



The Pathway Group, LLC

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Policies and Procedures Disclosure

Date: August 1, 2023

Advertised Name of Education Provider: Pathway School of Real Estate
*attached Registered Assume Name

Legal Name of Education Provider: The Pathway Group, LLC

Education Director: David Dawe

Full-Time Officials and Faculty: David Dawe

Pathway School of Real Estate [Pathway] is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning Pathway 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 (www.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

Pathway 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 *Postlicensing Education Program* needed for a provisional broker to remove the provisional status of such license; and
- the annual *Continuing Education* courses needed to maintain a real estate license on active status, including the GenUP, BICUp, and CE electives as approved.

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 a 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 Pathway, the *Broker Prelicensing Course* consists of a total of 82 instructional hours, including the end-of-course examination.

After passing the Prelicensing course, a student must submit a license application to the NC Real Estate Commission to be eligible to take 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. 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 important component of this course and calculations will be required.*

End-of-Course Exam

The end-of-course exam will be administered at the completion of the instructional hours.

For online classes, the end-of-course exam will be administered online within five (5) days of the last day of instruction utilizing ExamSoft® or similar software. Completion certificate to be provided to the students within a maximum of forty-eight (48) hours after successful completion of course and submitted to the NCREC within seventy-two (72) hours after completion of the end-of-course exam. Students will NOT be allowed to access the end-of-course exam via a mobile phone.

For in-person classes, the end-of-course examination will be administered on the last full day of classes. Completion certificate to be provided to the students within a maximum of forty-eight (48) hours after successful completion of course and submitted to the NCREC within seventy-two (72) hours after completion of the end-of-course exam.

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

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins. For online students, a previous download of ExamSoft® or similar software chosen and provided by Pathway is required.

Missed Exams for In-Person, Synchronous, and Blended Courses

Pathway WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 5 days of the last scheduled day of the course at a time and date stated by the Education Provider. The makeup exam is with the preapproval of the Education Director. Examples of an acceptable reason for an end-of-course exam makeup would be:

- documented sickness
- death in the family
- family emergency(ies)

Examples of unacceptable reasons for an end-of-course exam makeup would be:

- social functions
- personal responsibility in forgetting to schedule the exam
- personal convenience

Failed Exams

Pathway WILL allow a *Broker Prelicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam one (1) time; however, all retakes must be completed within the deadline stated by the Education Provider.

Students that receive a grade between 60% and 74% on the initial end-of-course exam will be eligible for one (1) retake of the end-of-course exam. Students that receive a 59% or lower on the initial end-of-course exam will NOT qualify for a retake of the end-of-course exam.

Eligibility Requirements for Course Completion Certificate

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

- a) meet attendance requirements,
- b) timely submit completed in-class and take-home assignments
- c) adhere to the student participation and conduct agreement, and
- d) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees

Broker Prelicensing Course (whether online or in-person) has a tuition of \$400.00 to be paid in full before the first day of class. In addition, students must purchase a textbook (Dearborn Modern Real Estate Practice in North Carolina, 10th Edition – Real Estate Guide on Law, Regulations, and More in the State of North Carolina) at a cost of \$65.00 from Pathway. Students must purchase the textbook no later than seven (7) days prior to the first day of class.

Students may drop the class with a 100% refund up to and including the second full day of classes. From the second to the fifth day of classes, students may drop the class with a 70% refund. After the fifth day of class, students may not receive a refund without prior approval from the Education Director.

Annual Summary Report

During the July 2022 – June 2023 license year, Pathway had no students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, none of those students successfully passed the course, and none of those students completed the course but did not pass the end-of-course exam, and no students did not complete the course.

**to be updated and published annually*

License Examination Performance Report

During the July 2022 – June 2023 license year, Pathway had no students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. None of those students passed, resulting in a 0% pass rate on the North Carolina license examination.

**to be updated and published annually*

Broker Postlicensing Education Courses

Purpose of the Postlicensing Program

The primary objective of *Postlicensing Education Program* is to provide instruction at a level beyond that provided in the *Broker Prelicensing Course* on topics deemed to be of special importance to licensees.

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

The Postlicensing 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 postlicensing 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.

Course Materials

Each student is required to use and have immediate access to the current editions of both the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet during each *Postlicensing* course session.

Pathway DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes. For in-person classes, free high speed WiFi is provided to students.

End-of-Course Exams

An end-of-course exam WILL be administered to any student who does satisfy the course attendance requirement.

For in-person students, the end-of-course exam will be administered on the last day of class.

For online classes, the end-of-course exam will be administered online within five (5) days of the last day in instruction utilizing ExamSoft® or similar software. Completion certificate to be provided to the students within a maximum of forty-eight (48) hours after successful completion of course and submitted to the NCREC within seventy-two (72) hours after completion of the end-of-course exam.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam commences.

NOTE: Per Rule 58H.0207(a) following a course completion including requisite attendance and successfully passing an end-of-course exam, each student must have a certificate of completion provided no longer than 180 days after the course enrollment.

