresentation may result in immediate termination. Additional actions by state and federal agencies may include loss or suspension of a license, failure to grant a license, fees, or criminal prosecution.

Cheating on courses that supply completion certificates, designations, or official credit will not be tolerated. LVRETC is not obligated to furnish credit or continued support for students caught cheating on any part of the coursework or testing.

## PLACEMENT OF GRADUATES

LVRETC provides details on Career Events held at Keller Williams Realty Las Vegas. Upon request, LVRETC will provide the student with a list of brokerages in the Las Vegas valley. In Nevada, an agent's relationship with a brokerage is as an independent contractor. Due to this unique relationship, placement services are not provided by LVRETC.

## ENROLLMENT AGREEMENT & TERMS OF SERVICE AGREEMENT

THIS AGREEMENT DESCRIBES YOUR RIGHTS AND RESPONSIBILITIES. PLEASE READ IT CAREFULLY. NOTE: THIS ENROLLMENT AND TERMS OF SERVICE AGREEMENT APPLIES TO ALL COURSES OFFERED BY THE LAS VEGAS REAL ESTATE TRAINING CENTER UNLESS IT IS SUPERSEDED BY ANOTHER COURSE SPECIFIC ENROLLMENT AND TERMS OF SERVICE AGREEMENT.

### Scope of Agreement

This agreement ("**Agreement**") is made by & between **LVRETC**, ("**LVRETC**, "**We**," "**Our**", "**Us**"), having an address of 9420 West Sahara Avenue, Las Vegas, Nevada, and the end user, registered subscribers or authorized users ("**You**", "**Your**" or "**Subscriber**"), & applies to LVRETC services that require registration or enrollment. By selecting "I Accept" at any time during the registration process or at the completion of the registration process when registering for the Service you are covered by and agree to be bound by the terms set in the Agreement. The term "Use" in connection with the Services contemplated in this Agreement means the access to the availability, use, transmission of or any form of exchange of information or communication arising from the aforementioned Service.

### Registration Information

You must create an account to use the Services ("**Account**"). Your Account is typically managed and/or provided by LVRETC. You are solely responsible for providing accurate information, maintaining, securing, updating, and keeping strictly confidential all login IDs and passwords, and for all access to and use of your Account by you or any third party. Any failure to comply with the terms of registration will cause you to be in breach of this Agreement allowing LVRETC to immediately terminate your subscription and use of the Service, without refund or credit.

### Refund Policy

All tuition and fees paid for the course by a Subscriber are refundable upon the occurrence of: (a) the Services or course of instruction is discontinued by LVRETC and such discontinuation has prevented Subscriber from fully completing the course; OR (b) the enrollment of a Subscriber was a result of any misrepresentation in promotional materials of the LVRETC, or representation made by an owner or employee of the LVRETC. All refunds must be requested in writing. If a student withdraws or is expelled by LVRETC after the start of the training program and before the completion of more than 60% of the program and submits a request in writing, LVRETC shall refund to the student a pro rata amount of the tuition agreed, minus 10 percent or \$100, whichever is less. As an example, if a student pays \$149 for the 120-hour program and attends 12 days or 40% of the program. The school has earned \$60 of tuition. The school will also retain a 10% termination fee or \$100, whichever is less, and in this case, 10% of \$149 is \$15, which is less. Therefore, \$149 (tuition)



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minus \$60 (earned tuition) minus \$15 (termination fee) equals \$74, which is the refund due to the student:

Tuition paid.....	\$149.00
Program days.....	30 days
Days Attended.....	12 days
Percent Attended .....	40%
Tuition Earned .....	\$60.00
Termination Fee .....	\$15.00
Refund due student .....	\$74.00

**If a refund is owed, LVRETC shall pay the refund to the person or entity who paid the tuition within 15 calendar days after the:**

- A. Date of cancelation by a student of his or her enrollment submitted in writing;
- B. Date of termination by LVRETC of the enrollment of a student;
- C. Last day of an authorized leave of absence if a student fails to return after the period of authorized absence; or
- D. Last day of attendance of a student, For the purposes of this section: • The period of a student’s attendance must be measured from the first day of registration noted on the student’s enrollment agreement through the student request a refund in writing.

