

REAL ESTATE COMMISSION MEETING March 15-17, 2016
REPORT OF AUDITS SINCE November 12, 2015

SPONSOR	AUDIT DATE	COURSE NUMBER, TITLE, DESIGNATION & DELIVERY METHOD	AUDITORS REPORT/COMMENTS	STAFF ACTION & SPONSOR RESPONSE
REALTY ONE GROUP	11/12/15	CE.4271000-RE 2015-2017 NEVADA LAW FOR REALTORS 3 HOURS LAW & LEGISLATION CLASSROOM	1) An excellent course 2) The course merited the 3 hours; covered in detail the legislation that came before the legislature. 3) A fair amount of interaction considering the "dry" nature of the material. 4) The licensees were made aware of what legislation was considered, what passed, and how it affects the public and/or real estate licensees. 5) The instructor covered a lot of material in the time allotted without, in my opinion, omitting anything important. It is difficult for me to recall much in the way of deficiencies on the instructors part. A lot of the licensees were Realty One agents so she knew a lot of their names but still engaged with those not affiliated with a Realty One office. 6) I found the information on construction defect litigation & settlement procedures to be the most useful, Senate bill 483 on the Commerce tax was the least useful to me.	Letter to sponsor. No response required.
COOK AND COMPANY	11/13/15	CE.4123001-RE HOW TO AVOID THE \$1,000 FINE AND MORE...TRUST ACCOUNTING IN NEVADA 3 HOURS PROPERTY MANAGEMENT CLASSROOM	1) An excellent course. 2) The course did merit the three hours. 3) The class was very informative and useful. Participants received specific answer to questions. 4) The reconciliation was reviewed in detail. Accuracy reinforced, and review of procedures need for detail with client. 5) The instructor had good interaction and reinforcement of issues, shared issues to be remembered in practice of property management. 6) Most useful was copy, review, completion of a reconciliation legal requirements and time lines.	Letter to sponsor. No response required.
BEN SCHEIBLE	11/19/15	CE.44255000-RE NEVADA REAL ESTATE LAW UPDATE 2015 3 HOURS LAW & LEGISLATION CLASSROOM	1) An excellent class. 2) The course did merit the three hours. 3) The classes general response was very good, well attended and a large interaction. 4) The practical value was mostly residential, but helpful for commercial. 5) All the information was useful.	Letter to sponsor. No response required.
REALTY ONE GROUP	Audited 11/4/2015 Received 12/4/2015	CE.4176000-RE AGENCY - ARE YOU MY AGENT? 3 HOURS AGENCY CLASSROOM	1) An excellent class. 2) The course did merit the three hours. It was very educational and the information was relevant and of immediate practical use. 3) The instructor gave a nice easy to understand explanation of the difference between NRS and NAC. I learned many thing, including that there is a translator agreement form that can be very useful for non English speaking clients. 4) The instructor was attentive and very knowledgeable. She asked and answered questions and engaged the class.	Letter to sponsor. No response required.
KEY REALTY SCHOOL	Audited 11/4/2015 Received 12/4/2015	CE.4185000-RE ETHICAL STANDARDS OF PRACTICE 3 HOURS ETHICS CLASSROOM	1) An excellent class. 2) The class went over the history of the code of ethics and educated the class, the real why we need it and the terrible past history of fraud and deception in American real estate practice prior to 1908. In 1913 the code of ethics made a profound impact on how real estate was conducted. I now understand what a robber baron is. I believe everyone should take this class. Although the code of ethics didn't stop real estate fraud, it created a strong mechanism whereby people could ban together and stop the criminal elements. It also helped to establish an ethical guideline. 3) The teacher held everyone's attention very well and delivered the information in easy to digest way with examples. 4) We went over the 17 articles of ethics to better understand them. I would say that probably most of the people in the class haven't read them since licensing.	Letter to sponsor. No response required.

