

Ignite School of Real Estate, LLC
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Policies & Procedures Disclosure

Date of Publication: October 15, 2024

Legal Name of Education Provider: Ignite School of Real Estate, LLC

Name of Education Director: Melea Lemon, M.Ed., DREI, GSI, CDEI

Names of Faculty and of Full-Time Officials:

Melea Lemon, M.Ed., DREI, GSI, CDEI – Co-Owner and Instructor

Tracy Frazier, M.S.J., GRI, DREI – Co-Owner and Instructor

Education Provider Certification

This Education Provider 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.

This Education Provider 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

Course Description

This Education Provider's *Broker Prelicensing Course* consists of a total of 80 instructional hours, in addition to four the end-of-course examination. 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. *Real estate mathematics is an important component of this course and calculations will be required.*

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.

End-of-Course Exam

The end-of-course exam will be administered online through a secured examination provider seven days after the last regularly scheduled day of the class. The examination will be continuously monitored and require the student to be on camera and in a private and well-lit location for the entire duration of the examination.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. This restriction will not apply to the technology device the student is utilizing for the actual examination. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins. Any device being utilized for testing must be registered by IP address for purposes of taking the examination and monitoring for any unauthorized activity.

Missed Exams

Ignite School of Real Estate WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 20 days of the last scheduled day of the course at a time and date stated by the Education Provider. This makeup examination may incur a \$50 monitoring/administration charge which will be clearly disclosed and agreed between the student and Ignite School of Real Estate.

Failed Exams

Ignite School of Real Estate WILL allow a *Broker Prelicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam one time; however, all retakes must be within 20 days of the last scheduled day of the course at a time and date stated by the Education Provider. A retest examination using a second exam form will be offered at \$50 within the 20 calendar days following the last scheduled class day for any students who are not successful on the first attempt at the final examination. The monitoring fee for taking on a non, regularly scheduled date is subject to change.

Eligibility Requirements for Course Completion Certificate

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

- a) meet the attendance requirement;
- b) timely submit completed in-class and take-home assignments; and
- c) pass the end-of-course exam with a minimum score of 75% for the National section and 75% for the State section (each section graded separately).

All-Inclusive Tuition/Fees

Tuition for Broker Prelicensing Courses is \$475 and includes all materials necessary for course completion including online learning management system, presentation slides, worksheets, quizzes, midterm and review examinations. Materials for the course will all be administered in electronic format via online learning platform. Access to the online learning platform will be granted in advance of the course such that students have adequate time to prepare and print hard copy of any materials they deem personally necessary. Should a student complete all requirements for course completion of the Broker Prelicensing Course but be unsuccessful on the end of course examinations, that student will be eligible to retake the Broker Prelicensing Course at any time in the 6 months following their original enrollment for a cost of \$200.

Annual Summary Report

No previous data.

License Examination Performance Report

No previous data.

Broker Postlicensing Courses

A Broker Postlicensing student must already possess a North Carolina Real Estate Broker license prior to registration.

Course Descriptions

Post 301 - Brokerage Relationships and Responsibilities – (30 instructional hours)

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 - (30 instructional hours)

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 - (30 instructional hours)

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.

Course Materials

Each student is required to use and have immediate access to the *current* editions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet during each *Postlicensing* course session.

- Purchase a physical copy of the North Carolina Real Estate Manual here: <https://www.ncrecpubs.org/north-carolina-real-estate-manual-paper>
- Purchase a subscription to the digital version of the North Carolina Real Estate Manual here: <https://rem.ncrec.gov/>
- Obtain a free PDF copy of the North Carolina Real Estate License Law and Commission Rules booklet here: <https://www.ncrec.gov/Pdfs/Rules/NCRECLawAndRules.pdf>
- Purchase a physical copy of the North Carolina Real Estate License Law and Commission Rules booklet here: <https://www.ncrecpubs.org/north-carolina-real-estate-law-commission>.

Ignite School of Real Estate DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes. A receipt for purchase must be provided no later than the first meeting of the class.

End-of-Course Exams

End-of-course exams in Broker Postlicensing Courses will be administered online through a secured examination provider four days after the last regularly scheduled day of the class. The examination will be continuously monitored and require the student to be on camera and in a private and well-lit location for the entire duration of the examination.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. This restriction will not apply to the technology device the student is utilizing for the actual examination. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins. Any device being utilized for testing must be registered by IP address for purposes of taking the examination and monitoring for any unauthorized activity.

Missed Exams

Ignite School of Real Estate 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 20 days of the last scheduled day of the course at a time and date stated by the Education Provider. This makeup examination may incur a \$50 monitoring/administration charge which will be clearly disclosed and agreed between the student and Ignite School of Real Estate.

