



SCHOOL CATALOG

Mbition Learn Real Estate

18500 W Corporate Drive Suite 250

Brookfield, WI 53045

1-800-532-7649

Fax 1-800-542-8848

www.mbitiontolearn.com

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Company Mission

Empower aspiring and accomplished real estate, home inspection, and appraisal professionals with the tools they need to succeed.

School Ownership and Licensing

Mbition Learn Real Estate's foundation is rooted in the legacy of our leading professional education brands supporting real estate careers.

This expertise fuels our commitment to delivering an outstanding online learning experience for every customer looking to begin, advance, and succeed in their profession. As a nationally approved real estate school, Mbition Learn Real Estate provides online courses for real estate agents, brokers, appraisers, and home inspectors.

Our online real estate course catalog is designed to prepare you for your exam, help you become licensed, and maintain your license through continuing education. Our real estate, appraisal, and home inspection pre-licensing courses satisfy the educational requirements for licensure by the appropriate jurisdictions and adhere to all state licensing requirements.

Mbition Learn Real Estate is owned by Mbition LLC. Mbition Learn Real Estate is licensed as a private career school by The Higher Education Coordinating Commission. Instructors are available for questions Monday through Friday from 8am to 5pm (Pacific Standard Time) except for those days that land on a federal, state, or religious holiday. Course enrollment and course registration are accomplished via the Internet at www.mbitiontolearn.com or by telephone. Course consultants are easily available by phone or at support@mbitiontolearn.com. Student questions are answered promptly and professionally. Mbition LLC offers prelicense and continuing education courses for professionals that meet the requirements of the appropriate licensing agencies listed below:

The Higher Education Coordinating Commission
503-947-5751

Oregon Real Estate Agency
503-378-4170

Faculty

Maure Baker, Vice President
Nichol Andler, School Director
Jamie Illingworth, Compliance Analyst
Bridget Mangan, Compliance Analyst
Frances Ellsworth, School Administrator
John Kraxberger, Real Estate Instructor

Programs Offered

(A list and description of each course can be found under “Course List, Tuition and Fees on page 5 of this catalog)

Real Estate Broker Pre-licensing

Mbition Learn Real Estate’s Pre-licensing program is an entry-level, self-paced online course designed and approved to meet the 150-hour Pre-licensing education requirement to obtain a Real Estate Broker’s license in Oregon. Upon successful completion of this program the student will receive 7 individual completion certificates (one for each of the 7 course subjects that the 150 program is comprised of). The student’s completion record is also reported electronically to the state-appointed testing center to provide for exam and licensing eligibility.

School Facilities

Our headquarters is located in Brookfield, WI. It is equipped with the most state-of-the-art technology. However, classes are held online through internet access that is accessible anywhere with WIFI capabilities.

Admission and Enrollment

Enrollment in Mbition Learn Real Estate’s online courses and admission to classroom courses is open to the general public. Students must be 18 years of age or older. We do not require admission applications or proof of identification in order to purchase and enroll in courses.

Payment Options

Mbition Learn Real Estate offers several payment options and tuition is required in full prior to the start of any program. In-house scholarships are not available. Tuition may be paid by check (enrollment would occur upon receipt of your check – we cannot accept checks by phone), Visa, MasterCard, American Express, or Discover (credit or debit cards can be processed over the phone or online). Mbition Learn Real Estate does not have a fee waiver policy. The tuition includes access to all lessons, multimedia reviews, quizzes, final exams, and live classes when applicable. Enrollment into our Programs is valid for 6 months from the date of purchase. Due to the nature of our enrollment period, a leave of absence does not necessarily apply but we do offer course extensions when a student hardship has occurred; the fee schedule for extensions is below:

- Real Estate Pre-Licensing: \$50 for a 2month extension per course

Non-Discrimination Policy

Mbition Learn Real Estate does not discriminate against any student on the basis of gender, race, color, religion, sex, sexual orientation, national or ethnic origin, marital status, age or disability. Students are encouraged to use the student grievance policy* to resolve any perceived discriminatory action by other students, faculty or staff. Any person unlawfully discriminated against, as described in ORS 345.240 may file a complaint under ORS 659A.820 with the Commissioner of the Bureau of Labor and Industries. Any faculty member or administrator found to have engaged in discriminatory behavior will be subject to discipline as outlined in the school’s policy manual.

