

Spruce School of Real Estate

ENROLLMENT CONTRACT

Spruce School of Real Estate
5000 Greenbag Road, Space D-18
Morgantown, WV 26501

Spruce School of Real Estate's Responsibilities

Spruce School of Real Estate's responsibility is to provide the 90-hour pre-salesperson course, required and outlined by the state of West Virginia's real estate licensing authority (the West Virginia Real Estate Commission) to proceed with future testing for the applicant's real estate license. Spruce School of Real Estate's "Pre Salesperson Course" is approved by the West Virginia Real Estate Commission

This course is a necessary legal pre-requisite and is a requirement according to WV LAW CODE 30-40 set forth by the WVREC (found here) <https://spruceschool.link/redbook> After successfully completing this course the learner will gain the transcript that is required to accompany the paperwork labeled by the commission as "APPLICATION TO SIT FOR THE REAL ESTATE SALESPERSON EXAM". This can be referenced here <https://spruceschool.link/paperapplication> . After this paperwork is submitted and approved by the West Virginia Real Estate Commission the applicant/ learner can then go on to test with PSI for their real estate license.

To gain a WV Real Estate Sales License, the learner must pass a two-part licensing exam offered by PSI with a 70% or higher in each portion. (*The exam provider, "PSI" is a third-party testing provider under contract with the WVREC that provides the licensing exam.) **The course the applicant is enrolling in provides the 90 hours of approved education to move along with the steps necessary to apply for license.** This course is NOT the licensing exam and is NOT affiliated with PSI. **This course is a required pre-requisite that prepares the learner for the licensing exam and is also a required step when applying for approval with the West Virginia Real Estate Commission to test for the licensing exam.** The West Virginia Real Estate Commission requires a completion transcript from an "approved course provider". The course the applicant is enrolling in is an "approved course" in the state of West Virginia. This is evidenced here <https://spruceschool.link/areello-course-certificate>

The full legal code that governs Spruce School of Real Estate's conduct can be found in the WV Law Code Chapter 30 Article 40 and can be accessed here <https://spruceschool.link/redbook> or by going to the WVREC website directly at <https://rec.wv.gov> and examining their published law code.

This course is an entry-level course. It is impossible to address all eventualities. The educational objectives of the course are intended to make a person minimally competent in the fundamentals of real estate. It is important that the learner recognize that this course is entry-level course. The learner needs to be aware of the rigors of this course of study. There is an investment of time and effort required. Passing the real estate licensing examination demands an understanding of complex topics, concepts, and relationships. Many new candidates fail to recognize how much work it takes to start a successful career in real estate. Classroom time alone, may not be sufficient for the student to absorb this entry-level course. Experts advise that 2 hours should be spent in review and preparation for each classroom hour.

Enrollee's Responsibilities

(During the class ***and after completion*** to become licensed)

- The enrollee must test their computer prior to enrolling to ensure that the interactive videos can be played on the device they intend to use. This can be done here <https://sprucerealestateschool.com/testvideo>
- **The enrollee must agree to this contract and E-SIGN PAGE 6 of *THIS CONTRACT*.**
- The learner must understand that towards the end of the course they will need to apply for a background check and successfully clear it for the WVREC to process your application. (The course will guide you on when, where, and how.)
 - All applicants for a salesperson license are required to submit to a state and national criminal background check.
 - All criminal background checks must be completed and received by the commission prior to being approved to take the licensing exam.
 - To schedule an appointment for the fingerprinting go to <https://www.identogo.com>
 - The fee for the state and federal background check is currently \$43.60 (if authorized by WVSP and FBI) which you pay when you appear for your appointment. This amount is subject to change because it is NOT set by Spruce. After completing the background check the results are sent electronically to the West Virginia Real Estate Commission.
 - Criminal background check is good for 90 days, so ***it is recommended to schedule this at course COMPLETION so that it does NOT expire before the anticipated test date.***
- The learner must understand that within the course they will need broker sponsorship to complete the WV "APPLICATION TO SIT FOR THE REAL ESTATE SALESPERSON EXAM". (The course will guide them on this process, but they will have to put in the actual "finding" of a sponsoring broker, which is also a class assignment within the course.)

