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<https://test-takers.psiexams.com/gare>



GEORGIA REAL ESTATE COMMISSION CANDIDATE INFORMATION BULLETIN

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EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Booklet provides you with information about the examination and application process for obtaining a real estate license in the State of Georgia. For specific information about licensing procedures, contact the Georgia Real Estate Commission.

Georgia Real Estate Commission
International Tower, Suite 1000
229 Peachtree St., NE • Atlanta, GA 30303-1605
Phone: 404-656-3916 • Website: www.grec.state.ga.us
Email: GRECmail@grec.state.ga.us

Georgia state laws stipulate that a person may not act as a real estate broker or salesperson without first obtaining a license issued by the Georgia Real Estate Commission. To be licensed, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to real estate.

The Georgia Real Estate Commission has contracted with PSI Services LLC (PSI) to conduct the examination testing. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

OBTAINING YOUR LICENSE AT THE TEST CENTER

The Georgia Real Estate Commission (GREC) has contracted with PSI to administer its qualifying examinations and to provide those candidates who passed the exam with their new licenses. These licenses are issued only at the PSI Test Centers. Licensing is available Monday through Friday between 9:00 a.m. - 12:00 p.m. and 2:00 p.m. - 4:45 p.m. Please allow 24 hours after passing the examination to return and obtain your license.

PSI can issue licenses either "active" or "inactive" as the applicant chooses. If you desire an "Active" license, you must also bring to the test center a completed "Sponsoring Broker Statement." An "Inactive" license does not require that form.

Brokers may only obtain an Active license from PSI if he or she is affiliating with a Firm as an Associate Broker. All other Brokers will receive an Inactive license at the test center.

A Broker applying for a new Firm license must submit the "Open A Firm" application to the Commission after obtaining his or her Broker's license at the test center.

A Broker who will become the Qualifying Broker of an existing Firm must submit the "Change of Qualifying Broker" application to the Commission after obtaining his or her Broker's license at the test center.

REQUIRED FEES

The License Fee is \$170. Payment may be made by credit card (VISA, MasterCard, American Express or Discover) OR cashier's check or money order made payable to the Georgia Real Estate Commission (GREC). Company checks, personal checks and cash are not accepted.

Credit card transactions that are declined will be subject to a \$25 handling fee. You will be required to send a certified check or money order for the amount due, including the handling fee to cover any declined credit card transaction.

GEORGIA LICENSE REQUIREMENTS AND QUALIFICATIONS

Salesperson Applicants

Applicants for the Salesperson Examination must fulfill ONE of the following requirements.

1. Successfully complete the required 75-hour Salesperson's Prelicense Course at a school approved by the Georgia Real Estate Commission.
2. Successfully complete a minimum of 10 quarter hours or 6 semester hours of either course work eligible for a major in real estate, or courses dealing with principles, fundamentals, or essentials of real estate from a U.S. or Canadian accredited college or university OR courses in real property law, agency, or contract law from a U.S. or Canadian accredited school of law. You must upload an official transcript from the college, university, or school of law with your application for examination to PSI.
3. Upload proof of completion of at least 75 hours of prelicense course work approved by the real estate regulatory agency of another state or province of Canada.

For # 2 and 3: once you submit your GEORGIA SALESPERSON (ALTERNATE ROUTE) application online, it will need to be reviewed. Upon approval, you will receive an email confirming your eligibility and inviting you to schedule your exam online.



Community Association Manager (CAM) Applicants

Applicants for the CAM Examination must fulfill ONE of the following education requirements.

1. Successfully complete the 25-hour CAM Prelicense Course approved by the Georgia Real Estate Commission.
2. Successfully complete a minimum of 4 quarter hours or 2 semester hours of either course work eligible for a major in real estate, or courses dealing with principles, fundamentals, or essentials of real estate from a U.S. or Canadian accredited college or university OR courses in real property law, agency, or contract law from a U.S. or Canadian accredited school of law. You must upload an official transcript from the college, university, or school of law with your application for examination to PSI.
3. Upload proof of completion of at least 25 hours of prelicense course work approved by the real estate regulatory agency of another state or province of Canada.

For # 2 and 3: once you submit your GEORGIA COMMUNITY ASSOCIATION MANAGER (ALTERNATE ROUTE) application online, it will need to be reviewed. Upon approval, you will receive an email confirming your eligibility and inviting you to schedule your exam online.

Broker Applicants

All broker applicants must have held an active real estate license for a minimum of three years, within the previous five years, to qualify for the broker exam.

If you have been actively licensed in Georgia for at least three of the last five years and you are enrolled in a Broker's Prelicense Course at a school approved by the Georgia Real Estate Commission, your license history will be verified by the Commission after the school transmits your course completion information. If you will be using experience gained in a state other than Georgia to meet this requirement, you MUST provide a certification of your license history from that state with your application. The certification must be less than one year old and must show the time that your license was on "active" status.

Salesperson Applying for a Broker License

1. Applicants for the Broker Examination must fulfill ONE of the following education requirements.
2. Successfully complete the required 60-hour Broker's Prelicense Course at a school approved by the Georgia Real Estate Commission.
Successfully complete a minimum of 15 quarter hours or 9 semester hours of either course work eligible for a major in real estate, or courses dealing with principles, fundamentals, or essentials of real estate from a U.S. or Canadian accredited college or university OR courses in real property law, agency, or contract law from a U.S. or Canadian accredited school of law. You must upload an official transcript from the college, university, or school of law with your application for examination to PSI.
3. Upload proof of completion of at least 60 hours of prelicense course work approved by the real estate regulatory agency of another state or province of Canada.

For # 2 and 3: once you submit your GEORGIA BROKER (ALTERNATE ROUTE) application online, it will need to be reviewed. Upon approval, you will receive an email confirming your eligibility and inviting you to schedule your exam online.

Community Association Manager Applying for a Broker License

Applicants licensed as a community association manager must both:

1. Fulfill ONE of the education requirements listed as 1, 2, or 3 above for "Salesperson Applying For A Broker License," AND
 - a. Successfully complete a 75-hour Salespersons Prelicense course approved by the Commission, OR
 - b. Successfully complete a minimum of 10 additional quarter hours or 6 additional semester hours of college course work eligible for a major in real estate from a U.S. or Canadian accredited college or university. You must upload an official transcript from the college, university or school of law with your application for examination to PSI.