### Conduct

You will use the Service only for your benefit & for its intended purpose. You will not permit any third party to: (a) except as expressly set forth in this Agreement, use, copy, modify, create derivative works of, distribute, sell, sublicense, or transfer the Service; (b) remove or alter any LVRETC notices or markings, or add any other notices or markings within the Service; (c) decrypt or attempt to decrypt the Service; (d) derive or attempt to derive the source code of or decompile the Service; or (e) disassemble or reverse engineer the Service. If statutory rights make any part of this section void, you will provide LVRETC with detailed information regarding any such activity. In addition, any Subscriber accused of and subsequently proven to have been cheating may result in fines, suspension, license revocation or other penalties levied by your governing licensing agency. Cheating is defined as allowing someone else other than you, the licensee, to take any part of this course, quiz, or final test.

**WE RESERVE THE RIGHT, AT ANY TIME AND FROM TIME-TO-TIME, TO CHANGE OUR SUBSCRIPTION FEES AND BILLING METHODS OR SEPARATE CHARGES FOR INFORMATION, MATERIAL (DEFINED BELOW) OR SERVICES, WITHOUT NOTIFYING YOU.**

**You are not allowed to use your username and/or password or the Service, directly or indirectly, to:**

- Attempt to or actually disrupt, impair or interfere with, alter or modify the Service or any Material;
- Act in a way that affects or reflects negatively on LVRETC, or any other;
- Transmit or communicate any advertising, promotion or solicitation;
- Collect or attempt to collect any information of others, including passwords, account, or other information.

## Limitation of Liability

LVRETC WILL NOT BE LIABLE FOR INDIRECT, SPECIAL, CONSEQUENTIAL, OR INCIDENTAL DAMAGES (INCLUDING WITHOUT LIMITATION COST OF COVER), EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. LVRETC SHALL NOT BE LIABLE FOR ANY THIRD PARTY CLAIMS. OUR CUMULATIVE LIABILITY WILL BE LIMITED TO WHAT WAS PAID BY YOU OR ON YOUR BEHALF FOR THE SERVICE IN THE 12 MONTHS BEFORE THE CLAIM. THIS SECTION IS A FUNDAMENTAL PART OF THE BASIS OF OUR BARGAIN, WITHOUT WHICH ALL CLEAR ID WOULD NOT BE ABLE TO PROVIDE THE SERVICE, & WILL APPLY DESPITE THE FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY.

## Disclaimer of Warranties

ALL SERVICES ARE PROVIDED TO YOU "AS IS," WITHOUT WARRANTY, & ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING WITHOUT LIMITATION THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PURPOSE, NON-INTERFERENCE, ACCURACY, & NON-INFRINGEMENT ARE DISCLAIMED. LVRETC DOES NOT WARRANT THAT THE SERVICE WILL OPERATE WITHOUT INTERRUPTION, BE ERROR-FREE, OR ACHIEVE SPECIFIC RESULTS.

You are entirely liable for activities conducted by you or anyone else in connection with Your Subscription and use of the Service. You are solely responsible for keeping your password secret and not disclose it to others. Use of the Service, your username, or password by others is strictly prohibited. Any use of the Subscription by anyone other than the Subscriber shall result in the Subscriber to (a) assume all responsibility and liability associated with such use; and (b) indemnify and holds LVRETC harmless for any such use. You are responsible for knowing which courses you need to complete in order to complete the timely renewal of your real estate license. Course materials may or may not contain credit hours in all the necessary categories for your license renewal. Please read the terms of our disclaimer on this site carefully.

## Indemnification

You agree to fully indemnify, hold harmless and defend LVRETC and its directors, officers, employees, agents, stockholders and Affiliates (*collectively —Indemnified Parties*) from and against all claims, actions, suits, demands, damages, liabilities, obligations, losses, settlements, judgments, costs and expenses (*including without limitation reasonable attorney's fees and costs*), whether or not involving a third party claim, which arise out of, relate to or result from (1) any breach of any representation or warranty of Company contained in this Agreement, (2) any breach of any covenant or other obligation or duty of Company under this Agreement or under applicable law, (3) (4) (5) [other enumerated categories of claims and losses], in each case whether or not caused by the negligence of LVRETC or any other Indemnified Party and whether or not the relevant Claim has merit.

Governing Law and Interpretation: If any term of this Agreement is held invalid, illegal, or unenforceable, the remaining portions shall not be affected. The laws of the State of Nevada govern this Agreement, your subscription and use of our Service. You must comply with all laws, regulations, obligations, and restrictions that apply to you. You agree that the courts of the State of Nevada have exclusive jurisdiction for any claim, action or dispute under this Agreement and that the venue shall be in, Clark County, Nevada. You also agree and expressly consent to the exercise of personal jurisdiction in the State of Nevada.

