



## **Principles & Practice of Real Estate**

*Building One Great Real Estate Agent At A Time*

- Introduction
- Ten Steps to Become a Real Estate Agent
- Registration Form
- Campus Locations
- Join the Coldwell Banker Team Information
- School Policies

## 10 STEPS TO STARTING YOUR CAREER

- 1** Register for and complete the Principles & Practices of Real Estate course at the Coldwell Banker Residential Brokerage School of Real Estate.
- 2** While in class, meet and interview with a Coldwell Banker Residential Brokerage office Branch Vice President by completing the Join The Coldwell Banker Team form\*.
- 3** Register to take the State licensing exam. Instructions for registering for the state exam can be found in the Study Guide to Success you will receive at the time of the first class.
- 4** Take advantage of additional study tools offered by the CBRB School of Real Estate. Examples: Free Exam Prep Class, Free Math Assistance Class, Free Flash Review (key concepts and vocabulary). Complete details can be found in the Study Guide to Success you will receive at the time of the first class.
- 5** Complete the state licensing exam.
- 6** Apply for your real estate salesperson license and join Coldwell Banker Residential Brokerage.
- 7** Register for the CBRB comprehensive new sales associate program, SalesPro.
- 8** Join the Association of REALTORS® and your local multiple listing service.
- 9** Order business cards, announcements, signs and other agent supplies and obtain your free email address and web site on the CBRB Team.
- 10** Work with your manager to establish a business plan that will get your new career off to a quick and profitable start.

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\*Course enrollment does not require or guarantee affiliation with Coldwell Banker Residential Brokerage.

Thank you for your interest in the Coldwell Banker Residential Brokerage School of Real Estate and our Principles and Practices of Real Estate licensing course. At the CBRB School of Real Estate, we are committed to giving you the best education possible to help you start your career. We have helped launch the careers of many highly successful agents who now earn well into six figures. Remember, every person in this business starts out in the same place — taking Principles and Practices of Real Estate. The foundation that you build at the CBRB School of Real Estate will help you to become a successful REALTOR®.

This course meets all of the educational requirements for obtaining a real estate license in Maryland. Our course, instructors and the optional licensing exam preparation class help our students experience a high pass rate for the State Exam. The enclosed information package contains a calendar of our upcoming classes, a registration form, and directions to our education centers. In addition to the basic class, we also offer additional support services to help ensure your success. These include free exam prep and additional support texts. Although course enrollment neither requires nor guarantees affiliation with Coldwell Banker Residential Brokerage, we offer placement assistance for interested applicants.

As you look over the enclosed materials, please feel free to call us at **1-800-992-4794** to ask questions or to register for a class. We are happy to discuss our classes or any aspect of the real estate business with you. For additional information about a career in real estate or services provided by Coldwell Banker Residential Brokerage, please visit the career section of our web site at [www.cbrbschool.com](http://www.cbrbschool.com) (Join The Team).

We look forward to seeing you in class.

To join the Coldwell Banker Residential Brokerage Team\*, please feel free to contact the nearest Coldwell Banker Residential Brokerage Branch Vice President to find out more about the benefits of a career with Coldwell Banker. A list of Maryland offices, Branch Vice Presidents and telephone numbers is included in this catalog.

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**Please Type or Clearly Print Requested Information**

<b>First Name &amp; Middle Initial:</b>		<b>Last Name/Suffix:</b>	
<b>Social Security Number: (Required By State)</b>		Social Security Number is required by the state for enrollment. The enrollment cannot be accepted without the student's social security number.	
<b>Birthdate (MM-DD-YYYY)</b>		Birth Date is required by the state for enrollment. The enrollment cannot be accepted without the student's Birth Date.	
<b>Street Address:</b>		<b>Home Phone:</b>	
<b>City/State/Zip:</b>		<b>Other Phone:</b>	
<b>Email Address:</b>			

Class Start Date	Class End Date	Class Days of Week	Start/Ending Times	Hours Per Day	Weeks to Completion	Class Location

**PROGRAM COST: TOTAL COST - 199.00**  
 (Registration Fee - \$ 10.00 Tuition - 109.00\* Books & Materials - \$ 80.00)

The school does not accept personal checks or cash payments.