Reciprocity

If you currently hold a real estate license in another state or jurisdiction that is in good standing (not lapsed or expired) and you obtained that license by taking an examination there, you may be eligible to obtain a Georgia license by reciprocity without testing. The Application for Reciprocity is available in the "Forms and Applications" section of the Georgia Real Estate Commission's website: www.grec.state.ga.us. If you have any questions about your eligibility, please contact GREC at 404-656-3916 or GRECmail@grec.state.ga.us for additional information.

If you are a FLORIDA RESIDENT and you qualify for reciprocity, you cannot use the above-mentioned application. Florida residents must take and pass the Georgia Supplement Exam. You may apply for the exam with PSI online, using the same procedures as other exam candidates.



APPLYING FOR AND SCHEDULING THE EXAMINATION

You may apply for the examination online if:

- You completed a Prelicense course at an Approved Georgia School, and/or you will be paying for the exam with a credit card, or
- You completed your Prelicense course in another jurisdiction, or
- You will be using college courses to qualify for the exam, or
- You will be supplying a License History from another jurisdiction to meet the Broker experience requirement, or
- You are a Florida resident applying for the Georgia Supplement Exam

Required Attachments:

- If you are satisfying the Prelicense course requirement with a course from another state, you must include the certificate of completion for the course with your application.
- If you are satisfying the Prelicense course requirement with courses at a college, university or school of law, you must include an official transcript with your application.
- If you are satisfying the experience requirement for the Broker exam with experience gained in another jurisdiction, you must include a certified license history, not more than one year old, from the licensing agency.
- If you are a Florida resident applying for the Georgia Supplement Exam, you must include a certified license history, not more than one year old, from the licensing agency.

EXAMINATION SCHEDULING PROCEDURES

FEE

Salesperson, Broker and CAM Examination Fee

\$119

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.

INTERNET SCHEDULING

1. Go to: <https://test-takers.psiexams.com/qare>
2. Select **TESTS** to create an account.

The screenshot shows the website for the Georgia Real Estate Commission & Appraisers Board. At the top right, there is a link for 'Sign In / Create Account'. The main content area features the Georgia logo and navigation links for 'Contact Us' and 'Help'. Below this, there is a 'Tests' section with a 'Program Info' tab selected. Underneath, there are tabs for 'Overview', 'FAQs', and 'Test Instructions'. Two prominent blue buttons are visible: 'VIEW AVAILABLE TESTS' and 'CHECK FOR AVAILABLE DATES'. At the bottom of the page, it states 'Real Estate exams offered for Georgia Real Estate Examination Program'. A blue arrow points from the text 'Select TESTS to create an account.' to the 'Sign In / Create Account' link in the screenshot.

3. Select the examination and you are ready to create an account. Select Sign in/Create Account.
4. You will be prompted to **CREATE AN ACCOUNT** with PSI.
The first and last name must match exactly with your current, valid, government-issued ID.

Create Account

Social Security Number*

Confirm Social Security Number*

First Name*

Last Name*

Middle Name

Suffix

Email*

New Password*

Confirm Password*

Country of Residence*

Your password must contain:

- × At least one capital letter A-Z
- × At least one lower case letter a-z
- × At least one number 0-9
- × At least one special character !@#/\$%^&*
- × At least 8 and up to 32 characters

5. Select **VIEW AVAILABLE TESTS**

SCHEDULE ▾ MANAGE MY APPLICATION [Contact Us](#) [Help](#)

Tests **Program Info**

[Overview](#) [FAQs](#) [Test Instructions](#)

VIEW AVAILABLE TESTS **VIEW MY TESTS**

Real Estate and Appraisers exams offered for Georgia Real Estate Examination Program

6. If you completed a Prelicense Course at a school approved by the Georgia Real Estate Commission, select the examination you are eligible for

You're eligible to take the following tests:

Georgia Broker (Alternate Route)

Onsite (Test Center)

7. If you completed course work that meet the requirements for an exam, you may submit an APPLICATION for approval online. Your application must be reviewed and approved by PSI before you can schedule

You can apply to take the following tests:

GA Broker Examination (Reciprocity)

Onsite (Test Center)

Scheduling at a Test Center

1. Enter the "City or Postal Code" and select **FIND**.

Search Test Center Location



2. Select a date and time to book an appointment.

February 2024

| SUN | MON | TUE | WED | THU | FRI | SAT |
|-----|-----|-----|-----|-----|-----|-----|
| 28 | 29 | 30 | 31 | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 1 | 2 |

Time slots available for: Friday February 23

10:30 AM

Available Selected

3. You are now ready to pay.

This time slot is reserved for you until 11:53 PM (29 minutes and 4 seconds). Please complete your booking by then.

Amount: \$119.00 USD

Choose a way to pay

Card

PayPal

Order Summary

| | |
|---------------------------------|---------------------|
| Salesperson Examination | \$119.00 USD |
| Georgia Salesperson Examination | |
| Total Price | \$119.00 USD |

All prices are inclusive of all taxes. You might see \$0 USD in cases where we do not charge for certain services or in case your company has paid for the test.

CONTINUE

4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

Booking Confirmed!! [Print Confirmation](#)

Email Address: asingla81@psionline.com Home Phone: 111224444 Office Phone: 222112345

TELEPHONE

For telephone scheduling you will need a valid credit card (VISA, MasterCard, American Express or Discover). Call (888) 818-5834 and speak to a PSI registrar Monday through Friday between 8:00 am and 10:00 pm, and Saturday-Sunday between 8:30 am and 6:00 pm, Eastern Time.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You can reschedule at <https://test-takers.psiexams.com/gare> or call PSI at (888) 818-5834.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak to a Customer Service Representative.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

RE-TAKING A FAILED EXAM

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may schedule online at <https://test-takers.psiexams.com/gare>. You may also call PSI (888) 818-5834.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (888) 818-5834. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at <https://test-takers.psiexams.com/gare>.

EXAMINATION SITE LOCATIONS

Atlanta NE

PSI
3505 Koger Blvd., Suite 175
Duluth, GA 30096

Atlanta NW

PSI
The Pavillions at East Lake Shopping Center
2100 Roswell Road (State Route 120), Suite 2128
Marietta, GA 30062

Decatur

H&R Block Office
2891 N. Decatur Rd Suite D, E and F
Decatur, GA 30033

Fayetteville

Open Arms Outreach Inc.
385 Glynn Street North
Fayetteville, GA 30214

Macon

PSI
6394 Zebulon Road, Suite 102
Macon, GA 31220

Savannah

PSI
The Chatham Center, Orlean Building Suite 155
6001 Chatham Center Drive
Savannah, GA 31405



REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

REQUIRED IDENTIFICATION AT EXAMINATION SITE

You must provide 1 form of identification. The identification must match the name you scheduled with.