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ADRIENNE ATWOOD	12/9/15	CE.5763000-RE BEST AGENCY PRACTICES: GETTING COMPLIMENTS INSTEAD OF COMPLAINTS 3 HOURS AGENCY CLASSROOM	1) An excellent class. 2) There was a lot of class participation. People I talked to said they received more useful information than they had expected. 3) There were many points concerning agency that the instructor pointed out that have not been discussed in any other classes I have attended - (even if husband is the only name on the contract - agent must have the wife sign all disclosures). Deeds assigned to multiples - all sign disclosures. 4) The instructor explained in detail every scenario; what we might encounter when dealing with an agency situation. Best agency class I have attended in 23 years of Real Estate practice. 5) Having an instructor who has experience the Law and Real Estate sales and has seen both sides of possible mistakes we can make in performing our agency responsibilities was very educational. 6) Very impressive course.	Letter to sponsor. No response required.
KAPLAN PROFESSIONAL SCHOOLS	12/15/15	CE.4128000-RE VIRTUAL BROKERAGE: HOW TO DO IT V1.0 3 HOURS GENERAL INTERNET	1) The course did not merit the 3 hours. It will not be able to be completed in 3 hours by the typical licensee. Took 4 hours to complete. 2) The content was such that it appeared to be more of a Personal Development course than a general course, with the exception of a large block on instruction on Fair Housing that is not even in outline of learning objectives. 3) I had to answer ten questions that I would be the only one who would reasonably know the answers. I was asked those questions from time to time and before being allowed to take the final exam. 4) It was not clear regarding the need to sign an enrollment document before receiving the completion certificate. It seemed odd that this was not done electronically when originally signing up for the course. This caused a delay of several days in receiving the completion certificate. 5) Presumably by explaining how Virtual Brokerages need to address the public, but quite frankly I found very little content that had practical value. 6) Comparing and contrasting a Virtual Office with a brick and mortar office was treated very well. However, the obsession with specific current software apps, social media, and tools was not very instructive and ignored the fact that they are always changing. The specific items addressed in detail in this course may not even be available in a few short years. However, the concept behind the tools is more relevant. 7) This course was solely a reading exercise with about 120 quiz questions and a final exam of 120 questions. This alone will ensure that the typical licensee will take more than 3 hours to complete the course. That's ok! However, it is always tragic when an Online course ignores other media such as video, audio, animation, etc... to enhance the learning experience and to improve retention of the material. Although the course went into a great detail regarding virtual brokerages and their websites, there was no part of the course that actually took one to these sites to show or demonstrate what they are all about. Similarly, there was no effort made to go to social media sites or apps to illustrate the point of using those apps. The lack of visuals and interactivity with the apps and software that was the highlight of the course severely diminishes the effectiveness of the course. 8) This was generally a disappointing course with a very little relevance to Nevada licensees and one I could not recommend to anyone.	Letter to sponsor. Sponsor responded that they will no longer be offering the course. Requested that there is an existing student enrolled and has till June 2016 to complete, the course will be formally withdrawn on June 30, 2016.

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CAREER WEB SCHOOL	12/16/15	CE.2364004-RE TAX ADVANTAGES OF HOME OWNERSHIP 6 HOURS GENERAL INTERNET	1) An average course. 2) The course did merit the 6 hours. 3) No interaction at all - no chat. There was a button labeled "technical support". 4) The course content was extremely well done. Navigating through each page was easy, smooth and logical. I was able to do several sections on Tuesday and continue with the course work on Wednesday. 5) Excellent course materials detailing mortgage options and important tax and IRS procedures and information. 6) Most useful was how to complete IRS forms after the sale of a home. Least useful was the information on energy tax credits because they are seldom used. 7) The information contained in every section of the course and on every page was very valuable, but it was impossible for me to get any hard copies of the individual pages or a complete download of the course work. No way for me to access the information tomorrow. 8) Most frustrating for me - There were about 16 "sections" or "chapters" and the student answers about 15 questions for each chapter. If even one question is answered incorrectly or not within the time limit, the entire chapter has to be redone, each page, every page, every question and answer - at least twice and sometimes three times. Repetitive, time consuming, annoying.	Letter to sponsor. Sponsor has responded to Division satisfaction.