## LAS VEGAS REAL ESTATE TRAINING CENTER COURSES

### 120-HOUR ONLINE REAL ESTATE PRE-LICENSING COURSE

#### Description of Program/Course:

The "120-Hour Online Real Estate Pre-Licensing Course" is an online 120-hour course that is comprised of relevant content, quizzes, and reviews to facilitate learning and retention. The course is made up of 8 sections and 41 modules.

#### Program/Course Objectives:

At the completion of this course, students will have knowledge of federal and state principles of real estate and real estate law. The student will gain knowledge and recall key real estate terms, basic real estate concepts, methods, procedures, principles, and law.

**Total Credit or Clock Hours:** 120 Hours

#### Tuition & Fees

Tuition:	\$149.00
Total Tuition & Fees:	\$149.00

#### Objectives - Course Outline

The "120-Hour Online Real Estate Pre-Licensing Course" pre-license course content and testing materials are geared toward obtaining knowledge and an acceptable level of comprehension relating to the required course topics. After completing the course, the student should know and recall the definition of common terms, basic real estate concepts, methods, procedures, principles, and law.

Nevada requires as a part of its pre-license requirements the completion of the study and mastery of an approved 120-hour course in real estate practice and law. This course is organized into an introduction and eight sections that include 41 modules as follows:

Section 1 - General Principles of Agency	Module	Hours
Agency Relationships	Module 1	3
Fiduciary Responsibilities	Module 2	3
Creating Agency	Module 3	3
Seller Representation	Module 4	3
Buyer Representation	Module 5	3
Agency Representation	Module 6	3



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## Section 2 - Property Ownership, Transfer of Title & Land Use

Property Ownership	Module 7	3
Legal Descriptions	Module 8	3
Land Use Controls and Regulations	Module 9	3
Title	Module 10	3
Deeds	Module 11	3
Types of Estates	Module 12	3
Transferring Title	Module 13	3
Title Records and Recording	Module 14	3
Escrow, Closing and Taxes	Module 15	3
Forms of Ownership	Module 16	3

## Section 3 - Contracts

Types of Contracts	Module 17	3
Other Real Estate Contracts	Module 18	3

## Section 4 - Federal Regulations, Applied Practice & Statutory Disclosures

State and Federal Regulations	Module 19	4
Applied Practice	Module 20	1
Statutory Disclosures	Module 21	3

## Section 5 - Valuation, Market Analysis & Financing

Valuation and Market Analysis	Module 22	3
Finance	Module 23	3
Real Estate Calculations	Module 24	2

## Section 6 - State Laws

Licensing, Division and Commission	Module 25	3
Property Disclosures	Module 26	4
Record Keeping	Module 27	2
Contracts	Module 28	4
Agency	Module 29	4

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Advertising and Special Topics	Module 30	1
Section 7 - Preparation of Contracts		
General Information of Law	Module 31	1
Contracts	Module 32	2
Listing Agreements	Module 33	3
Purchase Agreements	Module 34	4
Disclosures	Module 35	4
Las Vegas Realtors & MLS	Module 36	1
Section 8 - Agency: Foundation of Brokerage/Agent Relationships and Risk Reductions		
Nevada Real Estate Division	Module 37	2
Broker/Agent	Module 38	2
Agency	Module 39	4
Property Management	Module 40	4
Risk Reduction	Module 41	3
	<b>Total:</b>	<b>120</b>

## Course Price and Enrollment Procedures

The cost of the course is \$149, which represents tuition and fees. The course includes all course material and testing materials as required by the Nevada Real Estate Division. If there are questions, an inquiry is encouraged by calling our business office at (702) 212-2212; ask to speak to the School Office or emailing [info@LVRETC.com](mailto:info@LVRETC.com). This school is licensed to operate by the Commission on Postsecondary Education and the Nevada Real Estate Division.

## Issuance of Certificate of Completion

At the end of this course, you will be able to download a legal completion certificate specific to you. This certificate can be printed on your personal printer. If you do not have a printer, you may contact LVRETC to have a copy emailed or mailed to you. No credit will be issued for incomplete or partially completed courses.

## LAS VEGAS REAL ESTATE TRAINING CENTER COURSES

### 18 HOUR NEVADA REAL ESTATE LAW

#### Description of Program/Course:

The "18 Hour Nevada Real Estate Law" is an online 18-hour pre-licensing state law course that is comprised of relevant content, reviews and a quiz to facilitate learning and retention. The course includes one section and six modules.

