



The Professional Development Institute
2730 University Blvd, Suite 200,
Wheaton, MD 20902
301-949-1771 fax: 301-949-5441
www.pditraining.net

Maryland Salesperson Pre-licensing Training (60 Hrs)
(Real Estate Principles & Practices for Salespersons)

CATALOG

VOLUME 1, NO. 1

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BUSINESS PHONE: (301) 949-1771 FAX PHONE: (301) 949-5441

HISTORY AND MISSION: The Professional Development Institute was established in 1998. It is owned by: Carl Kessler, Director. The mission of the school is to teach prospective real estate sales agents the theory and principles of real estate and prepare them for entry as real estate sales agents.

The total program consists of a 60-clock hour course entitled, Real Estate Principles and Practices for Salespersons. Graduates of the program will be eligible to take the Maryland Real Estate Salesperson Examination. The knowledge they acquire in subjects such as contracts, agency law, finance, appraisal and fair housing will prepare them for a career in real estate sales.

In February 2002, the school applied to the Maryland Higher Education Commission to change the form of organization from a sole proprietorship to a LLC. The chief corporate official will be Carl Kessler, President. The address of the corporation will be 2730 University Blvd, Suite 200, Wheaton, MD 20902. The LLC will provide pre-licensing courses for Maryland real estate agents under the jurisdiction and subject to the rules and regulations of the Maryland Higher Education Commission and the Maryland Real Estate Commission.

STAFF:

Carl Kessler, Director. Marilyn Kessler, Admissions. Winfred Gathitu, Michelle Jennings, Administrative. Marie Dias, Omiome O. Williams, Farhad Rozi, Donald Melvin Weinroth, Tony Duncanson, Larry Hudson, Camillo Richards, Alfonson Huerta, Yvette Chapman, Martin Feldman, Sarah Martin, Jean Teng, Youn Kim, Barbara Wilson, Denise Hokett-Scott, Carnenza Jaramilo-Akers, Instructors, Real Estate Principles & Practices for Salespersons.

FACILITY:

Classes will be held at 2730 University Blvd, Wheaton, MD 20902. From the Capitol Beltway, take the Georgia Ave. (Route 97) exit northbound. Make a left on Reedy Drive, stay in your right lane and cross over Veirs Mill Road. At the dead end make a right and follow for a short distance. On your right you will see the Westfield North Building. Class will be held on the sixth floor in Suite #618. There will be ample parking for students.

The school facility is located in a well-maintained office building which has rest rooms on each floor, a public telephone in the lobby and soft-drink and snack vending machines in the basement. The instructional space consists of a comfortable classroom furnished with a marker board, instructor desk and chair, conference-style tables and student chairs with high-density foam for seating comfort. There is no space for student services, as the Institute does not offer any.

SCHOOL CALENDAR:

See accompanying schedule for days and times. The total program is 60 clock hours. There are no schedule options. For PDI's inclement weather policy, please go to <http://www.pditraining.net/AboutPDI/WeatherPolicy.cfm>. All canceled classes must be rescheduled within two weeks. The instructor will announce the make-up days. The school will observe the following legal holidays and vacation times: New Year's Day; Martin Luther King, Jr. Day; President's (Washington-Lincoln Birthday) Day; Memorial Day; Independence Day; Labor Day; Veteran's Day; Thanksgiving Day and following day; Christmas Day and December 26-January 2, inclusive.

ENROLLMENT AND ENTRANCE REQUIREMENTS:

All applicants must be at least 18 years of age and have graduated from high school or received a G.E.D. Students must provide evidence of high school completion or equivalency prior to beginning classes. If a student does not possess a high school diploma or G.E.D., the student must take the Wonderlic admissions test. The minimum passing score is 24. If the student fails the test, the student may retake the test at orientation which is scheduled for one hour prior to the first class. Students may only retake the admissions test once. Students may enroll at any time after the appearance of the announcement, and will be accepted into the next available class. To enroll, send the fee and completed enrollment agreement to the Professional Development Institute, Attn: Marilyn Kessler, Admissions, 2730 University Blvd, Suite 200, Wheaton, MD 20902.

COURSE DESCRIPTION:

This course has been approved by the Maryland Higher Education Commission and the Maryland Real Estate Commission, satisfying the minimum educational requirements for eligibility to sit for the Maryland Real Estate Salesperson Examination. All of the hours in class are devoted to lecture/theory. On days when classes are three hours long, there will be a 15 minute break after 90 minutes of instruction on each day. On days when classes are six hours long, there will be a 15 minute break in each the morning and afternoon sessions, after 90 minutes of instruction, and a one-hour break for lunch. All students can expect to spend an average of two hours of homework per hour spent in class.

