

**REAL ESTATE COMMISSION MEETING: JUNE 2019**

**REPORTS SINCE MARCH 2019**

<b>AUDIT DATE</b>	<b>SPONSOR</b>	<b>COURSE NUMBER, TITLE, DESIGNATION, HOURS AND DELIVERY METHOD</b>	<b>AUDITOR RATING AND COMMENTS; STAFF ACTION AND SPONSOR RESPONSE</b>
2/25/2019	REALESATEACE.COM	CE.4314000-RE Building Green General 3.0 Hours Correspondence	<ol style="list-style-type: none"> <li>1. The course content materials and the delivery method were good.</li> <li>2. This course does merit the approved designation and the number of hours that it was approved for. 3.0 hours of general CE credit seems appropriate. I'm a quick reader and spend more than 180 minutes to complete the course.</li> <li>3. A test question was asked regarding the content. One of the questions that I answered for section 4 was incorrect. I thought that my answer was correct so I asked the question online regarding that determination and to see if I could access the test again to see the correct answer, but I never received a reply.</li> <li>4. The course content was quite good – having taken the 3-day National Association of Realtors GREEN designation course. The material was advanced and challenging. There were redundancies in the chapters, but I found that reinforcing to the learning process. The outside links to various non-profit &amp; government resources were very good.</li> <li>5. The course enhanced the licensee's knowledge to better serve the public with practical value and content. It had good educational value as a real estate practitioner and provided examples of how to help/educate the public. As stated above the material was of an intermediate to advanced nature.</li> </ol>

			<ol style="list-style-type: none"><li>6. The course was quite comprehensive starting with general information of energy efficiency that I believe most practitioners would find useful in understanding the bulk of the course material so there was a good foundation. Some of the information regarding green building practices – structural panels and other building methods I found interesting however, it might be a little over the heads of the average Real Estate practitioner . The glossary also was limited and there were no visual illustrations of some of the building techniques that I think would be helpful to understanding the material.</li><li>7. At the completion of the course there was area to either get the CE certificate immediately or to have it emailed. The same page also had a “Roster Reporting Procedure for Nevada” and a link to the RED website. However, it also had the Division’s address at the old East Sahara address. Not a big deal but that should be corrected. This course, especially with the addition of illustrations/photos, could easily be broadened to offer more CE hours, if desired.</li><li>8. Updated Tuesday 2/26/19 - As I was getting ready to drop the report in the mail, I received an email response from the educator regarding the question I had posted on Saturday. A copy was attached to the audit whereby the Distance Learning Manager made a correction to the answer choices to reflect a correct answer for choice “D” which was) <b><i>“have demonstrated track records with constructing green homes.”</i></b> Which was the answer that was chosen.</li></ol>
--	--	--	---

AUDIT DATE	SPONSOR	COURSE NUMBER, TITLE, DESIGNATION, HOURS AND DELIVERY METHOD	AUDITOR RATING AND COMMENTS; STAFF ACTION AND SPONSOR RESPONSE
3/3/2019	ABC Real Estate School	CE.5886000-RE Practical Applications: Broker Management Updates IV Broker Management 3.0 Hours Correspondence	<ol style="list-style-type: none"> <li>1. The course content materials and the delivery method were average.</li> <li>2. In my opinion , this course does merit the approved designation and the number of hours that it was approved for, but it is very basic information. There is not a recap om the ABC class offerings identifying what the learning goals are for the class. Thus, a person does not now what it is about until they have already committed to the class.</li> <li>3. Verification of the person taking the course/exam could only be confirmed by the fact that the information is probably tied to my computer. Furthermore, the sample quiz and final exam were identical. Are all their courses this way? If so, agents will start going to the quiz of any course, copy it, leave the computer, sit for 3 + hours and take the final which they already have the answers for. Furthermore, the sample quiz and final exam were identical. Are all their courses this way? If so, agents will start going to the quiz of any course, copy it, leave the computer, sit for 3 + hours and take the final for which they already have the answers.</li> <li>4. The course structure and materials did aid the self- paced study process as it was chapter by chapter and easy to follow.</li> <li>5. The course enhanced the licensee’s knowledge to better serve the public with practical value and content. The</li> </ol>