- The learner will take the 90-hour course requirement and pass the end-of-course, 4 part exam on their own. They cannot share their login credentials with anyone and must do everything themselves
- The completion transcript for the course is now electronically accepted by the WVREC and is e-mailed to the student by Spruce School of Real Estate upon completion. The WVREC requires an original certificate from the school and what is sent to you via email is the original. The learner needs to include this completion transcript in their paperwork for the WV “APPLICATION TO SIT FOR THE REAL ESTATE SALESPERSON EXAM”
- The learner must understand that they will have to complete the above mentioned, West Virginia “APPLICATION TO SIT FOR THE REAL ESTATE SALESPERSON EXAM” and be approved by the West Virginia Real Estate Commission to later test with PSI. (The course will guide you on the steps involved) It could be helpful to review the application thoroughly, so the applicant knows all the requirements that are required. The learner will be instructed on how to fill out these forms by visiting this URL <https://spruceschool.link/apphowto> . The learner MUST wait until course completion to submit this “APPLICATION TO SIT FOR THE REAL ESTATE SALESPERSON EXAM”. This is because the paperwork requires the completion transcript from this course. This application paperwork, **once submitted, becomes** time sensitive and will expire 90 days after it is submitted. Carefully consider this 90-day window and submit the “APPLICATION TO SIT FOR THE REAL ESTATE SALESPERSON EXAM” in a time frame that makes sense for each person’s individual situation. The applicant needs to logically plan when they will submit their paperwork to the WVREC to ensure their paperwork doesn’t expire. Said simply, wait until you are ready to test before submitting your paperwork. The **completion transcript Spruce School of Real Estate provides is valid for 5 years after completion**. This means the learner can choose when to submit the application paperwork to the commission within 5 years after completing the course. The learner must also recognize this is **NOT** how long they are **enrolled** in the course. The learner is subscribed to the course for one calendar year and can choose to extend it as needed by paying to extend. It is important that the applicant understands that they are subscribed to the Spruce course for one calendar year, but their completion transcript is valid for 5 years after completion, meaning the learner can test with PSI AFTER their enrollment is expired. You do NOT need to be currently enrolled with Spruce to use your completion transcript to test with PSI.
- To become licensed the learner must take the WV licensing exam through PSI AFTER course completion and WVREC approval. The learner will set up this appointment with PSI after everything above is complete. (Spruce will happily guide the learner on this to ensure they are scheduled correctly or need assistance). The learner will need to schedule with PSI an appointment to take the exam which is comprised of two portions. There is a State and a National portion. Both portions are taught within the course the learner is enrolling in.

The student must take both the national and WV State specific exam with PSI within a 90-day period after the “APPLICATION TO SIT FOR THE REAL ESTATE SALESPERSON EXAM” is approved by the WVREC. If the applicant’s paperwork exceeds the 90-day duration that the WVREC is willing to hold the paperwork, the applicant will have to resubmit their “APPLICATION TO SIT FOR THE REAL ESTATE SALESPERSON EXAM” and wait on approval again from the WVREC.

PSI has various locations to take the licensing exam and now has an at home testing possibility where they monitor you via camera. Details for the home testing option can be found in PSI’s handbook here <https://spruceschool.link/psihandbook> . Currently the exam centers are in: Charleston (Dunbar WV); Beckley WV; Bridgeport WV; Hagerstown MD; and Pittsburgh PA. Exams are administered by appointment only Monday through Friday and some Saturdays.

Upon passing BOTH portions of the exam, the learner will use this LETTER OF REQUEST <https://spruceschool.link/passedletter> with a \$75 fee to the West Virginia Real Estate Commission to obtain and activate the WV Real Estate License. This form is also found in the PSI testing handbook which can be found on the Spruce academic site or on the WVREC's website found here <https://spruceschool.link/psihandbook>

Activation of license must be done within 90 days of passing the two portions of the licensing exam.

- Please review the West Virginia PSI CANDIDATE HANDBOOK. (Also linked above) for more info regarding on the testing provider and your testing process after the course. THIS IS VERY IMPORTANT. <https://spruceschool.link/psihandbook>

Definitions

Academic term is defined as regularly established divisions of a school year, each with an established starting and ending date

Subscribed is defined as the length of time the learner has access to the course resources.

The applicant is enrolling in a “home study” online course. ***The learner’s academic enrollment term is a 3-month term*** which starts the day the enrollee signs up. ***The learner will have access to the website and content and remain “subscribed” to the resources the site provides for a FULL YEAR which starts the day you sign up.*** If you would like to continue access beyond your years access, for reference or study reasons, we offer paid extensions. This gives the learner access to materials so that they might refresh at their own pace and review materials for the state real estate licensing exam as needed. 3 months is the “academic term” that is officially in place. This is referring to 90 calendar days from the date the enrollee first signed up and paid. This use of wording is important for the following refund prorations noted below.