OBJECTIVE AND PROGRAM CONTENT:

The objective of the program is to assist students in preparing to take the Maryland Real Estate Salesperson examination. The knowledge they will gain in the subjects such as contracts, agency law, finance, appraisal and fair housing, will prepare them for a career in real estate sales.

COURSE CONTENT	HOURS
Module 1:	
Principles of Real Estate	3.3
Landlord-Tenant Relationships	3.3
Real Estate Contract	5.3
Module 2:	
Rules of Agency and Listings	2.7
Transfer of Title to Real Property	2.7
Title Insurance and Settlements	2.7
Module 3:	
Fundamentals of Appraising	2.0
Real Estate Finance	6.7
Maryland Real Estate Law	5.3
Module 4:	
Regulations of the Real Estate Commission	3.3
Details of the Code of Ethics	3.0
Laws and Practices Covering Human Rights and Community Relations	3.3
Module 5:	
Basic Math Pertaining to the Real Estate Industry	5.3
Property Condition Disclosure	5.3
Law and Regulations Covering Hazardous Substances	4.3
Final Exam	<u>1.5</u>
TOTAL HOURS	60

COMPLETION REQUIREMENTS:

A certificate of completion will be awarded upon successful completion of the program. Graduation requirements are as follows:

Complete 60 hours of training with no more than twelve (12) hours of make-up classes; achieve an 100% overall attendance rate; and achieve a cumulative average of 75% and satisfy financial obligations of the school.

GRADE RECORDS:

The Institute maintains grade records. Every grading period the Institute will record on an approved individual student permanent record card form each student's daily attendance and record of academic achievement.

PROGRAM PERFORMANCE:

Students may obtain from the Maryland Higher Education Commission information regarding the performance of each approved program. This includes but is not limited to information regarding each programs enrollment, completion rate, placement rate, and pass rate of graduates on any licensure examination. The address and telephone number of the Maryland Higher Education Commission appears on the last page of this catalog.

ATTENDANCE POLICY:

Attendance is tracked by the hour at The Professional Development Institute. Students are expected to be on time and ready for class at the scheduled times. Students who arrive more than 10 minutes late or leave more than 5 minutes early will be counted as absent for that hour.

The Maryland Real Estate Commission requires a minimum of 60 instructional hours to be eligible for the real estate exam. Therefore, students must make every effort to attend every class. Should circumstances warrant, a student may miss up to a maximum of 12 hours of class. All hours missed must be made up within three months after the scheduled completion date of the class the student was originally enrolled. Students may make up the missed class hours in the next available class, subject to space and prior approval by the school. Any student not completing the entire 60 hour program will not be eligible to graduate and will not be able to take the state licensing exam.

Any student missing more than twelve total hours of class, or two classes in a row will be terminated. A student may re-enter the program in the next available class and will be granted advanced standing for the portion of the program which the student had successfully completed, provided the student re-enters within three months.

LEAVE OF ABSENCE POLICY:

A student may be granted a one-time leave of absence for a maximum of sixty (60) days for extreme situations which would prevent the student from completing the course on time. Students must request the leave of absence in advance and in writing. If the student does not return as scheduled, the student will be terminated. Tuition refunds will be issued according to the tuition refund schedule listed on page 7-8 of this catalog.

GRADING SYSTEM:

Students will be evaluated on homework, weekly quizzes, a mid-term, and a final exam. They will be graded according to the following scale:

- A 95-100%
- B 85-94%
- C 75-84%
- F below 75%.

The student achieves a composite score of at least a 75%, determined as follows:

- 10% Homework
- 35% Quizzes
- 25% Mid-term
- 30% Final

Grade reports will be furnished to students within one week of completion of the graded requirement (homework, quizzes, mid-term, final). The grade records will be maintained at the school.

STANDARDS OF SATISFACTORY PROGRESS:

Students' attendance and academic performance will be evaluated at the end of each module. Students who fail to meet the minimum attendance and/or academic standards identified below will be placed on probation for one module. During this probationary period, the student is to make up missed hours, if possible, and/or retest. At the end of the probationary period, if the student fails to improve and meet the minimum academic and/or attendance standards, the student will be terminated from the program. Students dismissed for unsatisfactory progress may re-enter the program within one year by submitting a new enrollment agreement. There will be no additional conditions or charge to re-enter. A student who is academically dismissed twice may not return.

Attendance Requirements

1. Attend 60 hours of training to be graduated;
2. Maintain an 80% attendance rate; and,
3. Miss no more than a total of 12 hours of instruction (which must be made up).

Academic Requirements

1. Achieve a passing grade of at least 75% on all quizzes and exams.

MAKE-UP WORK:

Students may make-up missed classes with the permission of the Director and on a space available basis by attending the same class offered in a different schedule, if available, or in the next available class it is offered. All missed classes must be made-up within three months of the student's original date of completion.