MCKISSOCK, LP	12/29/15	CE.4262000-RE LAW AND LEGISLATION FOR NEVADA REAL ESTATE LICENSEES 3 HOURS LAW & LEGISLATION INTERNET	1) This course is based on the 2013 Legislative Session, not the 2015 Session, and should not continue to be offered as Nevada Law & Legislation Update! 2) Aside from asking for login and password information, there is no verification system in place for these types of online courses. 3) Presumably, Robert Fleck the approved instructor answered my question, although it's not possible to tell for sure, there was no name to the response. Response time was 24 hours, and the question was answered to my satisfaction. 4) McKissock structure, materials and resource material are always top-notch. 5) If for some reason a licensee hadn't taken the update course offered following the 2013 Legislative Session, then this course provided that update. Unfortunately, many of the 2013 changes are modified during the 2015 session, resulting in the licensee having incorrect information and preparation. 6) Least helpful - 2013 legislative session information. Most useful - copies of bills for reference.	Letter to sponsor. Sponsor will provide updated materials by March 10, 2016
REALESTATECE.COM	1/14/16	CE.4313000-RE GOOD GUYS/BAD GUYS: WHO'S WHO IN MORTGAGE FRAUD 4 HOURS GENERAL INTERNET	1) An average course. 2) The course did not merit the 4 hours. The course took a leisurely 100 minutes to complete. The site then directs you to fulfill the mandatory time by going back through the course until the minutes have been spent. 3) No identification was required. The account registration required a valid email address. 4) The lesson has a "help" link but that link does not allow a student to ask a question or link to an email address. 5) The course structure allowed students to progress using a "next" or "back" button. Received a certificate right away. 6) There is valid information to help licensees spot "too good to be true" scenarios and avoid participation. There is some repetitive information. The class is written in easy to understand language. 7) Fraud techniques and rescue scams provided the best information in the class. 8) The class has only a single link to the new TRID guidelines for additional information. 9) The video in Fraud Schemes failed to launch. The lack of ability to ask questions or communicate with an instructor should be addressed. 10) The course could benefit from an outlined clear path for licensees to report mortgage fraud, including links or contact information. The course does not employ graphs, visual aids or other teaching instruments. 11) In multiple sections the quiz showed the same question twice (all quizzes are 3 questions) or were of a similar nature that did not test more material contained in the chapter. 12) The timer does not keep accurate time. 13) The evaluation only allows for "Excellent", "Average" and "Not Applicable" there is not an option to give a "not acceptable". <i>Only in the bottom part for comments does it mention "not acceptable"</i>	Letter to sponsor. Sponsor has provided additional links and information. Inadvertently the "help" link was turned off, is now enabled for all courses. Sponsor has responded to Divisions satisfaction.

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ABC REAL ESTATE SCHOOL	1/19/16	CE.4254000-RE NEVADA LEGISLATIVE UPDATE 2015 3 HOURS LAW & LEGISLATION INTERNET	1) An excellent course. 2) The course did merit the three hours. 3) No questions asked 4) The course structure and materials did aid the self-paced study process. 5) Great information regarding new NRS changes, not only regarding licensing but also regarding other subjects such as changes in HOA Super Priority Liens, Real Estate Commissioners, squatters and deficiency judgements was of practical value of content. 6) Course showed the changes in the law which was very helpful. Least helpful would be that the course included a lot of actual legislative information which should include a lot of legal jargon. 7) Very good informative course. This is an extremely helpful course, along with the information regarding license renewals.	Letter to sponsor. No response required.
CAREER WEB SCHOOL	1/19/16	CE.5811000-RE PREQUALIFYING YOUR BUYER IN TODAY'S MARKET 3 HOURS GENERAL INTERNET	1) An excellent course. 2) This course did merit the three hours. Some will take longer because of the amount of math in the course. 3) I initialed an online affidavit that I personally completed each assigned module or instructional exercise. 4) This was well designed for self-paced study. The content flowed in a natural progression and the down-loadable resources were matched to the content and exercises. 5) The course serves to assist a Nevada licensee to better understand the entire loan process, pre-qualifications, pre-approvals, loan types and the math needed to assist a buyer in the loan process. 6) The overall content was the most useful, especially the bigger picture concepts. The lending business has charged sufficiently in the past several years, so I would not want a licensee to actually sit down with a prospective buyer and attempt to pre-qualify them for any loan type. This is better left to their lender. 7) The technology utilized to present the course was excellent. However, the platform relies upon flash and therefore this course would not be able to be taken on a device such as an iPad. Additionally, online, internet based learning should open the door to some amount of multimedia; images, videos, animations, audio narrations, etc. that could enhance the learning process. This course did not employ any multimedia. Rather, it relied upon teach, quiz, then move on the next topic, and summarize.	Letter to sponsor. Sponsor has recently hired a Chief Learning Officer and has formed a team to address such enhancements. Sponsor has responded to Division satisfaction.
