

**J Ramon & Associates, dba Learn More Institute of Real Estate**  
**106 N Brackenburg Lane**  
**Charlotte, NC 28270**  
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## **Policies & Procedures Disclosure**

**Date of Publication: 6-15-2023**

**Legal Name of Education Provider: J Ramon & Associates, LLC**

**Advertised Name of Education Provider: Learn More Institute of Real Estate**

**Name of Education Director: John R FitzGerald**

### **Names of Full-Time Officials and Faculty:**

**John R. FitzGerald - Education Director/Instructor**

**Michael Shultz - Instructor**

**Robin Mann - Instructor**

**Katie Gay - Instructor**

**Jerrie FitzGerald - IT**

### **Locations:**

**Main Office: 106 N Brackenburg Lane, Charlotte, NC 28270**

### **Education Provider Certification**

Learn More Institute of Real Estate 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](http://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

Learn More Institute of Real Estate 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 Post licensing *Education Program* needed for a provisional broker to remove the provisional status of such license; and
- the annual *Continuing Education* courses required 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 an 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 Learn More Institute of Real Estate, the *Broker Prelicensing Course* consists of a total of 75 instructional hours, including the end-of-course examination.

After passing the Pre-licensing course, a student must submit a license application to the NC Real Estate Commission to be eligible for 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](http://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. *Real estate mathematics is an essential component of this course, and calculations will be required.*

#### **End-of-Course Exam**

The end-of-course exam will be administered on the final day of the scheduled course.

All *Broker Prelicensing Course* final exams must be proctored using our proctor partner.

General Proctoring Information:

Each student needs to schedule an appointment with an online proctor in advance. Students can find full details of the proctoring process at [www.learnmoreinstitute.com](http://www.learnmoreinstitute.com). Upon passing the final course exam, the student will be asked to sign an affidavit verifying their identity as the student who completed the course and the final course exam. It is the student's responsibility to pay any associated proctoring fees.

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

## Synchronous Online Course Materials

Books and materials will not be shipped to your home. All materials are available digitally. Every student must have a copy of the Principles of Real Estate Practice in North Carolina. You can find the link to purchase the manual, the workbook, and all necessary forms at [www.learnmoreinstitute.com](http://www.learnmoreinstitute.com).

## Failed Exams

Learn More Institute of Real Estate WILL allow *Broker Prelicensing Course* students who take but do not pass the initial end-of-course exam with a 75% or higher to retake the end-of-course exam one additional time within 10 days of the initial exam date. Students will be required to pay proctor fees for the initial final exam, and the final exam retake.

## Eligibility Requirements for Course Completion Certificate - Synchronous Course

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

- a) meet the attendance requirements, 90% of the 75-hour course (absences not to exceed 7.5 hours)
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

## Tuition/Fees

The Learn More Institute of Real Estate accepts checks, credit cards (Visa, Mastercard, American Express, or Discover), and PayPal for full tuition at the time of enrollment. Full tuition payment is due at registration and before starting a course.

- **Broker Pre-licensing Course: \$475 tuition\* - plus \$50 + tax for the cost of a textbook (if purchased through Learn More Institute.**
- **The penalty for a check returned for insufficient funds is \$35.00, and the check will be re-deposited.**
- **\*The Learn More Institute of Real Estate reserves the right to change course fees at any time. Please always refer to [www.learnmoreinstitute.com](http://www.learnmoreinstitute.com) for current retail pricing.**

## Annual Summary Report

During the July 2022- June 2023 license year, Learn More Institute of Real Estate had 0 (zero) students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, 0 (zero) of those students successfully passed the course, 0 (zero) of those students completed the course but did not pass the end-of-course exam, and 0 (zero) students did not complete the course.

## License Examination Performance Report

During the July 2021 - June 2022 license year, Learn More Institute of Real Estate had 0 (zero) students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 0 (zero) of those students passed, resulting in a 0 (zero)% pass rate on the North Carolina license examination.

## **Broker Post Licensing Education Courses**

### **Purpose of the Post Licensing Program**

The primary objective of Post licensing *Education Program* is to provide instruction beyond that provided in the *Broker Prelicensing Course* on topics deemed to be of particular importance to licensees.