			<p>course included basic information that all Brokers should know and train their agents accordingly.</p> <ol style="list-style-type: none"><li>6. The most useful information was the Commission information that would be most useful to keeping Brokers informed for training of agents. However, the information should be updated to 2018 vs the existing 2016 that is referred to. This is especially true of the comments referencing the data of “Issues Most Often Under Investigation.” It references submitting midterm education...which no longer exists since we are back to two-year renewals and not the four year. Also, trends change as to what is current.</li><li>7. The “All Nevada Real Estate Courses” list in ABC Real Estate School does not show the CE number of the classes nor the full name of the class. Thus, the applicant would not know if the course was taken in a prior license period.</li></ol>
--	--	--	--

AUDIT DATE	SPONSOR	COURSE NUMBER, TITLE, DESIGNATION, HOURS AND DELIVERY METHOD	AUDITOR RATING AND COMMENTS; STAFF ACTION AND SPONSOR RESPONSE
3/4/2019	360 Training	CE.5433000-RE Community Ethics Ethics 3.0 Hours Correspondence	<ol style="list-style-type: none"> <li>1. The course content and materials were both average.</li> <li>2. The course meets the 3.0-hour requirements but does not meet the designation of ethics. The course is designed around productivity and is based on a theory of mutualism and cooperation. It does not have a meritorious relationship to the practice of real estate. The small discussion of ethics contains a fundamental misunderstanding of ethics in the real estate industry. To note, the class should be edited to take out irrelevant information to the real estate industry before being designated general.</li> <li>3. The class requires pressing the next button as confirmation that someone is there. I walked away for about 7 minutes and the timer continued without the class locking out. A student is disincentivized from doing this as each new page has its own timer and stepping away just causes the student to spend more time with the class. The class stated that a proctor was required for the final test as mandated by the Real Estate Division, a requirement of correspondence courses. <b>This is not a correspondence course but an online course.</b></li> <li>4. Favorably, the class introduction provides a telephone number and two emails for inquiries. I received no response to my email inquiry, nor was my email that was</li> </ol>

sent to the proctor for information acknowledged. I did not receive my CE certificate. I called the telephone number provided and the call was quickly answered. The operator stated that they did not get the evaluation (which I preciously did). I navigated and did it again. I was instructed to press “next,” but she said it previously didn’t save, so I found a light gray button at the top of the page for “save”

5. In an online system, the technology must be evaluated. Reviewing a previous page began a timer for that page before the student could return to their previous place in the course. This discouraged reviewing past material.
6. The instructor or the author of the course has an unabating underlying advocacy goal and this goal is proving the merit of this goal, used a great amount of class time. The student was also told that licensees “are uniquely placed to influence energy and water use in our communities and they have an ethical responsibility....”Calls to action for city planning to lower income housing, national apartment co-ops, green space and clean energy” were emphatically given.
7. The least helpful was the discussion of Charles Darwin and the role bacteria plays in the development of the world. Most troubling was 1). The instructor’s assertion that if a salesperson makes a “serious ethical infraction” the broker should not reprimand or dismiss the salesperson but instead recognize the efforts of the salesperson. 2). The Broker should not make office policy but instead act on a consensus of staff and agents. 3). The

misunderstanding or application of basic definitions of ethics and morals.

8. The author of the class admits in the introduction that real estate will not be discussed until Chapter 4 (there are 4 chapters total in the course). The class is, at the root, a poor philosophical assertion that begins with the importance of bacteria and diversity in the development of the world. The class describes moral incorrectly, as “draw(n) much of their influence from an array of absolute, extra-worldly authorities about which there is substantial, occasionally violent disagreement.” “Morals, because of our disagreements on ultimate authority tend to make bad law and seem particularly suited to creating more contention than agreement.” The student may get the impression that the author is stating that morals are religious constructs while ethics are “practices or attitudes that have been shown...to work best over a long history of human experience and are conservative, reflecting the presumed essential caution and suspicion with which any significant social or technological change is viewed and developed.” Even if this was not to be a class about real estate, these polarizing definitions of ethics and morals (where one is right, and one is suspect) are incorrect.

When the author turns to real estate for a brief time, the advice is questionable and would most likely violate NRS. "The most successful

theoretical strategy is based on an 'eye for an eye' strategy." "As long as the other player cooperates, you keep cooperating. If the other player defects, you immediately defect in return. If they switch back to cooperation, you switch right back immediately." "This results in the greatest possible payoff to the individual player over the long term." I particularly didn't like, "Assuming you know that the relationship is likely to be a continuing one, and that you both understand the payoffs and penalties, the best individual strategy is to begin the interaction by cooperating." A Nevada licensee should not have any discretion in evaluating the worth of an interaction and tailoring their actions based on that worth. The course follows the outline but in review of the outline, and the information provided by the course, I would recommend that the course be removed.