**METHOD OF PAYMENT:**  Money Order or Cashier Check  MasterCard  VISA

**Card Number:**     -     -     -

**Expiration Date:**     **Card Code:**     (Last 3 Digits Back of Card)

**Name on Card:**  **Cardholder Signature:**  Signature Authorizes Charge To Credit Card

In Maryland, students must provide documentation of a high school diploma or GED at the time of enrollment and be at least eighteen years of age. All classroom instruction must be completed prior to taking the final exam. A certificate of completion will be issued to the student upon successfully completing 60-hours of classroom instruction and passing the final exam. **Course and final exam must be completed within 90 days from the last scheduled class date.** If not completed within the 90-day timeframe, a student will be required to re-enroll, repay the total cost of the program and retake the entire course. Children and guests are not permitted at any class nor on any school property. Tape recorders are not permitted. No credit is granted for prior training. Course attendance does not guarantee affiliation with Coldwell Banker Residential Brokerage and the student is not obligated to affiliate with Coldwell Banker Residential Brokerage. Transfer to another class may require a transfer fee. The required primary textbook for enrollment is the Modern Real Estate Practice, 19th Edition and Maryland Real Estate Practice & Law, 14th Edition and the cost of the textbooks are included in the total cost of the program. A student may, however, elect to purchase the textbooks from another source and the total cost of the program will be adjusted accordingly. A full refund will be issued if a class is closed, canceled or discontinued by the school. All fees paid by the student will be refunded if a student elects not to enroll within a 7-day period after signing the enrollment. After the 7-day cancellation period, but before the first day of class, the registration fee of \$25 plus an administration fee of \$30\* (amount of tuition includes administrative fee) will be forfeited by the student. If the student withdraws or is terminated after the first day of instruction, the registration fee and administration fee will be forfeited and the tuition refund will be based as follows (prorated on the tuition only). Refunds paid within 60 days from the date of withdrawal or termination. Less than 10%/90% refund; 10% to 19% /80% refund; 20% to 29%/60% refund; 30% to 39%/40% refund; 40% to 49%/20% refund; 50% or more/no refund. Cost of books, materials or supplies purchase by student are not refundable. Student should keep an exact copy of the Student Enrollment Card and all class records. To be binding, this agreement must be signed by all parties and may be modified or extended only with written consent of the student and the school. By signing below, I acknowledge that I have received, read and understand the Coldwell Banker Residential Brokerage School of Real Estate policies contained in the catalog provided by the school. **(Full policies found within this catalog starting at Page 11).**

**Student's Signature:**  Signature Acknowledges Receipt of School Catalog & Policies **Date:**

**I learned about the school from:**

**School Representative Signature:**  **Date:**

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## ENROLLMENT AGREEMENT & SCHOOL POLICIES - MARYLAND

**HISTORY & MISSION STATEMENT:** Coldwell Banker Residential Brokerage (CBRB) School of Real Estate is owned 100% by NRT, LLC, the largest residential brokerage company in the country. The mission of the School is to teach prospective real estate agents the theory and principles of real estate and prepare them for entry positions as real estate agents. The program consists of 60 clock hours of instruction in Real Estate Principles and Practices for Salespersons. Graduates of the program will be eligible to take the Virginia Real Estate Licensing Examination for Salespersons.

**Staff**

Jennifer Koller, Education Manager, Operations

Matt Petersen, Education Services Administrator

**COURSE:** The Coldwell Banker Residential Brokerage School of Real Estate (CBRB School of Real Estate) offers weekday, evening and evening/Saturday classes. Please refer to the [Class Schedule](#) to determine which class is offered at a campus convenient for you. All classes are held at the school locations. A list of school locations is published periodically.

This course has been approved by the Maryland Higher Education Commission and the Maryland Real Estate Commission, satisfying the minimum education requirements for eligibility to sit for the Maryland Real Estate Salesperson Examination. Students may expect to spend an average of six hours per week completing homework in addition to the classroom hours. The objectives of the course are to familiarize the student with the basic principles involved in the sale, purchase, ownership and transfer of real property interest and to satisfy the basic educational requirements of the Maryland Real Estate Commission for a license to sell real estate. A typical breakdown of the subject matter of the licensing class and the hours spent on each topic is at the end of this section. Ninety percent of the course will be presented as lecture and classroom discussion with quizzes and tests making up the remainder of class time. Adequate time will be allowed for questions. The Student: Instructor ratio will not exceed 40:1 in any CBRB classroom. The maximum number of students in a given class will not exceed the limit set by the Maryland Higher Education Commission for that particular classroom.

