

# Golden Hyde Real Estate Center

1168 San Gabriel Blvd. #J

Rosemead, CA 91770

(626) 571-0751

[www.goldenhyde.com](http://www.goldenhyde.com)

DRE Sponsor #: 3551

## GENERAL INFORMATION

<b>Course Title:</b>	Consumer Protection in Real Estate
<b>Course Credit:</b>	15 Hours of Continuing Education in Consumer Protection
<b>Method of Course Presentation:</b>	Correspondence
<b>Course Fees:</b>	\$75 (plus \$10 shipping and handling)

### Course Description

The primary goal of consumer protection in real estate is designed to protect consumers from unfair or deceptive practices in the buying, selling, and leasing of real estate and empower them to make confident decisions in a real estate transaction. To better serve the community and consumers, real estate professionals are required to have a thorough understanding of consumer protection laws and regulations, which can provide a solid foundation for a career in real estate and demonstrate a commitment to ethical and transparent business practices. This course will cover key topics such as contracts, disclosures, fraud and misrepresentation, scams, running a real estate business, transparency, and fairness. Some laws covered will include The Equal Credit Opportunity Act (ECOA), Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), Fair Housing Act (FHA) and The Secure and Fair Enforcement for Mortgage Licensing Act of 20082 (SAFE Act).

### Refund Policy

Students must complete the course within one year of their registration date. If the student receives materials that have been damaged, shipped in error, or they have changed their mind prior to receiving the course materials, the registration fee minus the shipping and handling fees will be refunded back to them.

### Textbook Information

Title: Consumer Protection in Real Estate

Author: Golden Hyde School

Pages: 153

Copyright Date: 2023

### Homework Assignments

Quizzes: There are 10 mini-quizzes that need to be completed prior to completing the final exams. Each quiz consists of "multiple choice" questions and must be dropped off or mailed back to us in order to set up a final examination.

### Exam Requirements

**Participants shall present one of the following forms of identification immediately before the administration of the final examination:**

- A. A current California driver's license.

- B. A current identification card described in Section 13000 of the California Vehicle Code.
- C. Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.

**Participants taking a correspondence offering shall be limited to completion of final examinations for that offering for a maximum of fifteen credit hours during any one 24 hour period.**

**Final Examination:** The final is an open book examination. After the student has carefully reviewed over the study materials and has successfully completed the incremental assignments, the student may request a convenient date and time for taking the final examination, either at our school, or with a monitor. The final examination for this 15-hour course consists of 50 multiple choice questions and will be allowed up to 50 minutes to complete this examination.

If the student would like to take the final exam at another location outside of the school, a monitor/proctor can be used, who can administer the exam for them. To request a monitor, the student must fill out the "Final Examination Monitor Request Form" and submit it to the school. The school will then designate an outside monitor/proctor which cannot be related to the student by blood, marriage, domestic partnership, or any other relationship. The final exam will then be sent to the qualified test administrator, who will then notify the student for the scheduling of the final examination. This exam will be monitored and taken the same way as mentioned above.

**Completion of Course/Certificates:** If the student achieves a score of seventy percent (70%) on the final examination, an official certificate of their course grade will be mailed to them within fifteen days from receipt of the completed final examination.

**Re-Examination Policy:** If the student fails to achieve a score of seventy percent (70%) on the final examination, the student may take an alternate final exam within the one-year period to receive a passing grade. This alternate final will be taken as an open book, 50 question multiple choice exam in the same manner as the regular examination.

**Maintenance of Records:** The school will keep records of student attendance completion certificates for up to five years. If the student needs an additional or duplicate certificate, a \$10.00 handling fee will be charged for a re-issuance.

### **Online Evaluation Statement**

A course and instructor evaluation is available on the California Department of Real Estate (DRE) website at [www.dre.ca.gov](http://www.dre.ca.gov). Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page.

### **DRE Disclaimer Statement**

This course is approved for continuing education credit by the California Department of Real Estate (DRE). However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors, or lecturers.

### **Course Provider Complaint Statement**

A course provider complaint form is available on the California Department of Real Estate (DRE) website at [www.dre.ca.gov](http://www.dre.ca.gov). Access this form by typing in "RE 340" in the search box located in the upper right corner of the home page. An informational form regarding course provider complaints, "RE 340A" is also available.