Failed Exams

Ignite School of Real Estate 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 time; however, all retakes must be within 20 days of the last scheduled day of the course at a time and date stated by the Education Provider. A retest examination using a second exam form will be offered at \$50 within the 20 calendar days following the last scheduled class day for any students who are not successful on the first attempt at the final examination. The monitoring fee for taking on a non, regularly scheduled date is subject to change.

Eligibility Requirements for Course Completion Certificate(s)

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

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees

Tuition for Broker Postlicensing courses is \$225 for each course and includes all materials necessary for course completion including online learning management system, presentation slides, worksheets, quizzes, and review examinations. Students will need to provide verification that they have access to the current edition of the North Carolina Real Estate Manual as required. Materials for the course will all be administered in electronic format via online learning platform. Access to the online learning platform will be granted in advance of the course such that students have adequate time to prepare and print hard copy of any materials they deem personally necessary. Certain pricing bundles may be offered from time to time which allow students to register/enroll in all three Broker Postlicensing courses at a reduced rate. Any student who is enrolled currently in a Broker Postlicensing Course and wishes to take advantage of current special bundle pricing will be allowed to do so provided they are taking their first Broker Postlicensing Course with Ignite School of Real Estate and wish to enroll in both remaining courses. Once any student has completed their first Broker Postlicensing Course with Ignite School of Real Estate, they are no longer eligible for any bundled discounts. Should a student complete all requirements for course completion of the Broker Postlicensing Course but be unsuccessful on the end of course examinations, that student will be eligible to retake the Broker Postlicensing Course at any time in the 6 months following their original enrollment for a cost of \$200.

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 Course as created by the North Carolina Real Estate Commission provides licensees with current information relating to Environmental Material Facts, NCREC Frequently Asked Questions, Permits, Education Update, and Law and Rules Update.

2024-2025 Broker-in-Charge Update (BICUP): The 2024-2025 Broker-In-Charge Update Course as created by the North Carolina Real Estate Commission provides BIC-Eligible licensees with current information relating to Environmental Material Facts, NCREC Frequently Asked Questions, Permits, Education Update, Law and Rules Update, and BIC Responsibility and Supervision.

Course Materials

Ignite School of Real Estate will provide each student with a copy of course materials.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

In order 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 their legal name and license number to the education provider;
- (3) present their pocket card or photo identification card, if necessary; and
- (4) personally perform all work required to complete the course.

Tuition

Tuition for Continuing Education Courses is \$50 for each four-hour course and includes all materials necessary for course completion. Materials for the course will be provided via link to PDF for zoom classes and printed book for live in-person classes.

Registration, Enrollment, and Conduct

Registration

To enroll in a course at Ignite School of Real Estate, prospective students must enroll online at www.igniteschoolofrealestate.com, by calling (800) 948-6494, or by emailing info@igniteschoolofrealestate.com. Students should confirm the delivery method of their enrolled class as either being in-person or synchronous online.

Eligibility for Broker Prelicensing Courses shall be open to anyone who will be age 18 by the administration date of the Final Examination of the course.

Enrollees in Broker Postlicensing Courses or Continuing Education Courses must have a real estate license issued by the North Carolina Real Estate Commission and provide Ignite School of Real Estate with verification of their license number upon commencement of the course.

Licensees wishing to enroll in Broker Postlicensing Courses may be either provisional or nonprovisional with a license on Active, Inactive, Current, or Expired status. Licensees who are taking Broker Postlicensing Courses pursuant to a disciplinary action by the North Carolina Real Estate Commission are also permitted to enroll. It is the responsibility of students to determine the appropriate Broker Postlicensing Courses in which to enroll based on their own personal needs.

All students enrolled in synchronous online courses with Ignite School of Real Estate will be required to have access to a personal computer equipped with a functioning camera and microphone. Additionally, access to suitable internet connection which can establish and maintain video and audio capability through Zoom through the duration of the course. Students will not be permitted to complete entire courses utilizing handheld personal technology such as phones, though such may be allowed on an emergency connection basis as needed throughout the administration of courses.

Additionally, all students in both Prelicensing and Postlicensing courses (regardless of delivery format) will be required to be in possession of a basic four function calculator for math problems.

Tuition and Fees

Ignite School of Real Estate accepts the following forms of payment: All major credit/debit cards.

Tuition must be received by the beginning of the first meeting of the course.

The penalty for a check returned for insufficient funds is: N/A.

Attendance

- Students in an in-person or synchronous distance learning Broker Prelicensing Course must attend a minimum of 90% of all scheduled instructional hours. Attendance for in-person courses shall be calculated based on the physical attendance and attention of the student. Attendance for synchronous distance courses shall be based on the student's being on camera, interacting appropriately with the instructor and other students, and participating in required activities. Course monitors will maintain contact with synchronous students to ensure adequate attendance monitoring.
- Students in an in-person or synchronous distance learning Broker Postlicensing Course must attend a minimum of 90% of all scheduled instructional hours. Attendance for in-person courses shall be calculated based on the physical attendance and attention of the student. Attendance for synchronous distance courses shall be based on the student's being on camera, interacting appropriately with the instructor and other students, and participating in required activities. Course monitors will maintain contact with synchronous students to ensure adequate attendance monitoring.
- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705. Students who depart courses early will not receive course credit.
- Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning

courses. All time missed will be recorded for each student by the course instructor or course monitor/moderator.