**ENROLLMENT:** CBRB School of Real Estate requires a high school diploma or GED. No credit can be granted for previous training or experience. Evidence of high school completion or equivalency must be submitted with enrollment. Students may enroll Monday through Friday between 9:00 a.m. and 5:00 p.m. The required textbooks for enrollment are the **Modern Real Estate Practice, 19th Edition** and **Maryland Real estate Practice and Law, 14th Edition**. Cost of textbooks is included in the total cost of the program. A student may, however, elect to purchase the textbook from another source and the total cost of the program will be adjusted accordingly.

**CLASS & CANCELLATION:** CBRB School of Real Estate classes are subject to change or cancellation. Class start/end dates and times are subject to change and students are encouraged to check e-mail prior to first session. In the event a class is canceled or the start/end dates and times changed, students who have completed the enrollment process will have the option of selecting another class based on the published class schedule or requesting a full refund.

**WEATHER:** The CBRB School of Real Estate weather policy is that school classes will be cancelled due to inclement weather if the Federal Government is closed in the county where the classroom is located. Additional information on cancellations will be available by calling 800-992-4794 by 7:30 a.m. the day of class. Classes cancelled due to inclement weather will be rescheduled by the school director.

## ENROLLMENT AGREEMENT & SCHOOL POLICIES - MARYLAND

**SCHOOL HOLIDAYS:** School holidays include New Year's Day, Martin Luther King, Jr., Birthday, Presidents' Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day (and the Friday after), Christmas Day, Rosh Hashanah and Yom Kippur.

**PERFORMANCE & ATTENDANCE:** State regulations require students to complete a minimum of 60 hours of classroom instruction. All **missed hours of classroom instruction must be made up within three months (90 days) of the scheduled ending date of the class in which the student was originally enrolled.** Missed classroom instruction hours may be made up by attending any of the classes in progress with approval of the CBRB School of Real Estate. Successful completion requires students to attend the session on **AGENCY** and that on **ETHICS**. Students requiring make-up hours are required to contact the administrative offices of the school for dates and locations. Tardiness and leaving class early is deemed as missed classroom instruction and will need to be made up.

A student who does not complete the 60 hours of classroom instruction, pass the mid-term exam with a minimum score of 75% and pass the final exam with a minimum score of 75% will not be eligible to receive a certificate of completion and, therefore, will not be eligible to register and sit for the state licensing exam. **A student may retake a failed mid-term or final exam within two (2) weeks of the scheduled end date of the class the student is currently enrolled. Students who do not successfully complete the mid-term or final exams after two attempts will be terminated and be required to re-enroll at the student's expense.**

A student absent for more than 12 hours of classroom instruction, or three consecutive scheduled classes, will be placed on academic probation for the remainder of the course. Students missing more than 12 hours or three consecutive scheduled class and has not requested a make-up/re-take exam period request in writing after 12 hours of missed classes or three consecutive scheduled classes will be terminated.

A student may be granted a **one-time leave of absence** for a maximum of 90 days upon written notification to the CBRB School of Real Estate within seven days of the last day of class attended. The request for a leave of absence must be written, dated and signed by the student. An approved leave of absence entitles the student to resume instruction and the student will not incur additional charges as related to the official leave of absence. A student not returning for instruction at the end of the approved leave of absence shall be classified as withdrawn.

All documentation generated by student enrollment becomes a part of the student record and are maintained by the school.

**CONDUCT:** Students are required to act in a manner to reflect credit to themselves, the real estate profession and the CBRB School of Real Estate. Students are expected to have the highest level of ethical standards and conduct themselves accordingly. Students are not permitted to have guests of any type or children on campus premises. Students are not permitted to tape record classroom instruction or copy any materials furnished by the CBRB School of Real Estate. The CBRB School of Real Estate reserves the right to dismiss any student who fails to adhere to and observe school policies and procedures, is involved in illegal or unethical practices or who does not meet the standards of the school's academic, attendance requirements or fails to meet the financial obligations to the School. Students should be aware that any criminal convictions may affect the student's ability to be licensed by the state.

**DRESS CODE:** Attire is business casual, and all clothing should be neat and clean. Slacks, dresses, skirts, and jeans that are not worn or distressed are acceptable. No clothing should reveal underwear or buttocks. Tops should be neat and office appropriate. Headgear in the building is to be avoided unless it is a part of religious or cultural dress. No clothing shall contain derogatory, offensive or lewd messages either in words or pictures.