Per General Statute 93A-4(a1), provisional brokers must complete, within eighteen (18) months following initial licensure, a Post licensing education program consisting of ninety (90) hours of instruction in subjects determined by the Commission to retain eligibility to engage in real estate brokerage actively.

The Post licensing 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 post-licensing 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.

### **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.

***NOTICE: You must already be licensed before you may enroll in post-licensing courses. The North Carolina Real Estate Commission will not grant post-licensing credit to students who started post-licensing classes before they received their real estate license.***

### **Synchronous Course Materials**

Each student must 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 Post licensing course session.

Books and materials will not be shipped to your home. All materials are available digitally. You can find the link to purchase the manual, the workbook, and all necessary forms at <https://www.learnmoreinstitute.com>.

Learn More Institute of Real Estate DOES allow students to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes.

## End-of-Course Exams

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

All pre and post final exams must be proctored using our proctor partner.

General Proctoring Information:

Each student needs to schedule an appointment with an online proctor in advance. Students can find full details of the proctoring process at [www.learnmoreinstitute.com](http://www.learnmoreinstitute.com). Upon passing the final course exam, the student will be asked to sign an affidavit verifying their identity as the student who completed the course and the final course exam. It is the student's responsibility to pay any associated proctoring fees.

## Failed Exams

Learn More Institute of Real Estate WILL allow *Broker Post Licensing Course* students who take but do not pass the initial end-of-course exam with a 75% or higher, one retake of the end-of-course exam. Students will be required to pay proctor fees for the initial final exam, and each final exam retake.

## Eligibility Requirements for Course Completion Certificate(s) - Synchronous Courses

To complete a synchronous delivery *Broker Post Licensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements, 90% of each 30-hour course (absences not to exceed 3 hours)
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

## Tuition/Fees

The Learn More Institute of Real Estate accepts checks, credit cards (Visa, Mastercard, American Express, or Discover), and PayPal for full tuition at the time of enrollment. Full tuition payment is due at registration and before starting a course.

- **Broker Post-licensing Courses: \$225 tuition\* per 30-hour course - plus \$50 + tax for the cost of a textbook used in all three courses. (if purchased through Learn More Institute)**
- **The penalty for a check returned for insufficient funds is \$35.00, and the check will be redeposited.**
- **\*The Learn More Institute of Real Estate reserves the right to change course fees at any time. Please always refer to [www.learnmoreinstitute.com](http://www.learnmoreinstitute.com) for current retail pricing.**

## 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)

A current list of North Carolina-approved continuing education courses can be found at <https://www.learnmoreinstitute.com/ce-options>.

The Learn More Institute offers the Commission's Mandatory Update courses via live and synchronous learning.

## Course Materials

All course materials and reference materials are online within each course and immediately available to students upon paid enrollment.

## 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 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 & Fees

The Learn More Institute of Real Estate accepts checks, credit cards (Visa, Mastercard, American Express, or Discover), and PayPal for full tuition at the time of enrollment. Full tuition payment is due at registration and before starting a course.

- Continuing Education Course fees vary based on instructor location and course. Ranges are generally between \$50.00-\$75.00 per 4-hour course.
- The penalty for a check returned for insufficient funds is \$35.00, and the check will be re-deposited.

## Registration

1. Class schedules, registration information, forms, and general school information are available on our website <https://www.learnmoreinstitute.com> or by phone or email. Students enrolling in Post licensing or Continuing Education Courses will be asked to produce a copy of their digital pocket card. Students are required to read and accept The Learn More Institute Policy and Procedures Terms and Conditions before completing the transaction.

## Attendance

- Early departures from CE courses delivered via synchronous distance learning are prohibited by Rule 58A .1705.
- During synchronous distance learning courses, attendance will be monitored closely, including late arrivals, early departures from class sessions, and all scheduled breaks. All time missed will be recorded for each student.

## Synchronous Course Delivery Technical-System Requirements

All synchronous courses are delivered via an online Zoom Platform. Although not required, we recommend you obtain a free Zoom account. Click [HERE](#) to get your free Zoom account.

To access these courses, you will need the following.