Course List, Tuition and Fees

(For Registration Fees please see Refund Policy beginning on page 9)

Real Estate Broker Prelicensing Program, 150 hours

Silver Package Tuition: \$429

Oregon Real Estate Prelicense Online Course (comprised of the 7 individual topics listed below)

- o **Law** - This course presents a survey of general law with an emphasis on Oregon real property law. Topics covered include: property rights laws, types of estates and forms of ownership, legal descriptions, deeds, encumbrances, title insurance, taxes, and land use control.
- o **Contracts** - This course seeks to provide an adequate foundation in the requirements for common real estate contracts, including listings, offers to purchase, leases and land sales contracts. In addition, special attention is directed to state-specific requirements for contracts.
- o **Brokerage** - The material is designed to build awareness and understanding in supervising everyday real estate transactions. Covered topics include advertising, financial records, office facilities, laws that govern escrow accounts, financial reports, non-financial records, office manuals, and supervisory requirements.
- o **Finance** - This course covers the various methods by which real estate is financed and appraised in Oregon, along with performing mathematical computations commonly required of real estate licensees. Topics covered include lending laws, money markets, financing documents, foreclosure, governmental loan programs, competitive market analysis, other methods of financing, and taxation.
- o **Agency** - This course is designed to provide licensees with a clear understanding of their duties to clients and customers imposed by common law and statutory law. It also covers the various agency relationships used in Oregon, including single and disclosed limited agency relationships, and how they are created and administered.
- o **Property Management** - The goal of this course is to introduce new real estate licensees to this special field, as well as its requirements. Topics include laws and rules as applied to property management, Oregon Residential Landlord and Tenant Act, the economics of property management, leases, agency relationships between property owner and property manager, record keeping, and anti-discrimination statutes.
- o **Practice** - We'll start by discussing the basic business relationship between principal broker and brokers. Also covered are the licensing requirements and the limitations on licensing, listing agreements, sales agreements, the Civil Rights Act, and the need for advanced training in related real estate activities.
- o **Exam Prep Toolkit: Real Estate**
- o **National Virtual Study Program**

Gold Package Tuition: \$489

Silver Package plus:

- o Real Estate Test-Taking Tips: National
- o Real Estate Flashcards: National
- o Real Estate Recorded Review: National
- o Oregon Virtual Study Program
- o Complete Oregon Real Estate Prep XL – State and National

Platinum Package Tuition: \$579

Gold Package plus:

- o Textbooks for all pre-license courses

Course Schedule

Our Oregon Real Estate Broker Pre-License course is completed online at the pace of the student and can be started immediately upon purchase/enrollment. The maximum time to complete the Real Estate Program is 6 months from the date of purchase. After 6 months you may incur additional fees to finish an incomplete program.

School Calendar

Our staff is available to answer telephone calls and emails Monday through Friday from 8:00 AM to 5:00 PM EST. The school will observe the following holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve, and Christmas Day.

Attendance

Courses are Internet based and conducted on an independent study basis with an enrollment period of 6 months. Student's hours for online courses are automatically logged by the Online Learning Center. To complete the real estate program, the student must pass the required quizzes and final exams.

Minimum Course Time:

Practice, Law, and Finance Modules: 30 Hours each

Brokerage Module: 20 Hours

Agency and Contracts Modules: 15 Hours each

Property Management Module: 10 Hours

Maximum Course Time:

All course lessons on the computer must be completed within 180 days from the date of enrollment.

Access to the computer lessons will expire at midnight on the 180th day after enrollment. Each student has 90 days to access and review the course content after they have completed the last lesson in a course.

Grading Policy and Student Progress

A student must pass, within six months, all required course practice exams and quizzes. The student must receive a score of at least 75 percent to pass each course. The exams are taken online with the grades posted immediately. In the event a student does not pass, the student may take additional final exams. In the event the student does not complete the course within six months, the student may ask for an extension from the school.* the school shall maintain a student progress report on each student showing when each exam was taken and the score given. The student, at any time, is able to print out a copy of their progress report. *Please see the section titled "Admission and Enrollment" beginning on page 4)*

Refund Policy

(1) A student may cancel enrollment by giving written notice to the school. Unless the school has discontinued the program of instruction, the student is financially obligated to the school

according to the following:

(a) If cancellation occurs within five business days of the date of enrollment, and before the commencement of classes, all monies specific to the enrollment agreement shall be refunded;

(b) If cancellation occurs after five business days of the date of enrollment, and before the commencement of classes, the school may retain only the published registration fee. Such fee shall not exceed 15 percent of the tuition cost, or \$150, whichever is less;

(c) If withdrawal or termination occurs after the commencement of classes and before completion of 50 percent of the contracted instruction program, the student shall be charged according to the published class schedule. The student shall be entitled to a pro rata refund of the tuition when the amount paid exceeds the charges owed to the school. In addition to the pro rated tuition, the school may retain the registration fee, book and supply fees, and other legitimate charges owed by the student;

(d) If withdrawal or termination occurs after completion of 50 percent or more of the program, the student shall be obligated for the tuition charged for the entire program and shall not be entitled to any refund;

(e) The enrollment agreement shall be signed and dated by both the student and the authorized school official. For cancellation of the enrollment agreement referenced in subsections (1)(a) and (b) of this rule, the "date of enrollment" will be the date that the enrollment agreement is signed by both the student and the school official, whichever is later.

