

Bill McGaha Real Estate Education
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Policies & Procedure Disclosure

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Legal Name of Education Provider: William R. McGaha

Advertised Name of Education Provider: Bill McGaha Real Estate Education

Name of Education Director: William R. McGaha

Names of Full-Time Officials and Faculty: William R. McGaha

Education Provider Certification

Bill McGaha Real Estate Education 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 (nrec.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.

NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, NATIONAL ORIGIN, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.

Course Offerings

Bill McGaha Real Estate Education conducts: The annual *Continuing Education* courses needed to maintain a real estate license on active status.

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 to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of a four-credit hour Update Course and four credit hour Elective Course.

Course Description(s)

2023-2024 General Update (GENUP): Offered In-Person in classroom (#9924) and Synchronous On-Line (#5924).

2023-2024 Broker-in-Charge Update (BICUP): Offered In-Person in classroom (# 8824) and Synchronous On-Line (#5824).

Elective: [For the Good of All; The REALTOR Code of Ethics] In-Person in classroom (# 2504) and Synchronous On-Line (#3639)

Course Materials

Bill McGaha Real Estate Education will provide each student with a copy of course materials either printed for In-Person classes or PDF for Synchronous On-Line classes.

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 (may not miss last 10% except for an emergency with instructor approval);
- (2) provide his or her legal name and license number to the education provider;
- (3) present his or her pocket card or photo identification card;
- (4) personally perform all work required to complete the course.

Additionally, must comply with the **Student Conduct, see page 3**, requirements.

Tuition:

In-Person in Classroom: \$70 per class; Both Classes: Same Day \$130; Split Days \$140

On-Line Synchronous: \$65 per class; Both Classes: Same Day \$120; Split Days \$130

Registration, Enrollment, and Conduct

Registration:

To enroll in a course at Bill McGaha Real Estate Education, prospective students must:

In-Person in Classroom: Registration must be accomplished as published advertising requires. If there are no meeting size limits enrollment will be accepted either at the web site or by mail or email. At that time payment may be in advance or at the door and walk-ins will be allowed. If meeting size limits are required due to spacing requirements or other reasons registration must be completed at the website at least 24 hours prior to class time. At the time of entry into the class a current pocket card must be shown.

Synchronous On-Line: Registration may be accomplished either at the web site or by mail or email. Registration must be accomplished not later than 24 hours before class time. Payment must be received at least 24 hours before class time. Class booklet PDF, along with administrative information will be sent by email 3 - 4 days before class or as soon thereafter that registration & payment is received. At start of class current pocket card must be shown on camera.

Tuition and Fees

Bill McGaha Real Estate Education accepts the following forms of payment: Credit Card at website, check by mail or, check or cash at the door for In-Person classes.

Tuition must be received by:

In-Person in Classroom: Other than at-the-door payments payment must be received at least 24 hours prior to class time.

Synchronous On-Line: Payment by Credit Card or check must be received at least 24 hours prior to class time.

Returned Check Policy: The penalty for a check returned for insufficient funds, closed account or any other reason is: any fees charged by the bank must be reimbursed by the attendee.

Attendance

All attendees must be present for 90% of the instructional time. All instructional time that is missed, for any reason, during the 4-hour class will be cumulative. If more than 10% of the instructional time has occurred, the attendee will be removed from the class.

Course Cancellation, Dismissal or Rescheduling / Refunds

Bill McGaha Real Estate Education reserves the right to cancel or reschedule a course as needed (in an emergency or weather dictated situation) or required by a governmental authority or a NCREC directive. Students enrolled in a rescheduled or cancelled course will be given notice to the email address provided on the class registration or revised course schedule as soon as possible after the need to cancel or reschedule is known. If a governmental authority or NCREC requires an In-Person class to be cancelled due to health or safety the class will be rescheduled In-Person if feasible. If not feasible, it will be rescheduled as an On-Line class.

If a course is cancelled or rescheduled, students will have the following options:

Cancellation by Education Provider at Education Provider's Initiative: Enrollees will be credited for future class during the same CE year or, if enrollee chooses, refunded the entire amount paid. Any refund will be by check.

Cancellation due to Directive Outside Education Provider's Control: Enrollee will be credited for future class during the same CE year or refunded the class fee as follows: If Enrollee chooses a refund the refund will be by check; the refund will be the amount paid minus 50% of any Credit Card processing fee and 50% of the mailing costs and a \$2.50 processing fee.