#### Program/Course Objectives:

At the completion of this course, students will have knowledge of state principles of real estate law. The student will know and recall the terms, basic real estate concepts, methods, procedures, principles, and state law.

**Total Credit or Clock Hours:** 18 Hours

#### Tuition & Fees

Tuition:	\$129.00
Total Tuition & Fees:	\$129.00

#### Objectives - Course Outline

The "18 Hour Nevada Real Estate Law" course content and testing materials are geared toward obtaining knowledge and an acceptable level of comprehension relating to the required course topics. After completing the course, the student should know and recall the definition of common terms, basic real estate concepts, methods, procedures, principles, and state law.

Nevada requires as a part of its pre-licensing requirements the completion of the study and mastery of an approved 18-hour course in Nevada real estate practice and law. This course is organized into an introduction and one section that includes six modules as follows:

Section 6 - State Laws	Module	Hours
Licensing, Division and Commission	Module 25	3
Property Disclosures	Module 26	4
Record Keeping	Module 27	2
Contracts	Module 28	4
Agency	Module 29	4
Advertising and Special Topics	Module 30	1
	<b>Total:</b>	<b>18</b>

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## **Course Price and Enrollment Procedures**

The cost of the course is \$129, which represents tuition and fees. The course includes all course material and testing materials as required by the Nevada Real Estate Division. If there are questions, an inquiry is encouraged by calling our business office at (702) 212-2212; ask to speak to the School Office or e-mail [info@LVRETC.com](mailto:info@LVRETC.com).

## **Issuance of Certificate of Completion**

At the end of this course, you will be able to download a legal completion certificate specific to you. This certificate can be printed on your personal printer. If you do not have a printer, you may contact LVRETC to have a copy emailed or mailed to you. No credit will be issued for incomplete or partially completed courses.

## LAS VEGAS REAL ESTATE TRAINING CENTER COURSES

### 45 HOUR STATE AND FEDERAL REAL ESTATE LAW

#### Description of Program/Course:

The "45 Hour State and Federal Real Estate Law" is an online 45-hour course that is comprised of relevant content, reviews, quizzes and a final exam to facilitate learning and retention. The course includes 3 sections and 15 modules.

#### Program/Course Objectives:

At the completion of this course, students will have knowledge of federal and state real estate law. The student will gain knowledge and recall key real estate terms, basic real estate concepts, methods, procedures, and law.

**Total Credit or Clock Hours:** 45 Hours

#### Tuition & Fees

Tuition:	\$139.00
Total Tuition & Fees:	\$139.00

#### Course Price and Enrollment Procedures

The cost of the course is \$139, which represents tuition and fees. The course includes all course material and testing materials as required by the Nevada Real Estate Division. If there are questions, an inquiry is encouraged by calling our business office at (702) 212-2212; ask to speak to the School Office or e-mail [info@LVRETC.com](mailto:info@LVRETC.com).

#### Issuance of Certificate of Completion

At the end of this course, you will be able to download a legal completion certificate specific to you. This certificate can be printed on your personal printer. An original copy will be mailed to you within seven days of completing the course. If you do not have a printer, you may contact LVRETC to have a copy emailed or mailed to you. No credit will be issued for incomplete or partially completed courses.

#### Objectives/Course Outline

The "45 Hour State and Federal Real Estate Law Course" pre-license course content and testing materials are geared toward obtaining knowledge and an acceptable level of comprehension relating to the required course topics. After completing the course, the student should know and recall the definition of common terms, basic real estate concepts, methods, procedures, principles, and law.

Nevada requires as a part of its pre-license requirements the completion of the study and mastery of an approved 45-hour course in real estate practice and law. This course is organized into an introduction and three sections that include 15 modules as follows:

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Section 1 - Property Ownership, Transfer & Use	Module	Hours
Classes & Characteristics of Property	Module 1	3
Encumbrances, Fixtures	Module 2	3
Public and Private Controls	Module 3	3
Regulation of Environmental Hazards	Module 4	2
Title Insurance	Module 5	4
Deeds	Module 6	4
Types of Ownership	Module 7	3
Escrow, Closing, & Taxes	Module 8	3
Section 2 - State Laws		
Licensing, Division & Commission	Module 9	3
Property Disclosures	Module 10	4
Record Keeping	Module 11	2
Contracts	Module 12	4
Agency	Module 13	4
Advertising and Special Topics	Module 14	1
Section 3 - Applied Practice & Statutory Disclosures		
Disclosures & Warranties	<b>Total:</b>	<b>43</b>