NOTE: ID must contain candidate's signature, photo, be valid and unexpired.

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card (not allowed for remote testing)
- US Government Issued Alien Registration Card
- Foreign Government Issued Passport
- Foreign Government Issued ID

Failure to bring the proper documentation invalidates your registration. You will not be able to take the examination as scheduled, and you will forfeit your examination fee.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

An online calculator will be available.

Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
 - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
 - Browsing other local resources.
 - Browsing the internet.
 - Attempting to use a computer or computer program not provided or approved by PSI.
 - Attempting to use a telephone or mobile device.
 - Using notepad on the computer.
 - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
 - Acting in an inappropriate manner.
 - Using abusive language.
 - Speaking aloud.
 - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
 - Reading questions out loud.
 - Leaving the room without proctor approval.
 - Using instant messaging, or other electronic communication.
 - Capturing a picture or video of exam items.
 - Attempting to use telephone or mobile device.

- o Obstructing the proctor's view (camera or in person).
- o Having inappropriate materials on desktop (explicit).
- o Changing spaces during the exam without proctor approval.
- o Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

- ♣ Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- ▮ Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- ▮ Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.
- ▮ You may be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the Georgia Real Estate Commission, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

SCORE REPORTING

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type. You may request a duplicate score report after your examination by emailing scorereport@psionline.com.



VETERAN'S PREFERENCE POINTS

If you are an honorably discharged veteran with at least one year of active duty, who served at least 90 days during wartime, you may qualify for veteran's preference points. Preference points may be applied for by candidates only after failing to achieve a passing test score. The initial score report that you receive will not include any veteran's preference points.

You should review Rule 520-1-.04(3) of the Commission's Rules and Regulations for the limits and requirements prior to applying for veteran's preference. If you qualify and wish to apply for veteran's preference points, mail your original score report and a copy of your DD Form 214 within 60 days to: PSI Candidate Services, 18000 W. 105th St., Olathe, KS 66061-7543. Your DD Form 214 is required to be sent in for consideration of awarding veteran's preference points.

If the candidate has taken the examination for Salesperson, Broker or CAM and qualifies for preference points the points shall be added to the grade made by the candidate.

If you receive sufficient veteran's preference points to pass the examination, PSI will send you a new Certification of Accuracy Statement. It will be necessary for you to return to the Test Center at which you took the examination to obtain your license at that time.

EXAMINATION STUDY MATERIALS

The following is a list of possible study materials for the real estate examinations. The list is given to identify resources and does not constitute an endorsement by PSI or by the Georgia Real Estate Commission. Use the latest edition available.

NATIONAL PORTION FOR SALESPERSON AND BROKER

- Modern Real Estate Practice, 21st Edition, Galaty, Allaway, Kyle, and Williams, Dearborn Real Estate Education, www.dearborn.com, ISBN: 978-1-0788-1887-2
- Mastering Real Estate Math, 9th Edition, 2022, Denise Evans www.dearborn.com ISBN: 9781078819008
- The Language of Real Estate, 8th Edition, 2019, Reilly and Spodek, Dearborn Real Estate Education, www.dearborn.com
- Property Management, 11th edition, 2016, Kyle, Robert C., Baird, Floyd M. and Kyle, C. Donald, Chicago: Dearborn Real Estate Education www.dearborn.com
- Real Estate Law, 11th Edition, 2022, Elliot Klayman, Dearborn Real Estate Education www.dearborn.com
- Real Estate Fundamentals, 10th Edition, 2019, Gaddy, Hart, Spodek, Dearborn Real Estate Education, www.dearborn.com
- Real Estate Principles, 12th Edition, Charles Jacobus, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com ISBN 1285420985
- Real Estate Principles, 12th Edition, 2021, Floyd and Allen, Dearborn Real Estate Education, www.dearborn.com
- Mastering Real Estate Principles, 8th Edition, 2022, Gerald Cortesi
- Real Estate Principles & Practices, 9th Edition, 2014, Arlyne Geschwender, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855- 733-7239, www.oncoursepublishing.com ISBN 0324784554
- Principles of Real Estate Practice, 6th edition, 2019, Mettling, Stephen and Cusic, David, Performance Programs Company, www.performanceprogramscompnay.com

Now you can take the practice exam online at <https://test-takers.psiexams.com/gare> to prepare for your Georgia Real Estate Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination. Note: You may take the practice exams an unlimited number of times. However, you will need to pay each time.

DESCRIPTION OF EXAMINATIONS

For the National Broker exam, scenario-based test questions are included to contain more than four options and ONLY ONE BEST option shall be selected to answer the question. Some options are appropriate but not the BEST ANSWER. Please select the option that best answers the question in the exam. A BEST ANSWER reflects the optimal solution or most complete resolution to the scenario presented in the question. These items are associated with scenarios presented in the form of text, graphs, or tables representing a situation in which candidates must identify the best course of action by selecting only one option. Each option is weighted as zero-point, one-point, or two-

points based on the completeness and accuracy of the solution. Sample questions are provided.

EXPERIMENTAL QUESTIONS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. However, these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.



CONTENT OUTLINES

The examination content outlines have been prepared and are periodically updated by committees of professionals who are subject matter experts in real estate practice, real estate instruction, and regulatory issues. The examination content outlines these professionals have prepared identify areas of importance to licensees in order for them to perform their duties to the public in a competent and legally responsible manner.

Use the outline as a guide for pre-examination review course material. The outlines list the topics that are on the examination and the number of questions for each topic. Do not schedule your examination until you are familiar with the topics in the outline.