Students must re-take any failed quizzes or exams within one week. The quiz/exam retake will be scheduled by the instructor. A student may retake a quiz or exam a maximum of two times. Any student who fails a quiz or exam after two attempts will be dismissed.

COST OF THE PROGRAM:

The total cost of the program is as follows:

tuition	\$	148.35
registration	\$	29.50
<u>books and materials</u>	<u>\$</u>	<u>117.15</u>
TOTAL COST	\$	295.00

The entire fee is due with the application. The student must purchase the texts, Galaty, Fillmore W., Wellington J. Allaway and Robert C. Kyle, Modern Real Estate Practice; Galaty, Fillmore W., Wellington J. Allaway and Robert C. Kyle, Study Guide for Modern Real Estate Practice, (Real Estate Education Co.), and Title 17.

All graduates of the school are afforded the opportunity to repeat any or all of the program at no additional cost for up to three months, on a space-available basis and with permission of the Director. Students who do not successfully pass the state exam are encouraged to take advantage of the refresher training.

REFUND POLICY:

1. All money paid by a student will be fully refunded if the student chooses not to enroll in, or to withdraw from, the school within seven calendar days after having signed an enrollment agreement.
2. If the student chooses not to enroll after the seven-day cancellation period, but before the first day of instruction, the registration fee will be retained by the school.
3. If after the seven-day cancellation period, a student withdraws after instruction begins, refunds will be made according to the following schedule:

<u>Proportion of Total Program Taught by Date of Withdrawal</u>	<u>Tuition Refund</u>
Less than 10%	90%
10% up to but not including 20%	80%
20% up to but not including 30%	60%
30% up to but not including 40%	40%
40% up to 50%	20%

more than 50%

No refund

4. If the school closes, cancels or discontinues a course or program, the school will refund to each currently enrolled student all money paid by the student for tuition and fees and all money for which the student is liable for tuition and fees.
5. Students are requested, but not required, to notify the Director if they are withdrawing from the school.
6. Refunds are based on the last date of attendance.
7. All refunds due will be paid within 60 days of the student's last date of attendance.
8. Books purchased are the property of the student and are not refundable except within the seven day cancellation period, as noted above. The registration fee is not refundable after the seven day cancellation period.

STUDENT CONDUCT POLICY:

The Professional Development Institute is a smoking-, drug- and alcohol-free workplace and educational institution. Neither smoking nor alcohol consumption nor the possession, use or distribution of illegal drugs is permitted anywhere in the school facilities.

Students are required to act in a manner which will reflect credit on themselves, the school, and the profession. Students will be expected to have the highest possible ethical standards and conduct themselves accordingly. The school has the right to dismiss any student which fails to adhere to and observe school regulations; is involved in illegal or unethical practices; or cannot meet the standards of the school's approved academic and attendance requirements. *Criminal convictions may affect a student's ability to be licensed.*

STUDENT SERVICES:

The Professional Development Institute does not offer placement assistance to its graduates, and does not guarantee that students will find employment as real estate sales agents.

STUDENTS' RIGHTS, PRIVILEGE AND RESPONSIBILITIES:

Students have the right to file a grievance with the Maryland Higher Education Commission; to obtain program performance information from the Maryland Higher Education Commission; to make up absences and re-enter the program; to graduate and receive a certificate, and to receive refunds pursuant to the refund policy described herein. Students are responsible for diligently applying themselves to learning the material and preparing for examinations, and for complying with the requirements

regarding attendance, timeliness, make-up work and student conduct. There are no privileges afforded the student other than free parking in unrestricted spaces in the building's parking lot.

STUDENT GRIEVANCE PROCEDURE:

Students who have a grievance with The Professional Development Institute are encouraged to discuss their concerns with their instructor. If the students do not find a satisfactory resolution of their concerns at that level, students may discuss their grievance with the school director. If all channels within this school do not lead to a satisfactory resolution, the student may appeal by submitting a written complaint to:

Maryland Higher Education Commission
839 Bestgate Road, Suite 400
Annapolis, MD 21401-3013
Phone: 410-260-4500 or toll free 800-974-0203, Ext. 4543
www.mhec.state.md.us

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ADDENDUM TO SCHOOL CATALOG

Classes in Real Estate Principles and Practices for Salespersons are available at 2730 University Blvd, Wheaton, MD 20902; 408 Hunger Ford Drive, Rockville, MD 20850; 9380 Baltimore Pike, Ellicott City, MD 21042; 479 Jumpers Hole Road, Severna Park, MD 21146; 210 West Main Street, Salisbury, MD 21801; 9701 Apollo Drive, Largo, MD 20774.