Missed Exams for In-Person, Synchronous, and Blended Courses

Pathway WILL allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one (1) time within 5 days of the last scheduled day of the course at a time and date stated by the Education Provider. The makeup exam is with the preapproval of the Education Director. Examples of an acceptable reason for an end-of-course exam makeup would be:

- documented sickness
- death in the family
- family emergency(ies)

Examples of unacceptable reasons for an end-of-course exam makeup would be:

- social functions
- personal responsibility in forgetting to schedule the exam
- personal convenience

Failed Exams

Pathway WILL allow a *Broker Postlicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam one (1) time; however, all retakes must be completed within the deadline stated by the Education Provider.

Students that receive a grade between 60% and 79% on the initial end-of-course exam will be eligible for one (1) retake of the end-of-course exam. Students that receive a 59% or lower on the initial end-of-course exam will not qualify for a retake of the end-of-course exam.

For in-person students, the end-of-course makeup exam must be completed within the deadline stated by the Education Provider at the discretion and scheduling of Pathway.

For online students, the end-of-course makeup exam must be taken within five (5) days of the first attempt at the end-of-course exam and will be administered online utilizing ExamSoft® or similar software. Completion certificate to be provided to the students within a maximum of forty-eight (48) hours after successful completion of course and submitted to the NCREC within seventy-two (72) hours after completion of the end-of-course exam.

Eligibility Requirements for Course Completion Certificate(s)

To successfully complete a *Broker Postlicensing Course* and receive a course completion certificate, a student must:

- a) meet attendance requirements,
- b) timely submit completed in-class and take-home assignments
- c) adhere to the student participation and conduct agreement, and
- d) pass the end-of-course exam with a minimum score of 80%.

All-Inclusive Tuition/Fees

Pathway will offer in-person classes at the same tuition rate as the online classes.

Broker Postlicensing Courses (whether online or in-person) have a tuition of \$200.00 to be paid in full before the first day of class. In addition, students must possess the most current version of the *NC Real Estate Manual* before the beginning of any class. Students will be provided a copy of the *North Carolina License Law and Commission Rules* booklet from Pathway.

Students may purchase the physical copy of the *NC Real Estate Manual* at:
<https://www.ncrecpubs.org/north-carolina-real-estate-manual-paper>

Alternatively, students may purchase a subscription to the digital version of the *NC Real Estate Manual* at:
<https://rem.ncrec.gov/>

For in-person classes, the printed *North Carolina License Law and Commission Rules* booklet will be provided at the first class. For on-line students the digital version of the *North Carolina License Law and Commission Rules* booklet will be provided by Pathway prior to the first class.

Students may drop the class with a 100% refund up to and including the end of the first full day of classes. After the second day of classes, students may drop the class with a 50% refund. After the end of the second day of classes, students may not receive a refund without prior approval from the Education Director.

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)

2023-2024 General Update (GenUp)

The General Update (GenUp) course is a four (4) hour course that must be completed by all provisional and non-provisional brokers who are not broker-in-charge (BIC) and/or do not have BIC-eligible status and who wish to renew their licenses on active status for the current license year. Current topics include: Material Facts; Dual Agency; Law and Rules Update; Licensing and Education.

2023-2024 Broker-in-Charge Update (BICUp)

The Broker-in-Charge (BICUp) Update course is a four (4) hour course that must be completed by all BICs and brokers who have BIC-Eligible status and who wish to renew their licenses on active status for the current license year. Current topics include: Law and Rule Updates; Material Facts; Contract and Agency Issues; Property Management; and a Licensing and Education review.

Course Materials

Pathway will provide each student with a copy of course materials. For on-line classes, students will be emailed a digital copy of all materials prior to the beginning of the class. For in-person classes, students will be provided a printed copy of all materials at the arrival of the class.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

In order 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 his or her legal name and license number to the education provider;
- (3) present his or her pocket card or photo identification card, if necessary; and
- (4) personally perform all work required to complete the course.

Tuition

Tuition for the General Update and Broker-in-Charge Update courses will be \$55.00 and payment due in full before the day of beginning of the course. The tuition for in-person classes shall be the same as online classes.

Registration, Enrollment, and Conduct

Registration

To enroll in a course at Pathway, prospective students must register through either method below:

1. Register on Pathway's website, or
2. Register with the office

For *Postlicensing* students, they must present their pocket card before the commencement of classes.

For *GenUp* and *BICUp* continuing education updates, students must present their pocket card before the commencement of classes.

For *Prelicensing* registration, students must pay the tuition and order a current edition of the text (from either Pathway or an independent provider).

Tuition and Fees

Pathway accepts the following methods of payment for any and all classes:

1. Credit/Debit card payments
2. Personal Check
3. Zelle digital and direct payment

Tuition must be paid in full before the commencement of classes.

Any check returned with a Non-Sufficient Funds notation will be penalty of an additional \$25.00 and an alternative payment made in full before the commencement of classes.

