32 HOUR REMEDIAL BROKER QUALIFYING COURSE

1. Broker Supervision & Use of Office Managers  
   2 hours

2. Onboarding/ Continued Training  
   2 hours

3. Agent Safety and Supervision  
   2 hours

4. Lawful Application of Teams  
   1 hour

5. Standard Operating Procedures  
   1 hour

6. Financial Management  
   2 hours

7. Loan Products  
   1 hour

8. Risk Management  
   2 hours

9. Assessment Exemptions & Taxes  
   2 hours

10. Cultural Competency  
    2 hours

11. Diversity Equity & Inclusion Training/History  
    2 hours

12. Historical Overview of Fair Housing  
    1 hour

13. Assistance Animals and Service Animals  
    1 hour

14. Source of Income and Subsidy Programs  
    2 hours

15. Commercial Leasing Terms  
    2 hours

16. Financial Analysis for Commercial Transactions  
    2 hours

17. Residential Leasing Terms  
    1 hour

18. Implicit Bias  
    2 hours

19. Recent Developments in Real Estate  
    2 hours

Final Exam  
2 hours

Approved schools have discretion over the time allotment for any subject where the hours are not already predetermined.
Subject #1  Broker Supervision & Use of Office Managers  2 hours
  • Best business practices for Broker supervision & Use of office managers
    o Definition of office manager
    o Duties of an office manager
    o Establishing policies, rules and procedures
    o Issues that arise with a lack of oversight

Subject #2  Onboarding/ Continued Training  2 hours
  • Design onboarding/continued training programs to:
    o Create good habits and work ethic
    o Maintain compliance with independent contractor law
    o Keep current in the real estate industry

Subject #3  Agent Safety and Supervision  2 hours
  • Create guidelines for maintaining agent safety and supervision
    o Potential threats
    o Safety tactics
    o Cyber security

Subject #4  Lawful application of Teams  1 hour
  • Advertising requirements
  • Emails/Logos/Web-Based
  • Unlicensed & Licensed Assistants
  • Broker oversight
  • Prohibitions
  • Maintenance of documents

Subject #5  Standard Operating Procedure  1 hour
  • Establishing standard operating procedures that prospective homebuyers must meet prior to receiving any services and making them publicly available
    o Standard requirements - Identification/Exclusive broker agreement/Mortgage pre-approval
    o Posting of SOP’s in office/websites and mobile applications
    o Maintain records of alterations or updates

Subject #6  Financial Management  2 hours
  • How to budget and implement a financial management plan
    o Creating a budget
    o How to implement an effective record keeping system
<table>
<thead>
<tr>
<th>Subject #7</th>
<th>Loan Products</th>
<th>1 hour</th>
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<tbody>
<tr>
<td>• The sources of loan products - investment monies</td>
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<td>• Regulations of these sources</td>
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<td>• Guarantees for these invested monies FDIC/FHA/VA/PMI and maybe FNMA, GNMA, FHLMC</td>
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<tr>
<th>Subject #8</th>
<th>Risk Management</th>
<th>2 hours</th>
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<tr>
<td>• The risk management provisions as applied to both the borrower and the property appraised value process</td>
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<td>• Inflation. Investment, leverage, tax, tax shelters, etc.</td>
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<tr>
<th>Subject #9</th>
<th>Assessment Exemptions &amp; Taxes</th>
<th>2 hours</th>
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<tr>
<td>• Assessment exemptions, whether full or partial, to what tax they apply and how to determine the true tax</td>
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<td>• senior citizen</td>
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<td>• STAR</td>
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<td>• organizational</td>
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<td>• PLOT</td>
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<tr>
<th>Subject #10</th>
<th>Cultural Competency</th>
<th>2 hours</th>
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<tr>
<td>• An awareness and understanding of cultural norms, preferences, and challenges creates diverse communities</td>
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<td>• Cross cultural communication skills</td>
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<tr>
<td>• Social benefits of integration</td>
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<td>• Strategies for cultural responsiveness</td>
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<tr>
<td>• Tailoring services provided to meet the needs of all</td>
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<td>• Cultural responsiveness to ensure inclusion</td>
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<td>• Inclusive multicultural marketing</td>
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<tr>
<td>• Effective negotiating techniques</td>
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<td>• Inclusive business plan strategies</td>
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<tr>
<th>Subject #11</th>
<th>Diversity Equity &amp; Inclusion Training/History</th>
<th>2 hours</th>
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<tbody>
<tr>
<td>• Explain how diversity, equity and inclusion align with Fair Housing.</td>
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<tr>
<td>• The difference between equity and equality</td>
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<td>• Importance of diversity and the impact on communities</td>
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<td>• The need for inclusion</td>
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<tr>
<th>Subject #12</th>
<th>Historical Overview of Fair Housing</th>
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<tr>
<td>• Roadblocks to fair housing/fair lending</td>
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<td>• The Civil Rights Act of 1964 Fair Housing Act of 1968</td>
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Subject #13  Assistance Animals and Service Animals  1 hour
- Explain how the ADA and the Fair Housing Act relate to assistance animals
  - Types of assistance animals
  - Complying with fair housing laws

Subject #14  Source of Income and Subsidy Programs  2 hours
- Explain what subsidized housing is and how it works
  - Requirements for subsidized housing
  - Vouchers and tax breaks

Subject #15  Commercial Leasing Terms  2 hours
- Essential typical commercial lease terms
  - Triple Net
  - Full-Service Gross
  - Modified Gross
  - Sublease Clause
  - Exclusive Right
  - Rent escalation

Subject #16  Financial Analysis for Commercial Transactions  2 hours
- How to measure a financial analysis for commercial transactions
  - Property value
  - Vacancy rate
  - Percentage of operating expenses

Subject #17  Residential Leasing Terms  1 hour
- Standard residential leasing terms
  - Length of lease agreement
  - Rights of the landlord
  - Rights of the tenant

Subject #18  Implicit Bias  2 hours
- Explain how the effectiveness of implicit bias training creates inclusive leadership
  - History of fair housing & implicit bias
  - Identify implicit biases that plague agents/clients
  - Identify interventions to mitigate implicit bias

Subject #19  Recent Developments in Real Estate  2 hours
- Samples of recent developments in real estate must be provided
- Broker must be able to:
  - Explain recent developments in the real estate industry that impact
- Latest real estate trends
- Challenges faced in the real estate industry