NATIONAL PORTION CONTENT OUTLINE

(REAL ESTATE PRINCIPLES AND PRACTICES)

I. Property Ownership (*Salesperson 10%, Broker 10%*)

- A. Real and personal property; conveyances**
- B. Land characteristics and legal descriptions**
 - 1. Metes and bounds method of legal property description
 - 2. Lot and block (recorded plat) method of legal property description
 - 3. Government survey (rectangular survey) method of legal property description
 - 4. Measuring structures (linear and square footage)
 - 5. Land measurement
- C. Encumbrances and effects on property ownership**
 - 1. Types of liens and their effect on the title and value of real property
 - 2. Easements, rights of way and licenses, including their effect on the title, value and use of real property
 - 3. Encroachments and their effect on the title, value and use of real property
 - 4. Potential encumbrances on title, such as probate, leases, or adverse possession
 - 5. Property rights that may be conveyed separately from use of the land surface, such as mineral and other subsurface rights, air rights, or water rights
- D. Types of ownership**
 - 1. Ownership in severalty/sole ownership
 - 2. Implications of ownership as tenants in common
 - 3. Implications of ownership in joint tenancy
 - 4. Forms of common-interest ownership, such as Timeshares, Condominiums and Co-ops
 - 5. Property ownership held in a trust or by an estate
 - 6. Ownership by business entities
 - 7. Life Estate ownership

II. Land use Controls (*Salesperson 5%, Broker 5%*)

- A. Government rights in land**
 - 1. Government rights to impose property taxes and special assessments
 - 2. Government rights to acquire land through eminent domain, condemnation and escheat

B. Government controls on land use

C. Private controls

- 1. Deed conditions or restrictions on property use
- 2. Subdivision covenants, conditions and restrictions (CC&Rs) on property use
- 3. Condominium and owners' associations regulations or bylaws on property use

III. Valuation (*Salesperson 8%, Broker 8%*)

A. Appraisals

- 1. Appraisals for valuation of real property
- 2. Situations which require appraisal by a licensed or certified appraiser and brokerage-related actions that constitute unauthorized appraisal practice
- 3. General steps in appraisal process

B. Estimating Value

- 1. Economic principles and property characteristics that affect value of real property
- 2. Sales or market comparison approach to property valuation and appropriate uses
- 3. Cost approach to property valuation and appropriate uses
- 4. Income analysis approach to property valuation and appropriate uses

C. Comparative Market Analysis (CMA)

- 1. Competitive/Comparative Market Analysis (CMA), BPO or equivalent
- 2. Automated Valuation Method (AVM), appraisal valuation and Comparative Market Analysis (CMA)

IV. Financing (*Salesperson 10%, Broker 9%*)

A. Basic Concepts and Terminology

- 1. Loan financing (for example, points, LTV, PMI, interest, PITI)
- 2. General underwriting process (e.g., debt ratios, credit scoring and history)
- 3. Standard mortgage/deed of trust clauses and conditions
- 4. Essential elements of a promissory note

B. Types of Loans

- 1. Conventional loans
- 2. Amortized loans, partially amortized (balloon) loans, interest-only loans
- 3. Adjustable-rate mortgage (ARM) loans
- 4. Government Loans
 - a. FHA insured loans
 - b. VA guaranteed loans
 - c. USDA/Rural Development loan programs
- 5. Owner financing (for example, installment or land contract/contract for deed)
- 6. Reverse-mortgage loans
- 7. Home equity loans and lines of credit
- 8. Construction loans
- 9. Rehab loans
- 10. Bridge loans

C. Financing and Lending

- 1. Real Estate Settlement Procedures Act (RESPA), including kickbacks

2. Truth-in-Lending Act (Regulation Z), including advertising
3. Requirements and time frames of TRID (TILA-RESPA Integrated Disclosures)
4. Equal Credit Opportunity Act
5. Lending Process (application through loan closing)
6. Risky loan features, such as prepayment penalties and balloon payments

V. Contracts (*Salesperson 19%, Broker 19%*)

A. General Contract Law

1. General principles of contract law
2. Elements necessary for a contract to be valid
3. Effect of the Statute of Frauds
4. Offer and a contract
5. Enforceability of contracts
6. Void, voidable and unenforceable contracts
7. Bilateral and unilateral contracts
8. Nature and use of option agreements
9. Notice, delivery, acceptance and execution of contracts
10. Appropriate use, risks, and advantages of electronic signatures and paperless transactions
11. Rights and obligations of the parties to a contract
12. Possible remedies for breach or non-performance of contract
13. Termination, rescission and cancellation of contracts

B. Purchase and Lease Contracts

1. Addenda and amendments to contracts
2. Purchase agreements
3. Contract contingencies and methods for satisfying them
4. Leases and rental agreements
5. Lease-purchase agreements
6. Types of leases

C. Proper handling of multiple offers and counteroffers

VI. Agency (*Salesperson 13%, Broker 13%*)

A. Agency and non-agency relationships

1. Agency relationships and how they are established
2. Types of listing contracts
3. Buyer brokerage/tenant representation contracts
4. Other brokerage relationships, including transaction brokers and facilitators
5. Powers of attorney and other assignments of authority
6. Conditions for termination of agency or brokerage service agreements

B. Agent Duties

1. Fiduciary duties of agents
2. Agent's duties to customers/non-clients, including honesty and good faith

C. Agency Disclosures

1. Disclosure of agency/representation

2. Disclosure of possible conflict of interest or self-interest

VII. Property Disclosures (*Salesperson 7%, Broker 7%*)

A. Property Condition

1. Seller's property condition disclosure requirements
2. Property conditions that may warrant inspections or a survey
3. Red flags that warrant investigation of public or private land use controls

B. Environmental and Government Disclosures

1. Environmental issues requiring disclosure
2. Federal, state, or local disclosure requirements regarding the property

C. Disclosure of material facts and material defects

VIII. Property Management (*Salesperson 3%, Broker 5%*)

A. Duties and Responsibilities

1. Procurement and qualification of prospective tenants
2. Fair housing and ADA compliance specific to property management
3. How to complete a market analysis to identify factors in setting rents or lease rates
4. Property manager responsibility for maintenance, improvements, reporting and risk management (*BROKER ONLY*)
5. Handling landlord and tenant funds; trust accounts, reports and disbursements (*BROKER ONLY*)
6. Provisions of property management contracts (*BROKER ONLY*)

B. Landlord and tenant rights and obligations

IX. Transfer of Title (*Salesperson 6%, Broker 6%*)

A. Types of deeds

B. Title Insurance and Searches

1. Title insurance policies and title searches
2. Potential title problems and resolutions
3. Marketable and insurable title

C. Closing Process

1. When transfer of ownership becomes effective
2. Process and importance of recordation
3. Settlement procedures (closing) and parties involved
4. Home and new construction warranties

D. Special Processes

1. Special issues in transferring foreclosed properties
2. Special issues in short sale transactions
3. Special issues in probate transactions

X. Practice of Real Estate (*Salesperson 12%, Broker 12%*)

A. Antidiscrimination

1. Federal Fair Housing Act general principles and exemptions
2. Protected classes under Federal Fair Housing Act
3. Protections against discrimination based on gender identity and sexual orientation