Equipment for On-Line Classes

For on-line classes, students are required to be on camera at all times. Further, students will be required to unmute and respond through a microphone at various times in the course(s). Students are not allowed to access classes via a mobile phone as their primary method. Students attempting to access and attend class through a mobile phone as their primary method will not receive credit for attendance for that class time.

Students are required to have the following for every on-line class:

- webcam
- microphone
- computer (whether desktop or laptop); additionally tablets are allowed
- access to a web browser such as Safari or Chrome (*Chrome is preferred) [latest updated version preferred]
- Software platform of Zoom (free version) to be downloaded prior to the first class from:
 - o www.zoom.us
- For *Broker Prelicensing* and *Broker Postlicensing* classes, students will be provided a downloadable version of ExamSoft® or similar software before the final exam
- Should a student have any technical issues, they must contact via email, call or text the following contact for technical support:
 - o help@thepathwayschool.com, or
 - o 980-616-2395

Attendance

Attendance and participation include:

- Students in an in-person or synchronous distance learning *Broker Prelicensing* Course must attend a minimum of 80% of all scheduled instructional hours.
- Students in an in-person or synchronous distance learning *Broker Postlicensing* Course must attend a minimum of 90% of all scheduled instructional hours.
- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.
- Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All time missed will be recorded for each student.
- Additionally, students will be monitored for class participation.

Course Cancellation or Rescheduling / Refunds

Pathway reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum of two days (or 48 hours) notice of the cancellation or revised course schedule.

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

1. Free rescheduling of upcoming appropriate course(s)
2. A 100% refund of the registration paid.

Withdrawals and Transfers / Refunds

A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options:

1. Reschedule for a later course or a different course
2. A full 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 classes, will not be entitled to a refund of tuition based on the above mentioned "All-Inclusive Tuition/Fees" per the course section.

Student Conduct

Real estate is a professional vocation. As such, students are expected to always handle themselves professionally. Pathway is a safe environment where all students can learn, question, expand and express themselves at all times. Students must remain respectful of themselves, each other and all staff always. Note that bullying in any form is also never tolerated in any Pathway class.

Accordingly, online students may NOT access any classes via a mobile phone. They also may not take part in any non-class related activities while in a class such as shopping, sleeping, watching TV, movies, attending sports functions, etc. Students must remain on camera and engaged in class participation during the whole of the attendance requirements for the class. Any student not participating in a class or adhering to the guidelines will NOT receive credit for that portion of the class.

For in-person classes, students must actively participate and not distract from class and instructional time. Students found doing any of the following activities will NOT receive credit for the class and will possibly be asked to leave: activities such as, but not limited to, sleeping, surfing the internet, excessive texting, making and receiving phone calls, speaking out of turn, or participating in any non-class related activities.

For such offences, students will be spoken to by the instructor or another member of Pathway for an initial warning. A continuance of any negative behavior is subject to action to be taken by Pathway.

OTHER POLICIES

Special Accommodations Request Procedure

Pathway 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 provide written request and documentation prior to the commencement of classes.

Inclement Weather

In the event of inclement weather or a local or national emergency, Pathway will reschedule class(es) with as much notice as possible, communicated through text, email and phone calls – in addition to posting on its website.

Course Schedules

Course schedules are published separately from this *Policies & Procedures Disclosure*. Schedules are posted on the Education Provider's website www.thepathwayschool.com and linked through our parent website as well at: www.thepathwaygroupnc.com and are also available upon request.

Use of Technology in the Classroom

Pathway is not responsible for lost or stolen electronic devices, or any other personal items left unattended.

Pathway DOES provide wireless Internet access.

If wireless Internet access is provided, the Education Provider is not responsible for disruptions in or problems with the service.

Pathway DOES allow the use of laptops, tablets, and similar devices in the classroom.

If such devices are permitted, the following guidelines will be enforced to minimize distraction from the learning environment:

- Students may use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the *NC Real Estate Manual*. Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, the student will NOT receive credit for attendance and participation for that portion of class.
- If the wireless Internet access is disrupted during a course, Pathway will provide a printed copy of the *NC Real Estate Manual* to any student who had been using the online subscription. The loaned *NC Real Estate Manual* must be returned at the end of the session. A student who fails to return a loaned *NC Real Estate Manual* textbook will be charged for the purchase of the text.
- Instructors, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor has directed students to discontinue use of electronic devices, all

students must put away their devices immediately. If a student does not follow an instructor's direction to discontinue use they may not receive credit for that day's attendance and participation.

- Sound on electronic devices must be muted during class sessions.
- The possession and use of electronic devices (other than a basic calculator) are strictly prohibited during all quizzes and exams.

Visitors

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

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Cheating

If a student is discovered to be cheating in any manner 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)*].

CERTIFICATION OF TRUTH AND ACCURACY

I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that the Pathway School of Real Estate shall abide by the policies herein.

David Dawe
Education Director

CERTIFICATION OF RECEIPT

I certify that I received a copy of The Pathway School of Real Estate policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition.

Full Legal Name of Prospective Student