Refund and Cancellation POLICIES

Spruce School of Real Estate complies with Title 135 Series 35 regarding refunds and prorations. <https://spruceschool.link/wvctcs-title135>

- All fees and payments remitted to Spruce School of Real Estate by a prospective student shall be refunded, minus any stated application fee not to exceed fifty dollars (\$50) and textbook fee of \$50, if the student is not admitted due to ineligibility.
- An admitted student applicant may cancel, by written notice, his or her enrollment any time ***prior to the first class date*** of the session for which the application was made, and the school shall refund all tuition paid by the student minus an application fee not to exceed fifty dollars (\$50) and a textbook fee of \$50.
- A home study program of instruction shall be terminated if a school does not receive a lesson or an appropriate response from the student within six months after receipt of the last lesson, and the date of withdrawal shall be the date of the last lesson received. The date of withdrawal initiated by a student shall be the date a letter is postmarked, or proper notification is given. The school shall provide a receipt for the letter or withdrawal notice received.

- Spruce will submit refunds to individuals or the appropriate agency within twenty (20) days after receipt of a proper notification of termination from a student.

REFUND PRORATIONS

A student who begins a term and withdraws after up to one (1) week or ten percent (10%) of the term is entitled to a refund of ninety percent (90%) of the charges less the application fee and the cost of textbook (\$50). The textbook is non-refundable.

A student who begins a term and withdraws after ten percent (10%) through twenty-five percent (25%) (In time duration this is up to 22 days after signing up) of the term is entitled to a refund of seventy-five percent (75%) of the charges less the application fee and the cost of textbook (\$50). The textbook is non-refundable.

A student who withdraws after more than twenty-five percent (25%) (In time duration this is between 22 - 45 days after signing up) through fifty percent (50%) of the term is entitled to a refund of fifty percent (50%) of the charges less the application fee and the cost of textbook (\$50). The textbook is non-refundable.

A student who withdraws after more than fifty percent (50%) (In time duration this is past 45 days of signing up) of the term is not entitled to a refund.

Said simply if you exceed 45 days you are entitled to NO REFUND.

This course provides the 90-hour pre-requisite to gain the approved education to test for WV Real Estate License as outlined in TITLE 174 LEGISLATIVE RULE REAL ESTATE COMMISSION SERIES 3 REQUIREMENTS FOR REAL ESTATE COURSES, COURSE PROVIDERS AND INSTRUCTORS

The learner is enrolling in the “Pre-License Salesperson” Course for the state of WV

The learner is gaining the necessary 90 hours of approved education through “Home Study Lessons” administered via Online Classroom and this delivery method is approved by both the WVREC and ARELLO® defined as “distance education”

Tuition is \$550 and requires no extra fees to complete

**Once completed the learner will be subject to fees as outlined in WV LAW CODE 30-40 to become licensed. These are beyond the control of the course and NONE of these payments are paid to Spruce School of Real Estate. Spruce is simply disclosing this information, so the applicant is aware of what fees can exist after finishing the course. Fees are subject to change as these fees are governed by 3rd parties and NOT Spruce School of Real Estate.*

- 1) apply for license, \$25 paid to the WVREC
- 2) arrange a background check, \$43.60 paid to Identogo

- 3) pay for third party testing by PSI to sit for the state exam – \$96 Paid to PSI
- 4) activate the license \$75 paid to the WVREC

WV Law Code Chapter 30 Article 40 can be accessed here <https://spruceschool.link/redbook> or by going to the WVREC website directly at <https://rec.wv.gov>

By Signing below the learner agrees to this contract in full and the following statement

“I agree by submitting this form that I am the enrolled student and by using this website continue to confirm that I am the ONLY person who will use this account.

By agreeing to this form, you are confirming that you are the enrolled student with Spruce School of Real Estate and that you will not share this login username or password with anyone else. Your specific computer ip address is actively recorded, and although it is fine to use multiple devices, you are the only one permitted to attend the course and take quizzes to earn credit for the course. If anyone but you would attempt to take a quiz for you your enrollment would be immediately terminated. There will be absolutely no refunds for accounts where someone other than yourself attempts to earn credit for you and violates this agreement.”

Authorized School Faculty Signature _____

Enrollee's Signature