Desktop computer/laptop (PC or Apple) or tablet

**\*\*\*Logging in from a phone is prohibited\*\*\***

Broadband internet access (preferably wired) - "Broadband" means minimum speeds equivalent to DSL, satellite, or cable connections of at least 8 Mbps. Note: WIFI connections are typically significantly slower than wired connections.

A robust and consistent internet connection to stream audio and video in both directions

Webcam, Headset with microphone or speakers, and a microphone

Keyboard with the ability to see the entire screen and access a keyboard at the same time

Use of microphone and camera for the duration of the course

Preferred browsers - Chrome, Firefox, or Safari

STUDENTS ARE NOT PERMITTED TO TAKE COURSES WHILE IN A VEHICLE - EITHER AS THE DRIVER OR PASSENGER

## Course Cancellation or Rescheduling / Refunds

**Synchronous Course refund policy:** Learn More Institute of Real Estate reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or canceled course will be given a minimum of 3 [days] notice of the cancellation or revised course schedule.

If a course is canceled or rescheduled, students will have the following options: Transfer to a later or different course OR receive a refund.

A student may withdraw from a course by giving written notice to the Education Provider before the start of the course. In such an event, the student will have the following options: Transfer to a later or different course OR receive a refund. STUDENTS REQUESTING A REFUND WILL INCUR A BANK PROCESSING FEE of \$2.74 which will be deducted from their refund.

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 class will not be entitled to refund any portion of paid Tuition.

## Student Conduct

Students are expected to conduct themselves in a manner befitting mature adults.

All students are required to adhere to NCREC rules regarding examination-related conduct and confidentiality of examinations as set forth by NCREC in the following rules.

21 NCAC 58A .0404 EXAMINATION RELATED CONDUCT (a) When taking a license examination, an applicant shall not: (1) cheat or attempt to cheat on the examination by any means, including giving or receiving assistance or using notes of any type; (2) communicate with any person other than an examination supervisor for any purpose in any manner; (3) have in his or her possession or utilize in any manner study materials or notes or any device that may be used to: (A) communicate with others; (B) access information; or (C) record or store photographs, visual images, audio or other information about the examination; (4) have in his or her possession or utilize a calculator that: (A) permits the storage, entry or retrieval of alphabetic characters; or (B) is not silent, hand-held and either battery-powered or solar-powered; (5) have in his or her possession a wallet, pocketbook, bag or similar item that can be used to store materials prohibited by this Rule; (6) refuse to demonstrate to the examination supervisor that pockets on any item of clothing do not contain materials prohibited by this Rule; (7) leave or attempt to leave the testing area with any materials provided for the purpose of taking the examination or with any information, notes or other information about the content of the examination; or (8) refuse to comply with the instructions of the Commission and the Commission's test provider for taking the examination; or (9) disrupt in any manner the administration of the examination. (b) Violation of this Rule shall result in dismissal from an examination, invalidation of examination scores, forfeiture of examination and application fees and denial of a real estate license, as well as for disciplinary action if the applicant has been issued a license.

21 NCAC 58A .0405 CONFIDENTIALITY OF EXAMINATIONS Licensing examinations are confidential. No applicant or licensee shall obtain, attempt to obtain, receive, or communicate to other persons examination questions or answers. Violation of this Rule is grounds for denial of a real estate license if the violator is an applicant and disciplinary action if the violator is a licensee or becomes a licensee prior to the discovery of the violation by the Commission.

## **Cheating**

The Learn More Institute of Real Estate is required to report students suspected of cheating to the NC Real Estate Commission. Exams are confidential and will not be accessible for student review after they have been graded.

If a student is discovered to be cheating 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**

Learn More Institute 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 contact John FitzGerald at (704) 996-6363 or [john@learnmoreinstitute.com](mailto:john@learnmoreinstitute.com) within seven days of the course start date.



**CERTIFICATION OF TRUTH AND ACCURACY**

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



*John R. FitzGerald  
Education Director*

**CERTIFICATION OF RECEIPT**

*I certify that I received a copy of Learn More Institute of Real Estate’s Policies & Procedures Disclosure before payment of any non-refundable course registration fee or tuition.*

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Signature of Prospective Student

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*Full Legal Name of Prospective Student*