BRIAN C WOLFISS	1/12/16	CE.4243000-RE AGENT SAFETY, SITUATIONAL AWARENESS AND TRAINING 3 HOURS PERSONAL DEVELOPMENT CLASSROOM	1) An excellent course. 2) This is a very good Personal Development course, with much information that a licensee can use to keep him/herself safer while practicing their profession. The course absolutely merits a 3 hour designation. On the other hand, this course does not, in the reviewer's opinion, merit a General designation, as it dwells on a licensee being safer, but does not really touch on how this translates to the licensee-to-customer/client relationship. 3) Everyone came away with a good impression of the class and the material. 4) It does NOT enhance the licensee's knowledge to better serve the public, except that it can be argued that a licensee who practices being safer while doing business will most likely stick around longer to serve the public. 5) As mentioned previously, the instructor is very knowledgeable and clearly cares about his subject. This shows through in his instruction. The least helpful was his inability to keep one class member from texting and/or reading email and internet (albeit in the last row where it was not quite as obvious). 6) The was VERY brief piece (no more than 3-5 minutes) relating to his personal business, but presented in a low key way. It did not, in my opinion, take away from the quality of the class.	Letter to sponsor. Sponsor responded that the restrictive nature of the PD for agents to use inhibits them from attending. Has made corrective changes to make sure no one uses their cell phones.

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RENO/SPARKS ASSOCIATION OF REALTORS	1/21/16	CE.4133000-RE ETHICS, SHORT SALES, REO AND ADVERTISING 3 HOURS ETHICS CLASSROOM	1) An excellent class. 2) The course did merit the three hours. 3) Excellent response from the participants. The instructor was very enjoying and answered all questions. 4) The subject matter was a little dated due to the changing market conditions, but the material was covered thoroughly. 5) The instructor demonstrated a very thorough knowledge of the materials and statutes. 6) The most useful was the ethical aspects of representing buyer and seller in short sales and REO's, and the advertising statutes as it applies to the Internet and Social Media. 7) It was a very straight forward well presented class.	Letter to sponsor. Sponsor is purchasing a new ethics course and will be replacing this course as soon as possible.
MCKISSOCK, LP	2/3/16	CE.4286000-RE TILA-RESPA INTERGRATED DISCLOSURE RULE 3 HOURS GENERAL INTERNET	1) An excellent course but an average experience. 2) The course did merit the three hours. Excellent course title and content, because it provides insights and instruction for the Truth In Lending Act (TILA) and new procedures. 3) The student is required to create online account with password. 4) Did not ask any questions. There is nothing available to the student while in the course, no "help button" or "ask me" button. You have to get out of the course and to the main website. 5) The course structure and materials did aid the self-paced study process. Lots of information and content. I could start the course, talked a break, and come back and finish the coursework. 6) TILA and the new forms are very important for all transactions with a new mortgage. 7) The most useful were the examples of the New Loan Estimate (LE) and Closing Disclosure (CD) form. 8) At the completion of the course, and after completing the online evaluation, I was not able to print the certificate of completion. There is no "Help" or "Chat", or anything available online so I called McKissock and waited on hold about 5 minutes. Finally, "Alex Fox" talked to me and requested that I re-fax the evaluation. I attempted faxing twice and both times the McKissock fax was "busy" (auditor provided the verification reports). Alex ask me to scan the evaluation and email directly to her. She received my email and the evaluation but still did not send the certificate of completion. I called her back and left a voice message and also sent another email. Then I called the main McKissock number and talked to Amanda and explained what had occurred and she told me it would normally take 2 or 3 days to receive a certificate! I asked to speak to a supervisor, she put me on hold for 5 minutes, and then I received an email with the certificate.	Letter to sponsor. Sponsor is working on the Certificate issue and has a help feature in place for questions. Responded to Division satisfaction.