\*\*\*In my telephone conversation regarding the lack of the CE, when completing the evaluation with the operator on the phone, I asked for the CE number. She stated that would be my license number. I told her that was incorrect. It should also be noted that the evaluation is incorrect and instead of having "not acceptable" as a response, it is written "not applicable." The operator went on to say that the system did not record my general survey of my experience with 360. While she instructed me to press "next" (which is the most obvious step), I instead searched out the light gray "save". That seemed to work.



			<p>Then she stated that my Lesson 4 quiz did not have a high enough passing grade. I suggested she was wrong, and asked why did the system allow me to take the final ? The operator stated there is no way to access that quiz. She stated that she would talk to engineers and it would take 24-48hours to allow me to take it again. The call lasted 23 minutes.</p>
--	--	--	---

AUDIT DATE	SPONSOR	COURSE NUMBER, TITLE, DESIGNATION, HOURS AND DELIVERY METHOD	AUDITOR RATING AND COMMENTS; STAFF ACTION AND SPONSOR RESPONSE
4/5/2019	360 Training	CE.3421000-RE Fair Housing Ethics 4.0 Hours Internet	<ol style="list-style-type: none"> <li>1. The course content and materials were both average.</li> <li>2. Yes, this course did merit the approved designation. This information is always valuable, and it was taught in an organized manner. There was a lot of information and his class took more than 4.0 hours to complete.</li> <li>3. Throughout the exam it randomly popped up questions that had to be immediately answered to continue and verify that is was the license taking the test.</li> <li>4. There was only an online recording for questions, however if there were question about the process of taking the course, there were various ways (call, chat) to contact the school even on weekends.</li> <li>5. The course structure and materials did aid the self-paced study process as it was chapter by chapter and easy to follow. There was a lot of information and the materials were helpful, but the course did not allow me the ability to click the back button to have a side repeated. The course did have these areas where the information was “mandatory” to be repeated in order to advance.</li> <li>6. The course enhanced the licensee’s knowledge to better serve the public with practical value and content. Licensees will always benefit by taking a Federal Fair Housing Class for “Risk Reduction.”</li> </ol>

- |  |  |  |   |
|--|--|--|---|
|  |  |  | <ol style="list-style-type: none"><li>7. The most helpful information from the class were the case examples to avoid Discriminatory Practices. The least helpful: The dates of the Acts are important, but not necessarily relevant in practice such as Federal Fair Housing Act, Civil Rights Act of 1866 and 1964 and 1966. Of course, still important to understand when Acts were put into place and years amended.</li><li>8. There were many times when I wished to have the subject or slide repeated and I was unable to go back on slides. Later after speaking to customer service I learned I could later access the slides and review again. The overall course was important &amp; knowledge that any agent should know and be aware of when practicing Real Estate. Examples of Advertising that were provided in the course were helpful as agents should be aware of HUD Advertising Guidelines. To access the final test, it required me to contact the school more than 3x to obtain the test. It was not self-explanatory.</li></ol> |
|--|--|--|---|

AUDIT DATE	SPONSOR	COURSE NUMBER, TITLE, DESIGNATION, HOURS AND DELIVERY METHOD	AUDITOR RATING AND COMMENTS; STAFF ACTION AND SPONSOR RESPONSE
4/22/2019	The CE Shop	CE.6009000-RE Nevada Legal Updates (2017) Law and Legislation 3.0 Hours Internet	<ol style="list-style-type: none"> <li>1. The course content and materials were both excellent.</li> <li>2. This course, Nevada Legal Updates (2017) did merit the approved designation, and number of hours for the average licensee.</li> <li>3. The sponsor verified that the person taking the course/exam was the person who registered for the course by making it email specific and password protected. Although these steps did limit other people from taking the course, it didn't eliminate the possibility that someone other than the intended student took the course.</li> <li>4. From a technology standpoint the course ran rather smoothly and was easy to use. The instruction process was well thought out.</li> <li>5. The course enhanced the licensee's knowledge to better serve the public with practical value and content. The content is truly necessary for all agents to derive a much stronger view on how the legislative process effects our day to day operations. It is nice to know that problems like how to better deal with squatters are being passed into a law. In the course content, there is much information on each bill and the course attempts to determine the most valuable content to share. They also provide a link to the bills which I often reviewed to see if I would have included more content. On some occasions I would have and on others, I found they did an adequate job. But by providing the link, I feel they gave the reader the</li> </ol>