Cancellation by Enrollee: If an enrollee cancels enrollee will be credited for future class during the same CE year or refunded the class fee, as follows: If Enrollee chooses a refund the refund will be by check; the refund will be the amount paid minus any Credit Card processing charges and the mailing costs and a \$5.00 processing fee.

Withdrawals / Rescheduled Classes / Refunds

Class Reschedule by Enrollee: Enrollees will be allowed one class reschedule per class enrollment. Once the one reschedule has occurred enrollees who need subsequent rescheduling will be charged a \$20 rescheduling fee for each subsequent reschedule to be paid either at the web site or by check prior to attending class.

Withdrawal: Enrollee will be credited for future class during the same CE year or refunded the class fee as follows: If Enrollee chooses a refund the refund will be by check; the refund will be the amount paid minus any Credit Card processing charges and the mailing costs and a \$5.00 processing fee. Enrollees who have had a previous reschedule and then subsequently withdraws from the rescheduled class will be charged a \$20 fee deducted from the refund in addition to the earlier stated costs/fee.

Missed Class: Enrollees missing a class will be allowed to reschedule once during the same CE year as noted above. Enrollees choosing to withdraw after a missed class will be charged a \$20 fee deducted from the Withdrawal refund as described above.

Dismissal from Class: Attendees dismissed from a class for any reason dealing with failure to follow Student Conduct requirements below will not be rescheduled for a future class. Students dismissed from a class will not be provided with any refund. (More than 2 warnings to an individual attendee may result in dismissal from a class.)

Carryover of Enrollment to a Future CE Year: Credit will not be carried over to a future CE year. Missed CE classes will be refunded as described in Withdrawal above.

Student Conduct:

Students are expected to:

- Log on for Synchronous On-Line not-later-than 10 minutes prior to class start time. (**Log-in is available NLT 45 minutes prior to class start time.** Once logged in enrollee will be free until 5 minutes before class start time.) Check-in for In-Person classes at least 10 minutes before class start time.
- Direct their undivided attention to the instruction and refrain from engaging in activities that are unrelated to the instruction. Examples of Non-Allowed Conduct include but are not limited to:
 - Sleeping
 - Reading material of any kind not related to the specific class
 - Using a cell phone or other electronic device (tablet, iPad, laptop) for any reason other than directly related to the class.
 - Carrying on conversations with other attendees or, in synchronous on-line, with others in the area the enrollee is located
 - Failing to participate in the class by refusing / failing to answer questions or respond to instructions
- Meet the minimum attendance requirement of 90% of the instructional time and be present for the last 10% of the class.
- Show a current pocket card (paper or electronic) at check-in whether In-Person or Synchronous On-Line.
- Follow the instructions / directions (including corrective) given by the Instructor.

Visitors

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

Special Accommodations Request Procedure

Bill McGaha Real Estate Education 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 Bill McGaha Real Estate Education preferably at the time of enrollment, minimally at least 48 hours prior to class, of the accommodation needed.

Synchronous Distance Learning Requirements

- (1) A dependable Internet connection & basic knowledge of the presentation platform (currently Zoom).
- (2) A desktop or lap top computer – classes may not be attended on a phone / iPhone
- (3) Either a printed copy of the booklet PDF or another device with the booklet PDF uploaded
- (4) The ability to see the instructor / presentation; the ability to be seen by the instructor; the ability to hear the instructor; and the ability to be heard by the instructor.
- (5) A quiet, well-lit room.
- (6) Cannot be in a moving vehicle.
- (7) Must remain on camera. (Minimally visible from upper chest to top of head.)
- (8) Must refrain from other activities
- (9) Must engage and participate in the class.

Technical support will be provided by the instructor or class monitor. Contact information is provided with the class link and booklet PDF.

Duplicate/ Replacement Class Certificate: A \$5.00 processing fee will be charged for providing a duplicate/replacement of a CE completion Certificate. Certificate will be provided by email.

CERTIFICATION OF TRUTH AND ACCURACY

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

*William R. McGaha
Education Director*

CERTIFICATION OF RECEIPT

This Policies & Procedures Disclosure will be included in all class announcements and at the web site. Registering and paying for the class will be considered a certification that an enrollee has received a copy of Bill McGaha Real Estate Education Policies & Procedures Disclosure prior to enrolling and payment of any non-refundable course registration fee or tuition.