4. Prohibited conduct under Federal Fair Housing Act (Redlining, Blockbusting, Steering, Disparate Treatment)
 5. Fair housing advertising rules
 6. Americans with Disabilities Act (ADA) obligations pertaining to accessibility and reasonable accommodations
- B. Legislation and Regulations**
1. Licensees' status as employees or independent contractors
 2. Antitrust laws and types of violations, fines and penalties
 3. Do-Not-Call List rule compliance
 4. Proper use of Social Media and Internet communication and advertising
- C. Duties and Responsibilities**
1. Protection of confidential personal information (written, verbal or electronic)
 2. Duties when handling funds of others in transactions
 3. Licensee responsibility for due diligence in real estate transactions
- D. Supervisory Responsibilities (BROKER ONLY)**
1. Broker's supervisory responsibilities (licensees, teams and unlicensed assistants and employees) (BROKER ONLY)
 2. Broker relationship with licensees (employees or independent contractors and governing rules) (BROKER ONLY)
- XI. Real Estate Calculations (Salesperson 7%, Broker 6%)**
- A. Calculations for Transactions**
1. Seller's net proceeds
 2. Buyer funds needed at closing
 3. Real property tax and other prorations
 4. Real property transfer fees
 5. PITI (Principal, Interest, Taxes and Insurance) payments estimate given loan rate and term
- B. General Concepts**
1. Equity
 2. Rate of return/Capitalization rate
 3. Loan-to-Value ratio
 4. Discount points and loan origination fees

GEORGIA SALESPERSON SUPPLEMENT EXAMINATION

I. State Laws and Rules (16 Items)

- A. Unfair Practices
- B. Substantive Regulations
- C. Qualifications and Fees
- D. Fair Housing Laws
- E. Real Estate Education, Research and Recovery Fund
- F. Investigation and Hearing Process
- G. Commission Organization and Procedures
- H. Required Licensure

II. Real Estate Practice In Georgia (21 Items)

- A. Real Estate Practice
- B. Sales Contracts
- C. Listings and Agency
- D. Property Management
- E. Community Association Management

III. Finance and Closing (15 Items)

- A. Finance
- B. Closing Procedures

COMMUNITY ASSOCIATION MANAGER EXAMINATION

I. Laws and Rules (14 Items)

- A. Property Law
- B. Law of Agency
- C. Georgia Real Estate License Law

II. Practice (34 Items)

- A. Forms of Ownership
- B. Contracts and Transaction Documents
- C. Real Estate Instruments and Conveyances
- D. Financing and Accounting

GEORGIA BROKER SUPPLEMENT EXAMINATION

I. State Laws and Rules (31 Items)

- A. Unfair Practices
- B. Trust Accounts
- C. Substantive Regulations
- D. Real Estate Practice in Georgia
- E. Qualifications and Fees
- F. Fair Housing Laws
- G. Real Estate Education, Research and Recovery Fund
- H. Complaints and Hearing Process and Attorney General's Opinions
- I. Commission Organization and Procedures
- J. Required Licensure

II. Management (12 Items)

III. Closing and Calculations (5 Items)

SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the National Real Estate Salesperson and Broker examinations. They are intended primarily to familiarize you with the style and format of questions you can expect to find in the examinations. The examples do NOT represent the full range of content or difficulty levels found in the actual examinations.

SAMPLE QUESTIONS

- A. Which of the following interests in property is held by a person who is granted a lifetime use of a property that will be transferred to a third party upon the death of the lifetime user?
1. A life estate.
 2. A remainder estate.
 3. An estate for years.
 4. A reversionary estate.
- B. Which of the following statements BEST identifies the meaning of the term, "rescission of a contract"?
1. A ratification of a contract by all parties.
 2. A return of all parties to their condition before the contract was executed.
 3. A transfer or assignment of a particular responsibility from one of the parties to another.
 4. A review of the contract by the legal counsel of either party that may result in a cancellation without penalty or further obligation.
- C. Which of the following clauses in a mortgage allows the lender to demand loan repayment if a borrower sells the property?
1. Defeasance
 2. Prepayment
 3. Acceleration
 4. Alienation
- D. How much cash MUST a buyer furnish in addition to a \$2,500 deposit if the lending institution grants a 90% loan on an \$80,000 property?
1. \$5,500.
 2. \$6,975.
 3. \$7,450.
 4. None of the above.
- E. Which of the following single-family residences would get the MOST accurate appraisal by applying the reproduction cost approach to value?
1. A rental property.
 2. A vacant property.
 3. A new property.
 4. An historic property.

Answers to Sample Broker Questions:

A: 1; B: 2; C: 4; D: 1; E: 4

SAMPLE BROKER QUESTIONS (SCENARIO-BASED)

PSI Broker National Real Estate Examination Instruction

IMPORTANT

Test questions appear on the screen **ONE AT A TIME**. A question may have an associated graphic displayed on the screen, or it may direct the candidate to reference material, such as a chart or diagram.

Each question may contain up to **EIGHT** options and **ONLY ONE BEST** option shall be selected to answer the question. Some options are appropriate but **NOT** the **BEST ANSWER**. Please select the option that best answers the question in the exam. A **BEST ANSWER** reflects the optimal solution or most complete resolution to the scenario presented in the question.

Scenario:

You are hosting an open house. Mr. and Mrs. Charles Martin come into the house. You greet them and show them the house. The Martins tell you the house is exactly what they are looking for and they are very interested in purchasing it. You then give them information showing the various types of financing available with down payment options and projected payments.

Mr. Martin tells you they have been working with Mary Hempstead of XX Realty, a competing real estate company. Before leaving, you thank them for coming and give them your business card.

- A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have a written buyer's agent agreement with Mary's broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.
1. Seek advice from your supervising broker.
 2. Tell them to come to your office.
 3. Ask them to bring the buyer's agency agreement to you for your interpretation.
 4. Tell them to be patient and continue trying to reach Mary.
 5. Tell them to call Mary's supervising broker or branch manager.
 6. Tell them you are really sorry, but there is nothing you can do.
- B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist you immediately write an offer for the house. How should you proceed? Select the best answer.
1. Write the offer after entering into a buyer's broker agreement with them.
 2. Write the offer after explaining they may owe Mary's broker a commission.
 3. Write the offer after trying to contact Mary's broker yourself.
 4. Refuse to write an offer and explain that doing so would be unethical.
 5. Refuse to write and offer since it would be illegal.
 6. Refuse to write the offer and tell the Martins to contact another Broker in Mary's office.