			<p>opportunity to get the full picture of the content they are speaking about.</p> <ol style="list-style-type: none"><li data-bbox="1226 282 1965 987">6. The most helpful was the “as-is” information. “As-is” is not a means for a seller to avoid writing all that wrong with a property that they are aware of on a Seller's Real Property Disclosure. HOA's can't foreclose on active military. Squatters must produce a lease signed by the owner or one of his licensed property managers. Landlords cannot take adverse action against a renter who is requesting emergency assistance. If a renter is a victim of the crime of harassment, sexual assault, or stalking they may cancel their lease without landlord retaliation. The least helpful to a real estate practitioner would be the section on TILA and RESPA as it applies more towards lenders than Realtors. Knowing too much in this area might accidentally cause an agent to give wrong advise when it comes to borrowing which is not within our scope of responsibility.</li><li data-bbox="1226 997 1965 1326">7. There is enough real estate related content in legislative changes that would be more valuable to include than the third part of this learning CE which relates to the lending industry. The surface benefits are not optimal for the real estate practitioner and could be glossed over in a page or two. I recommend that they change the third section's content to be more consistent and inclusive of Real Estate changes as was</li></ol>
--	--	--	---

			with the first two which were top notch and well presented.
--	--	--	---

AUDIT DATE	SPONSOR	COURSE NUMBER, TITLE, DESIGNATION, HOURS AND DELIVERY METHOD	AUDITOR RATING AND COMMENTS; STAFF ACTION AND SPONSOR RESPONSE
4/25/2019	Windermere	Advertising Law- Do's and Don'ts CE.4356000-RE Law and Legislation 3.0 Classroom	<ol style="list-style-type: none"> <li>1. The course content and materials were both good.</li> <li>2. This course does merit the approved designation and the number of hours that it was approved for.</li> <li>3. The instructor followed the content outline. There were some questions concerning Fair Housing and advertising . Fair housing advertising and brokers names on advertising created the most questions and discussions.</li> <li>4. The course enhanced the licensee's knowledge to better serve the public with practical value and content. This course reminds the agent of Fair Housing requirements and the proper use of advertising.</li> <li>5. The instructor kept to the schedule. She managed to answer all questions and shortened the agents "war stories."</li> <li>6. The most useful information was the reminder of the use of advertising rules using social media and the proper use of the brokers name in advertising was well covered. TILA and Regulation Z was short.</li> <li>7. There were no marketing of products and it was a nice classroom.</li> </ol>

AUDIT DATE	SPONSOR	COURSE NUMBER, TITLE, DESIGNATION, HOURS AND DELIVERY METHOD	AUDITOR RATING AND COMMENTS; STAFF ACTION AND SPONSOR RESPONSE
5/9/2019	Tacit Intelligence, LLC	CE.6206000-RE Transaction Simplified General 3.0 Hours Classroom	<ol style="list-style-type: none"> <li>1. The course content and materials were both average.</li> <li>2. This course does merit the approved designation and the number of hours that it was approved for.</li> <li>3. The instructor followed the course outline. The other participants seemed engaged throughout the course as evidenced by their participation.</li> <li>4. The course enhanced the licensee’s knowledge to better serve the public with practical value and content. Explaining how the lending process works, what disclosures are required, and in what time frame is important for a licensee to educate and answer client questions wherever a transaction involves financing. I found the instructor had a lot of practical information regarding what is required by statute and regulation versus what is often believed as a result of the old federal regulations regarding the Good Faith Estimate and other disclosure documents.</li> <li>5. Considering that there were technical difficulties with the Power Point Presentation, he followed the outline in detail. Possibly because he wasn’t “tied” to electronic equipment to advance the presentation. He moved around the room which I feel engages the attendees to a greater extent. I’m often hard pressed in these evaluations to come up with what he/she could have done better so long as the instructor is engaging; covers the material adequately; provides real life examples/explanations and answers all</li> </ol>



			<p>questions adequately. I feel this instructor accomplished all those things.</p> <ol style="list-style-type: none"><li data-bbox="1226 282 1955 651">6. Even for the licensee there is a lot of industry jargon related to the lending process that could be confusing if one didn't deal with it frequently. I found the course covered frequently used acronyms adequately as well as the disclosure requirements. Least helpful was probably the Loan Estimate form (exhibit attached from the handout). While it is integral to the process there is quite a bit of information that isn't very relevant to the licensee.</li><li data-bbox="1226 662 1955 860">7. There were no guest speakers, breaks were shorter than allowable which everyone found appropriate. The First American marketing Representative took maybe 5 minutes to talk about how they had services that could help the licensee in his/her business.</li></ol>
--	--	--	--