DIGITAL LEARNING CENTERS	2/4/16	CE.5264000-RE AGENCY IN NEVADA 3 HOURS AGENCY INTERNET	1) An excellent course. 2) The course does merit the approved designation and the number of hours allotted for the average licensee. 3) Emailed a question on Sunday afternoon, to my surprise, I got a response on Sunday evening. Replied to that response with a follow up question, and got a reply to that 2nd question on early Monday. Both the response time and response were entirely satisfactory. 4) The course consists of slides which can be read, and narration which included the printed information on the slides and more in-depth information illustrating the printed concepts and information. Although it was possible to pass the quizzes by just reading the slides-barley-the narration provided a great deal more than merely reading. Listening to the narration also meant that it took the full amount of the time required for a 3 hour course. 5) This is the clearest and most complete agency course I think I've taken in 30 years of licensure. All the points covered were tied by reference to the relevant NRS or NAC sections, and also relevant court cases and decision were used to illustrate the law. 6) Having cross-references to statutes and administrative code brought cohesion to the content and cohesion to the course, and having the expanded information in the narration was very useful. There was a little duplication in the 4th unit of the course, but not enough to detract from the course or the amount of time needed to complete the course. 7) Great course; be there than most of the classroom agency courses I've attended. I found it refreshing to have a clear and cohesive discussion about agency without confusing personal opinions being inserted by an instructor.	Letter to sponsor. No response required.

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NOVA HOME LOANS	2/11/16	CE.5812000-RE REVERSE MORTGAGES, FEATURES AND LEGAL ISSUES 3 HOURS GENERAL CLASSROOM	<p>1) The course did merit the three hours.</p> <p>2) The participants were engaged and seemed to be able to apply the information learned to various real life scenarios.</p> <p>3) The content brings greater awareness to the licensee that can provide alternatives for the benefit of clients.</p> <p>4) The instructor did well in establishing clear unwavering principles and rules of the program while also explain the complexities of each individual situation and cautioned licensees from providing information beyond the basic principals. The first few minutes of the class were the only misstep by the instructor who asked participants "what do we know" and then told them they were wrong without providing the proper answer or explaining why he was doing this, other than his own enjoyment. He should eliminate this perverse question and answer period from futures classes.</p> <p>5) The process of reverse mortgage, the federal regulations and the various options for borrowers was most useful.</p> <p>6) The course was sponsored by Nova Home Loans who opened the class with 8 minutes of marketing. I noticed at the sign out a partially completed evaluation form on the desk though no participants had left the class or provided their evaluations. Class pacing was excellent. I cannot recall a class that moved so quickly and had so much valuable information. Other than initial misstep, instructor engaged participants in a respectful manner and answered all questions clearly. Coordinators stated more people showed up than had signed up, several participants had awkward seating arrangements as a result.</p>	Letter to sponsor. Sponsor responded that the instructor began with a question to gauge the level of understanding to get the common misconceptions out on the table. Will handle the awkward seating arrangements. Sponsor has responded to Division satisfaction.
TICOR TITLE OF NEVADA	2/11/16	CE.4257000-RE 2015 LAW & LEGISLATION IMPACT 3 HOURS CLASSROOM	<p>1) A good course.</p> <p>2) The course did merit the three hours. The instructor provided a thorough review of the 2015 Legislation affecting the Real Estate industry.</p> <p>3) Lots of interaction with students, there was a positive response to the subject.</p> <p>4) The instructor was excellent, she discusses and interacts with students.</p> <p>5) Most important was the independent contractor status and all agents need a R.E. License, State Business License, and Contract with Broker. The least important was sprinkler systems in homes over 5,000 square feet.</p> <p>6) No negative comments. Kandas is one of the best instructors.</p>	Letter to sponsor. No response required.