Answers (Points) to Sample Principal Broker Questions:



- A. 1 (2 points), 2 (1 point), 3 (0 point)
4 (0 point), 5 (1 point) , 6 (0 point)
- B. 1 (1 point), 2 (2 points), 3 (1 point)
4 (0 point), 5 (0 point) , 6 (0 point)

HOW TO OBTAIN A LICENSE

Persons who have successfully completed the real estate examination and who meet all other licensing requirements will be able to obtain a salesperson, community association manager, associate broker or inactive broker real estate license at any one of the four PSI Test Centers in the state of Georgia.

Brokers may only obtain an Active license from PSI if he or she is affiliating with a Firm as an Associate Broker. All other Brokers will receive an Inactive license at the test center.

A Broker applying for a new Firm license must submit the "Open A Firm" application to the Commission after obtaining his or her Broker's license at the test center.

A Broker who will become the Qualifying Broker of an existing Firm must submit the "Change of Qualifying Broker" application to the Commission after obtaining his or her Broker's license at the test center.

Licenses are issued on a first-come, first-served basis from 9:00 a.m. to 12:00 p.m. and 2:00 p.m. to 4:45 p.m. Monday through Friday during the regular business days for each Test Center. You may apply for a license after 2:00 p.m. on the date you pass the examination, or on a subsequent date not more than 12 months from the date you passed the examination. If you take and pass the examination during the afternoon session, you will not be able to license the same day. Any candidate who fails to apply for the license within 12 months of passing the exam must retake the examination to qualify for licensure.

Required Documentation and Fee

To apply for licensure, the following information/ documentation must be presented at the Test Center.

- A valid form of photo identification and your unsigned Certification of Accuracy (COA) Statement complete with photograph must be presented. Acceptable forms of identification include the following:
 - A driver's license or identification card, issued by one of the United States, its commonwealths or territories.
 - A United States passport or passport card.
 - A United States military identification card.
 - A United States Permanent Resident Card or Alien Registration Receipt Card.
 - An Employment Authorization Document that contains a photograph of the bearer.
 - A tribal identification card of a federally recognized Native American tribe, provided that it contains a photograph of the bearer.
 - A passport issued by a foreign government.
 - A Certificate of Citizenship or Certificate of Naturalization issued by the United States Department of Citizenship and Immigration Services.
 - A Merchant Mariner Document or Merchant Mariner Credential issued by the United States Coast Guard.
 - A Free and Secure Trade (FAST) card.
 - A NEXUS card.
 - A Secure Electronic Network for Travelers Rapid Inspection (SENTRI) card.
 - A driver's license issued by a Canadian government authority.

You will be required to answer four questions and sign the COA in front of PSI Test Center personnel. The identification document and the COA will then be scanned and digitally saved to the GREC computer system. You must present valid identification and sign the Certification of Accuracy Statement at the Test Center. If you forget your Certification of Accuracy Statement, or if you have lost it, you may purchase a duplicate document at the Test Center for \$15.00. Payment must be made by money order payable to PSI Services Inc.

A Sponsoring Broker Statement Form signed by a broker to verify that you are to work on behalf of that brokerage Firm. Be sure that the form includes the correct brokerage Firm number - NOT the personal license number of the broker.

If you do not plan to work for a brokerage Firm immediately, you may apply for an inactive license and will not be required to provide the completed Sponsoring Broker Statement form.

The nonrefundable license fee. The license fee is \$170.00, and you have one year to apply for your license. Only a cashier's check or money order (payable to the Georgia Real Estate Commission) or VISA, MasterCard, credit or debit card will be accepted. Personal



checks, company checks and cash are NOT accepted. The license fee covers the licensing period from the date of licensure until the last day of your month of birth in the fourth calendar year following the year of the issuance of the license.

Criminal History Report: No more than 60 days prior to making application for a license approval, each applicant at his/her own expense shall obtain a certified criminal history report issued by the Georgia Crime Information Center (GCIC) of the Georgia Bureau of Investigation. You may obtain a GCIC report at most sheriff's offices or police stations in Georgia. The report, which must be no more than 60 days old, must be attached to the application for licensure or approval. If you are not a Georgia resident, attach an equivalent criminal history report from your state of residency. Applicant will need to undergo an investigation if criminal background check indicates anything other than NO RECORD by GCIC.

Signed and Notarized Lawful Presence Affidavit Submit the Affidavit located on the last page of this bulletin.

Until you are officially licensed, you must not engage in or conduct or advertise or hold yourself out as engaging in, conducting the business of, or acting in the capacity of a real estate licensee in Georgia.

What You Will Receive

If you provide the appropriate information and fees for the license category for which you are qualified and are approved by the Commission, you will receive the appropriate certifications, which may include a 8½" x 4" wall certificate, two pocket cards and an 8½" x 11" wall certificate suitable for framing. You must provide one of the wall certificates and one of the pocket cards to the brokerage firm with which you will affiliate your license and which signed your Sponsoring Broker Statement. By law, your sponsoring brokerage firm must retain your wall certificate or a copy of your pocket card as long as you are affiliated with that firm.



Georgia Real Estate Commission Georgia Real Estate Appraisers Board

229 Peachtree Street NE
Suite 1000 - International Tower
Atlanta, GA 30303-1605
Phone: 404-656-3916
Email: greccmail@grec.state.ga.us

Background Clearance Application

READ CAREFULLY: Please ensure that your application is complete and that you have answered **all** questions and included **all** required documents. Only complete applications will be accepted to begin a review. If all documentation is not included, the application is considered incomplete and will be returned to you by mail, which may considerably delay the process. A background investigation is extensive and requires time to complete. You will be notified in writing, when the investigative process is complete. Information **CANNOT** be provided by telephone.

- Attach a Georgia Criminal Information Center (GCIC) report, from a local police station or sheriff's department, if you are a GA resident. If you are not a resident of GA, attach an equivalent report from your state of residency. This report must not be more than 60 days old. A report from a party other than a law enforcement agency is not acceptable. **Any** incident listed on the report must receive clearance. In addition, you must disclose any conviction, nolo contendere plea, or first offender sentence **not** reflected on the report.
- Attach **ORIGINAL DOCUMENTS**. Keep a copy of all documents for your records. Once an application is complete, the original documents cannot be returned.
- DO NOT FAX** - Mail or deliver the application and all documentation to :

Investigations Section
 Georgia Real Estate Commission & Appraisers Board
 229 Peachtree Street NE, Suite 1000 - International Tower
 Atlanta, Georgia 30303-1605

Section A Applicant Information

Name:

Birth Date: SSN: Male Female

Race: Email:

Residence Address:

City: State: Zip Code:

County: Phone Number:

Mailing Address:

City: State: Zip Code:

County: Alt Phone Number:

NOTIFICATION OF REQUEST FOR SOCIAL SECURITY ACCOUNT NUMBER (SSAN)

The Georgia Real Estate Commission and Appraisers Board will not release your SSAN to any third party except as required by law.