**PROGRAM COST:** The total cost of the program is **199.00**:

Registration Fee - \$ 10.00      Tuition - 109.00\*      Books & Materials - \$ 80.00

\*Amount of tuition includes \$30 administrative fee

Full payment is due at the time of registration. Money order, cashier check or credit card payments only, payable to CBRB School of Real Estate. Cash and personal checks are not accepted. Only pre-paid students are guaranteed a seat in the selected class; once a class is full, enrollments will no longer be accepted for the class first selected.

## ENROLLMENT AGREEMENT & SCHOOL POLICIES - MARYLAND

**REFUNDS:** A student is eligible for a full refund if the student elects not to enroll in or formally withdraws from the school within seven days of signing the enrollment form. Textbooks and materials issued to the student are non-refundable.

A request for refund must be made in writing and the student will be required to provide any and all requested information necessary to complete the refund process. Refunds shall be made within 60 days from receipt of the written request. Students should be aware that the refund is subject to the school's verification of original funds deposited have cleared and been credited to the school's banking institution.

A request for refund submitted after the seven day cancellation period but before the start date of the scheduled class the student enrolled in is subject to forfeiture of the registration fee plus an administrative fee of thirty dollars (\$30). The administration fee is included in the tuition amount stated. Textbooks and materials issued to the student are non-refundable.

A request for refund submitted after the date of the first scheduled class date the student originally enrolled in is subject to forfeiture of the registration fee plus the administrative fee and will be determined as follows. In the case of an official leave of absence, if the student fails to return by the end of the leave of absence, a refund due the student shall be determined based on the date of withdrawal or termination paid within 60 days of the scheduled last day of the leave of absence.

% of Total Program Taught by Date Refund Request Received	Amount of Tuition Refundable	% of Total Program Taught by Date Refund Request Received	Amount of Tuition Refundable
Less than 10%	90%	30% to 39%	40%
10% to 19%	80%	40% to 50%	20%
20% to 29%	60%	More than 50%	No Refund

**STUDENT SERVICES:** The CBRB School of Real Estate offers placement assistance to all students who successfully complete the program. However, the CBRB School of Real Estate does not guarantee a student affiliation with Coldwell Banker Residential Brokerage nor is a student obligated to affiliate with Coldwell Banker Residential Brokerage. For placement assistance, a student may contact the administrative office of the school or any branch manager of a Coldwell Banker Residential Brokerage sales office.

**GRIEVANCES:** Students are encouraged to discuss and concerns about the class or the CBRB School of Real Estate with the class instructor. If the student is not able to resolve any issue at the instructor level, the student may contact the CBRB School of Real Estate administrative office at 1-800-992-4794. If a satisfactory resolution is not reached, the student may appeal the school's decision by submitting the grievance in writing to the Maryland Higher Education Commission at 6 N. Liberty Street, Baltimore, MD 21201, Telephone 410-767-3301.

*A prospective student or currently enrolled student 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 program's enrollment, completion rate, placement rate, and pass rate of graduates on any licensure examination. The address and telephone number for the Maryland Higher Education Commission is 6 N. Liberty Street, Baltimore, MD 21201; 410-767-3301.*