Course Cancellation or Rescheduling / Refunds

Ignite School of Real Estate reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum 2 days notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the following options: students may move their registration to any future course of the same type, receive a full credit equal to the cost of their enrollment to be used toward other courses, or request a full refund.

Withdrawals and Transfers / Refunds

A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options: students who withdraw in a timely fashion shall have the option to

- 1) move their registration to any future course of the same type within 6 months;
- 2) receive a full credit equal to the cost of their enrollment to be used toward other courses; or
- 3) request a full refund (please note refunds may be reduced by the cost of materials already received by the student).

A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course *on or after the first day* of the course has been held will not be entitled to a refund of any portion of paid Tuition. If the student withdraws from the class with written notice to the Education Provider, the student will have the option of moving their registration to any course in the future of the same type within 6 months of the start date of the original enrollment date of the initial class. If the student fails to no longer attend the course after the first day without written notice to the Education Provider, the student will not be offered to move their registration to any course in the future. The student would need to reenroll at a later date.

Student Conduct

Students are expected to be actively engaged in the learning process in all courses offered by Ignite School of Real Estate. This engagement requires the full attention of students and that they not be distracted by outside influences. Sleeping, causing disruptive talking or noise, engaging in internet activity outside of the course material, texting, taking or placing telephone calls, having in-person conversations, or riding in or driving a vehicle are all examples of unacceptable behavior. Also, students are expected to be fully clothed in appropriate attire for view in public whether attending in-person or via online synchronous distance learning. A student violating the code of conduct is the instructor's sole discretion and the student may be asked to leave the class without a right to a refund.

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)*].

OTHER POLICIES

Special Accommodations Request Procedure

Ignite School of Real Estate complies with the Americans with Disabilities Act (ADA) 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 accommodations must inform their instructor or a school official in the manner most comfortable for the student. Accommodation requests will be handled individually based on the request and demonstrated need.

Inclement Weather

In the event of inclement weather or a local or national emergency, courses may be cancelled or rescheduled.

Course Schedules

Course schedules are published separately from this *Policies & Procedures Disclosure*. Schedules are posted on the Education Provider's website at www.igniteschoolofrealestate.com and are also available upon request.

Use of Technology in the Classroom

Ignite School of Real Estate is not responsible for lost or stolen electronic devices.

Ignite School of Real Estate DOES provide wireless Internet access for all in-person classes conducted at our school location.

If wireless Internet access is provided, the Education Provider is not responsible for disruptions in or problems with the service.

Ignite School of Real Estate DOES allow the use of laptops, tablets, and similar devices in the classroom. If such devices are permitted, the following guidelines will be enforced to minimize distraction from the learning environment:

- Students may use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the *NC Real Estate Manual*. Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, the student will be warned about the offending activity. Should the offending activity continue, the student may be removed from the course and required to retake the course at a later date and time.

- If the wireless Internet access is disrupted during a course, Ignite School of Real Estate will provide a printed copy of the *NC Real Estate Manual* to any student who had been using the online subscription. The loaned *NC Real Estate Manual* must be returned at the end of the session. A student who fails to return a loaned *NC Real Estate Manual* textbook agrees to purchase the textbook from Ignite School of Real Estate for a cost of \$60.
- Instructors, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor has directed students to discontinue use of electronic devices, all students must put away their devices immediately. If a student does not follow an instructor's direction to discontinue use, the student will be warned about the offending activity. Should the offending activity continue, the student may be removed from the course and required to retake the course at a later date and time.
- Sound on electronic devices must be muted during class sessions.

The possession and use of electronic devices (other than a basic calculator) are strictly prohibited during all quizzes and exams which are administered in person via paper format. In the event of an examination administered electronically, this restriction will not apply to the technology device the student is utilizing for the actual examination. Any student who brings a disallowed device into the testing site on the day of an exam will be required to remove it before the exam begins. Any device being utilized for testing must be registered by IP address for purposes of taking the examination and monitoring for any unauthorized activity.

Classroom courses at Ignite School of Real Estate are open to enrolled students only. Enrolled students may not bring visitors to the classroom without prior approval of the Education Director.

CERTIFICATION OF TRUTH AND ACCURACY

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

Melea Lemon
Education Director

CERTIFICATION OF RECEIPT

I certify that I received a copy of Ignite School of Real Estate's Policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition.

Full Legal Name of Prospective Student