Georgia Real Estate Commission Georgia Real Estate Appraisers Board

229 Peachtree Street NE
Suite 1000 - International Tower
Atlanta, GA 30303-1605
Phone: 404-656-3916
Email: greccmail@grec.state.ga.us

Section B Background Information

(1) I am requesting Clearance for: Real Estate License Type:
 Appraiser
 Both Classification Type:

(2) I am qualifying by : Examination Reciprocal Agreement

(3) If applying by examination: *(check all that apply)*

I have completed the required education coursework. I have taken, and passed, the examination
 I have paid the license / classification fee. I have NOT met all requirements for licensure.

(4) Have you previously held a Georgia Real Estate License and / or an Appraiser Classification? YES NO

Name: License #:

(5) Have you previously applied for a Clearance Letter from the Georgia Real Estate Commission and Appraisers Board? YES NO

If YES, when:

(6) Have you ever been denied licensure by an occupational licensing body in Georgia or any other state, jurisdiction, or country? YES NO

If Yes, Please Explain

Section C Conviction Question

Failure to disclose any conviction, nolo contendere plea, or first offender sentence to a criminal offense, is grounds for denial of your license. Additional information about the Background Clearance is located on the website at www.grec.state.ga.us.

ATTENTION: If you have a **single felony conviction** or **crime of moral turpitude conviction**, you are ineligible to apply for a license until **2 years** have passed since the completion of all term and conditions of any sentence.

If you have **multiple felony convictions** or crimes of moral turpitude convictions, you are ineligible to apply for a license until **5 years** have passed since the completion of all terms and conditions of any sentence.

Additionally, an applicant for licensure as a **Broker or Associate Broker** may be licensed as such only if **10 years have passed** since the later of the conviction, sentence or release from incarceration.

(1) In Georgia, or any other state, jurisdiction, or country, have you ever been convicted of, pled nolo contendere to, or been granted first offender treatment upon being charged with (1) a criminal offense other than a traffic violation or (2) driving under the influence (DUI) of alcohol or drugs?

YES NO

You must answer YES to this question even if:

(a) you have been pardoned for the criminal offense;
 (b) anyone (lawyer, teacher, broker, government official, etc.) has told you that: (1) the offense is not, or is no longer 'on record', (2) the offense has been expunged from your record, or (3) you do not have to disclose the offense, (4) your civil and political rights have been restored, or (5) any similar statement that appears to suggest your 'record' has been cleared; or
 (c) the conviction is not reported by the Georgia Crime Information Center (GCIC) or the National Crime Information Center (NCIC).

If YES, you must include the following documents with this application, UNLESS you have already submitted them to this agency:

- (A) For **every** occurrence (with the exception of a single DUI), provide a **certified copy** of the citation, accusation, or indictment that led to the conviction **AND** a **certified copy** of the sentence / final disposition. If the court disposition is unavailable, provide a letter from the court stating the documents are not available.
- (B) For **every** occurrence (**including** that of a single DUI) provide a **detailed written statement** that includes:
 - 1) an explanation of the circumstances surrounding every conviction
 - 2) whether you have made any required restitution
 - 3) whether you have completed all conditions of your sentence
 - 4) whether you were on parole or probation (*and the date it ended*)



Georgia Real Estate Commission Georgia Real Estate Appraisers Board

229 Peachtree Street NE
Suite 1000 - International Tower
Atlanta, GA 30303-1605
Phone: 404-656-3916
Email: greccmail@grec.state.ga.us

Section D

Disciplinary Question

(1) Have you ever been disciplined by the Georgia Real Estate Commission or the Georgia Real Estate Appraisers Board?

YES

NO

(2) Have you ever been disciplined by any other state or federal licensing agency or authority which regulates any profession? (Disciplinary actions include, but are not limited to, such actions as: a reprimand, a suspension, a revocation, a fine, or any restriction placed on a license.)

YES

NO

If you answered "YES" to question (2), you must include the following documents with this application, UNLESS you have already submitted them to this agency:

- (A) For **every** occurrence, provide a **certified copy** of the final order from the licensing agency that imposed the disciplinary action.
(B) Provide a **detailed written statement** that includes:
- 1) an explanation of the circumstances surrounding the disciplinary action
 - 2) whether you have made any required payment
 - 3) whether you have completed all conditions of your disciplinary action
 - 4) whether your license is currently suspended or revoked

Section E

Certification

I hereby authorize a representative of the Georgia Real Estate Commission and Appraisers Board to periodically obtain and receive any criminal history record information on me which may be in the files of any federal, state, or local criminal justice agency.

I understand that after a review of this application and accompanying documents, the Georgia Real Estate Commission and Appraisers Board may require me to provide additional information in order to process the application.

I hereby certify the information provided in this application is true and correct to the best of my knowledge and belief.

Applicant Signature:

Date:

SPONSORING BROKER STATEMENT FORM

This form is to be completed by the sponsoring brokerage firm with which you will affiliate your license. It must be signed and dated. **You will need to submit this form at the PSI test center when you apply for an ACTIVE salesperson, community association manager or associate broker license. Do not mail to PSI.** You will not need this form if you intend to apply for an INACTIVE license.

H -

Firm License No.

Note: This number MUST be the *brokerage firm's* license number – not the broker's personal license number.

NAME OF APPLICANT:

First Middle (Full name or NONE if no middle name)

Last Generation

SOCIAL SECURITY NO: - -

NOTIFICATION OF REQUEST FOR SOCIAL SECURITY ACCOUNT NUMBER (SSAN)

You are asked to provide your social security account number (SSAN) on this application. The GREC shall not release your SSAN to any third party except as required by law.

TYPE OF LICENSE APPLICANT IS APPLYING FOR:

NAME OF FIRM:

(please print)

MAIN OFFICE ADDRESS:

Street

Suite No.

-

S e Zip Code

PHONE NUMBER: - -

I hereby request that the above-mentioned applicant's license be affiliated with this firm.