## Join The Coldwell Banker Team

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Branch Offices	BVP	Address	Telephone
Alexandria	Rachel Carter	310 King Street, Alexandria, VA 22314	(703) 518-8300
Annapolis Church Circle	Kathy Brooks	4 Church Circle, Annapolis, MD 21401	(410) 263-8686
Annapolis Plaza	William Peach & Constance Morrisette	170 Jennifer Road, Suite 102, Annapolis, MD 21401	(410) 224-2200
Arlington	Sandra Stewart	4500 Old Dominion Drive, Arlington, VA 22207	(703) 524-2100
Baltimore Fells Point	Nakia Evans	808 S Broadway, Baltimore, MD 21231	(410) 327-2200
Baltimore Roland Park	Robert Garner	Village of Cross Keys, 38 Village Square, Baltimore MD 21210	(410) 235-4100
Bethany Beach	Stephanie Talbott	39682 Sunrise Court, Bethany Beach, DE 19930	(302) 539-1777
Bethesda Downtown	Alana Lasover	4800 Montgomery Ln, Suite 100, Bethesda, MD 20814	(301) 718-0010
Capitol Hill	Don Denton	605 Pennsylvania Avenue, SE, Washington, DC 20003	(202) 547-3525
Carroll County Regional	Steve Donegan	1130 Baltimore Boulevard, Westminster, MD 21156	(410) 876-1666
Columbia	Sally Griffin	6031 University Boulevard, Suite 100, Columbia, MD 21043	(410) 740-7100
Crofton/Odenton	Melanie Graw	1300 Main Chapel Way, Gambrills, MD 21054	(410) 721-0103
Dupont	James Braeu	1617 14th Street, NW, Washington, DC 20009	(202) 387-6180
Ellicott City Enchanted Forest	Pam Bianco	10050 Baltimore National Pike, Ellicott City, MD 21042	(410) 461-7600
Fairfax	Paul Sanford	4000 Legato Road, Suite 3100, Fairfax, VA 22033	(703) 691-1400
Georgetown	Rick Hoffman	1101 30th St NW, Suite 120, Washington, DC 20007	(202) 333-6100
Harford County Regional	Marianne Ferguson	5 Bel Air South Parkway Suite 1467, Bel Air, MD 21015	(410) 515-2000
Leesburg	Harry Yazbek	25 South King Street, Leesburg, VA 20175	(703) 771-8888
North Potomac/Rockville	Kelly Vezzi	14955 Shady Grove Road, Suite 170, Rockville, MD 20850	(301) 921-1040
Ocean City/64th Street	Lynn Mauk	6405 Coastal Highway, Ocean City, MD 21842	(410) 524-6111
Ocean City/120th Street	Lynn Mauk	12003 Coastal Highway, Ocean City, MD 21842	(410) 524-1203
Potomac	Joan Reilly	10244 River Road, Potomac, MD 20854	(301) 983-0200
Prince William County Pkwy	Mike Minnery	4500 Pond Way, Ste 220, Lake Ridge, VA 22192	(703) 763-1950
Reston Town Center	Bruce Lipson	11911 Freedom Drive Suite 520, Reston, VA 20190	(703) 471-7220
Salisbury	Greg Erdie	1131 S Salisbury Boulevard, Suite B, Salisbury, MD 21801	(410) 543-4545
Severna Park	Elizabeth Parks	572-A Ritchie Highway, Severna Park, MD 21146	(410) 647-2222
Timonium/Hunt Valley	Patty Kallmyer	22 W Padonia Road, Suite A-100, Timonium, MD 21093	(410) 252-2111
Towson	Shawn Guzzo	7402 York Road, Towson, MD 21204	(410) 823-2323
Vienna	Ann Yanahigara	465 Maple Avenue, West, Suite A, Vienna, VA 22182	(703) 938-5600
White Marsh	Ashley Hess	7939 Honeygo Boulevard, White Marsh, MD 21236	(410) 931-9000

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*Enrollment in the Coldwell Banker Residential Brokerage School of Real Estate does not obligate the student to affiliate with Coldwell Banker Residential Brokerage. Coldwell Banker Residential Brokerage is not obligated to affiliate with any student enrolled in Coldwell Banker Residential Brokerage School of Real Estate.*

A student interested in learning more about affiliating with a Coldwell Banker Residential Brokerage office, may contact any branch manager to learn more about a career in real estate. A student may also complete the Join The Team inquiry form (found on the next page) and fax it to **571-435-8129**.



## Join The Team



I am currently enrolled in the Coldwell Banker Residential Brokerage School of Real Estate and am interested in joining the CBRB Team.

Date:  Name:

Address (Street):

City/State/Zip:

Best Telephone Number:

Email Address:

What pre-licensing school did you attend?

School Location:

When did you or do you expect to complete the course?

What is your current occupation?

City of Employment:

Are you affiliated with a broker now?  Yes  No

If yes, Who?

Would you like an interview with a Coldwell Banker branch manager?  Yes  No

**From the following list of branch offices, enter your three preferences below.**

Office Location #1:

Office Location #2:

Office Location #3:

What is the best time to reach you?

When would you be available for an interview?

*Fax your Join the Team form to 571-435-8129. If you prefer, you may mail it to the school at the address shown above.*

**cbrbschool.com**  
**...your link to online education**

Pre-Licensing/Exam Prep  
 Continuing Education/Post-Licensing requirements

It's here online.

**800.992.4794**

**COLDWELL BANKER**  
 RESIDENTIAL BROKERAGE

**Coldwell Banker Residential Brokerage School of Real Estate**  
 6031 University Boulevard, Suite 140 | Columbia, MD 21043

What you need. When you need it. [www.cbmove.com](http://www.cbmove.com)

[www.cbrbschool.com](http://www.cbrbschool.com)

Coldwell Banker Residential Brokerage School of Real Estate  
 Coldwell Banker University Mid-Atlantic  
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 Ellicott City, MD 21043  
 1-800-992-4794 - Fax: 571-435-8129