(2) Published Class Schedule (for the purpose of calculating tuition charges) means the period of time between the commencement of classes and the student's last date of attendance as offered by the school and scheduled by the student.

(3) The term "Pro rata Refund" means a refund of tuition that has been paid for a portion of the program beyond the last recorded date of attendance.

(4) When a program is measured in clock hours, the portion of the program for which the student will be charged is determined by dividing the total clock hours into the number of clock hours accrued according to the published class schedule as of the last date of attendance.

(5) When a program is measured in credit hours, the portion of the program for which the student will be charged is determined by dividing the total number of weeks into the number of weeks accrued according to the published class schedule as of the last date of attendance.

(6) For other measurements of time such as days or weeks, the portion of the enrollment period for which the student will be charged is determined by dividing the total number of days or weeks into the number of days or weeks, accrued according to the published class schedule as of the last date of attendance.

(7) The term "tuition cost" means the charges for instruction including any lab fees. "Tuition cost" does not include application fees, registration fees, or other identified program fees and costs. The school shall adopt and publish policies regarding the return of resalable books and supplies and/or the prorating of user fees, other than lab fees.

(8) The school shall not charge a withdrawal fee of more than \$25.

(9) The school may adopt and apply refund calculations more favorable to the student than those described under this policy.

(10) When a cancellation, withdrawal, termination, or completion occurs, a calculation of all allowable charges under this rule shall be made. If such calculations evidence that the school received total payments greater than its allowable charges:

(a) Within 40 days after notification of such cancellation, withdrawal, termination, or completion, a written statement showing allowable charges and total payments received shall be delivered to the student by the school, together with a refund equal in amount to monies paid to the school in excess of those allowable charges;

(b) In the event payments to a student account are derived from federal and/or state tuition assistance program(s), including student loan programs, regulations governing refund notification and awarding within respective program(s) shall prevail in lieu of paragraph (a) of this subsection, but only with respect to the covered portions thereof; and

(c) In the event payments to a student account are derived from a sponsoring public agency, private agency, or any source other than the student, the statement of charges and payments received together with an appropriate refund described under paragraph

(a) of this subsection may be delivered instead to such party(ies) in interest, but only with respect to the covered portions thereof.

(11) In case of disabling illness or accident, death in the immediate family, or other circumstances beyond the control of the student that causes the student to leave school, the school shall arrange a prorated tuition settlement that is reasonable and fair to both parties.

(12) A school shall be considered in default of the enrollment agreement when a course or program is discontinued or canceled or the school closes prior to completion of contracted services. When a school is in default, student tuition may be refunded by the school on a pro rata basis. The pro rata refund shall be allowed only if the Superintendent determines that the school has made provision for students enrolled at the time of default to complete a comparable program at another institution. The provision for program completion shall be at no additional cost to the student in excess of the original contract with the defaulting school. If the school does not make such provision, a refund of all tuition and fees shall be made by the school to the students.

Postponement of a start date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth an agreed upon extended period of time in which the student is allowed to complete the coursework. The refund policy as set forth from purchase date of program does not change as a result of the extension of time to complete the program.

Student Conduct and Dismissal

Student Conduct

All students are expected to respect the rights, privileges, and property of others, to not interfere with the school operations, and to not endanger the health, safety, and/or welfare of others.

Students are expected to show respect, courtesy, and consideration when visiting the school, communicating by phone or by Internet with instructional staff, customer service representatives, and technical support staff throughout the educational program. Appropriate behavior includes, but is not limited to; conducting him/her self in a professional, legal, and cooperative manner that is not disruptive, harassing, intimidating, or dangerous. Deviation from these standards may result in disciplinary action.

Disciplinary Action

Warning notices are issued for failure to maintain the student conduct standard: The student will receive either a verbal or written (E-mail, US Mail, or Fax) warning for not complying with school conduct policy. Failure to improve conduct may result in Suspension or Termination.

Suspension -- Student has failed to comply with previous warning and is suspended for a specified period.

Continuing with school/the program is contingent upon the student meeting the school's identified standards.

Termination -- Student is permanently withdrawn from school.

ALTHOUGH THE SCHOOL HAS ESTABLISHED A PROCESS THAT INCLUDES A WARNING BEFORE TERMINATION, THE SCHOOL RETAINS THE AUTHORITY, AT ITS SOLE DISCRETION, TO IMPOSE IMMEDIATE TERMINATION, WHEN THE SCHOOL DEEMS APPROPRIATE. SUCH ACTIONS OR BEHAVIORS THAT WILL RESULT IN TERMINATION INCLUDE BUT ARE NOT LIMITED TO CHEATING ON FINAL EXAMINATIONS, ACTING IN A MANNER THAT THREATENS THE SAFETY OF OTHER STUDENTS OR STAFF AND GROSS MISCONDUCT SUCH AS INTOXICATION ON CAMPUS AND HAVING WEAPONS ON PERSON.

Placement Assistance and Transferability

The school does not provide assistance or counseling for graduates in arranging interviews with potential employers. Current law prohibits any school from guaranteeing job placement as an inducement to enroll students.

The school does not guarantee the transferability of its credits to any other educational institution. It is solely up to the receiving school to determine whether credits will be accepted.

If a student has a transcript from another school showing completion of required courses and evidence of course approval by the appropriate regulatory authority, at the discretion of the school, credit may be given toward a program certificate. Acceptance of credit from another school shall not impact the refund policy.

Course Format

Mbition Learn Real Estate's online prelicense program of study includes clear course instructions, meaty lesson materials, real-world examples, fill-in-the-blank brainteasers, multimedia summary reviews of each chapter, comprehensive quizzes, practice final exams, a key word glossary and an index. The materials are designed based on sound instructional concepts and extensive research.

Significant time was spent gathering feedback from students as to what works and doesn't work to help them succeed with their studies. In addition, instructors with decades of experience in

training developed the course materials and designed an effective overall course flow.

Each course's table of contents serves as the student's roadmap as to the order in which to complete the coursework. If a student simply follows the table of contents from top to bottom, and completes each of the assignments in order as presented, he or she will succeed with the course and ultimately with the license and exam processes.

Student Support

Each student receives an orientation document that includes step-by-step instructions on the best way to proceed through the coursework.

A myriad of resources are available for a student to get help should he or she need it. The Technical FAQs assist students with computer hardware and software related problems. The Course FAQs assist students with course content, state licensing and exam related questions.

Should a student not find the answer they need in the online FAQs, the "Contact Us" section goes on to provide telephone and e-mail access for technical issues, instructor support for content issues, and customer service support for logistical issues. Mbition Learn Real Estate provides 8am to 6pm (PST) phone support at 800-299-2207. Mbition Learn Real Estate guarantees less than 24-hour response to all student inquiries received via e-mail Sunday through Friday. Saturday inquiries are responded to on Monday mornings (within 48 hours).

Student Grievance Policy

Mbition Learn Real Estate encourages open and direct communication. If a student has a complaint or disagreement regarding any course or instructor, she/he should go directly to the instructor outside of class time to discuss the situation. If this does not result in resolution, the student should address the issue in writing to the School Compliance Coordinator. If the complaint is in regards to this individual, the student may submit the complaint to the School Director. An administrator will set up a three-way meeting with the student and instructor within 96 hours of the written complaint with the intent to facilitate dialogue and resolution. The Director will make a decision in writing to the student within 72 hours. If a student disagrees with grades, reported absences, or outstanding assignments, they may submit copies of all tests, assignments, and/or documentation to be reconsidered. Administration will respond to any such submissions within one business week. Students aggrieved by an action of the school should attempt to resolve these problems with appropriate school officials. Should this procedure fail, students may contact the Higher Education Coordinating Commission, 3225 25th Street SE, Salem, Oregon 97302. After consultation with appropriate staff and if the complaint alleges a violation of Oregon Revised Statutes 345.010 to 345.470 or standards of the Oregon Administrative Rules 715-045-0001 through 715-045-0210, the commission's executive director will begin the complaint investigation process as defined in OAR 715-045-0023, Appeals and Complaints.

Student Files

Mbition Learn Real Estate maintains student records for a minimum of 25 years. Students have the right to access their school records or transcripts. If you would like access to your records, you may contact our Customer Service department at 800-532-7649 or via email at support@mbitiontolearn.com to request a copy. Mbition Learn Real Estate will not release any student's record without prior written consent of the student and only in compliance with the Family Educational Rights and Privacy Act (FERPA).