BROKER'S SIGNATURE: _____ DATE: _____

Georgia Real Estate Commission
CERTIFICATION OF ACCURACY STATEMENT
LICENSE APPLICATION

Exam Type: SALESPERSON

Exam Date: 1/2/2002

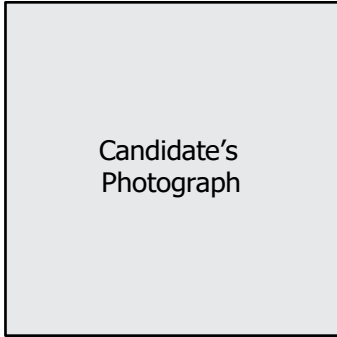
School Code: 0040

Exam Scores:

NOTE: You must apply for a license by: 4/2/2002

TOTAL SCORE 100% PASS

| | TOTAL POSSIBLE | TOTAL CORRECT |
|-------------------|----------------|---------------|
| NATIONAL SUBTOTAL | 100 | 100 |
| GEORGIA SUBTOTAL | 52 | 52 |
| OVERALL TOTAL | 152 | 152 |



Personal Information:

Sex: FEMALE

Status: ACTIVE

Sponsoring Brokerage Firm License Number:

H-23552

Date of Birth: 12/12/1972

Social Security Number: 222-22-2222

Name: SMITH, JANE Q

Residence Address:

Residence Mailing Address:

Home Phone: (404) 233-3380

134 ALAMEDA LANE

553 ROSEHILL ROAD

Alternate Phone: (770) 322-9522

APT 23

SUITE 305

ATLANTA, GA 45223

MARIETTA, GA 45422

County: DEKALB

NOTE: DO NOT SIGN OR MARK THIS DOCUMENT UNTIL YOU RETURN TO THE TEST CENTER FOR YOUR LICENSE.

- | | | |
|--|-----|----|
| 1. Are you a high school graduate or the holder of a General Education Development (G.E.D.) Certificate? | YES | NO |
| 2. Have you ever been convicted of, pled nolo contendere to, or been granted first offender treatment upon being charged with (1) any criminal offense other than a traffic violation or (2) any traffic violation that involved driving under the influence of alcohol or drugs, homicide or feticide by vehicle, fleeing the scene of an accident, attempting to elude a police officer, or impersonating a law enforcement officer? | YES | NO |
| 3. Have you ever been disciplined by the Georgia Real Estate Commission or any State or Federal Licensing Agency or authority that regulates any profession? | YES | NO |
| 4. Have you held a Georgia Real Estate license that lapsed within the last ten years for failure to pay renewal fees or for failure to complete the post education requirement? | YES | NO |

SECTION II

Consent to Disclose Any Criminal History, Consent to Jurisdiction, Agreement to Cooperate with Investigations, and Certification

The undersigned applicant for licensure by the Georgia Real Estate Commission does hereby authorize any authorized representative of the Commission to receive any criminal history record and/or a full lifetime driver history information pertaining to me which may be in the files of any federal, state or local criminal justice agency.

The undersigned applicant for licensure by the Georgia Real Estate Commission does hereby irrevocably consent that, if any cause of action arises against the undersigned growing out of the undersigned's acts or omissions as a real estate licensee within the State of Georgia and if at that time the undersigned applicant is not a resident of the State of Georgia, suit may be commenced against said licensee in the county in the State of Georgia in which said cause of action may arise, or in which the plaintiff may reside, by the services of process upon the Real Estate Commissioner of the Georgia Real Estate Commission, whom the undersigned hereby designates as agent for such service; and the undersigned further consents that such service shall be begun and held in all courts to be as valid and binding as if due service had been legally made upon the undersigned in the State of Georgia.

The undersigned applicant for licensure by the Georgia Real Estate Commission does hereby further agree that if said applicant is or becomes a nonresident of the State of Georgia, said applicant will cooperate with any investigation initiated in accordance with the Official Code of Georgia Annotated §43-40-27 by promptly supplying any documents an authorized investigator of the Commission may request and by personally appearing at the Commission's offices or other location in Georgia as the Commission's investigator may request.

The undersigned applicant for licensure has read this document and certifies that all information given on this application is true, correct and complete.

Applicant's electronic signature



Attention: You must take this form with you to the **PSI** Test Center to obtain your license.

HOW TO FILL OUT THIS FORM:

Space #1 - For "type of public benefit," fill in the type of license, registration, permit or approval for which the application is being submitted. (For example: Real Estate License, Appraiser Classification, etc.)

Space #2 - For "name of government entity," applicant should fill in one of the following: GREC or GREAB.

Spaces #3 - #5 - Put an X in the space that best describes the applicant's citizenship status. Please note that applicant should put an X in ONLY ONE of these spaces.

Space #6 - Fill in the alien number issued by the Department of Homeland Security or other federal immigration agency. (ONLY required if applicant is a qualified alien or non-immigrant under the Federal Immigration and Nationality Act.)

Space #7 - Fill in the type of secure and verifiable document provided with the affidavit. (For example: driver's license, U.S. passport, U.S. military identification card, U.S. permanent resident card, etc.)

Lawful Presence Notarized Affidavit

By executing this affidavit under oath, as an applicant for a(n) _____ [type of public benefit], as referenced in O.C.G.A. § 50-36-1, from _____ [name of government entity], the undersigned applicant verifies one of the following with respect to my application for a public benefit:

- 1) _____ I am a United States citizen.
- 2) _____ I am a legal permanent resident of the United States.
- 3) _____ I am a qualified alien or non-immigrant under the Federal Immigration and Nationality Act with an alien number issued by the Department of Homeland Security or other federal immigration agency.

My alien number issued by the Department of Homeland Security or other federal immigration agency is _____

The undersigned applicant also hereby verifies that he or she is 18 years of age or older and has provided at least one secure and verifiable document, as required by O.C.G.A. § 50-36-1(e) (1).

The secure and verifiable document provided with this affidavit can best be classified as:

In making the above representation under oath, I understand that any person who knowingly and willfully makes a false, fictitious, or fraudulent statement or representation in an affidavit shall be guilty of a violation of O.C.G.A. § 16-10-20, and face criminal penalties as allowed by such criminal statute.

Executed in _____ (city), _____ (state).

Signature of Applicant

Printed Name of Applicant

SUBSCRIBED AND SWORN BEFORE ME ON THIS,
____ DAY OF _____, 20____

NOTARY PUBLIC
My Commission Expires: