

N.Y.S. LICENSING PROGRAM FOR REAL ESTATE

The NYS 75 Hour Qualifying Course
& NYS 30 Hour "Gap" Course

**Western NY Real Estate
Salesperson & Broker Training
(716) 633-9024**

Mission Statement

The mission of the school is to provide an environment which maximizes the benefits of a general State approved curriculum for new and mid-career changing professionals at an affordable price which is also easily accessible throughout the eight major counties comprising Western New York. We offer high quality value-based real estate instruction based on sound principles and real-world experiences.

Introduction

We have a reputation for excellence and it is enhanced by the diversity of each entering class. Our emphasis on the importance of academic & professional achievement ensures that the caliber of our student body is always of the highest quality.

We are a nonsectarian, coeducational and independent NYS Accredited Real Estate School and our Licensing Program provides high-quality, evenly paced instruction structured to minimize impact on career and family life.

Benefits & Student Fees

Your fee of **\$469** covers: tuition, textbook, take-home audio study CD (which will review over 75% of the entire program), TAKE-HOME DVD which covers the most confusing parts of the course, in-class & on-line New York State Examination Review with hundreds of questions that you can do over and over again (and you're graded instantly) and access to our high-speed Internet service computer lab at our Wehrle Drive location. Your school results are good forever with the exception of the GAP course which is 8 years.

Package Programs

We have three different package programs you should carefully review:

A) BASIC PACKAGE \$469

Includes: tuition, textbook, on-line practice questions and in-class practice questions, take-home DVD and audio CD for your car (which reviews the majority of your text). No guaranteed discounts apply to any future continuing education classes (as they do in packages B & C below).

B) PREMIUM PACKAGE \$489

Includes everything from the basic package and a guaranteed 25% discount off any online or video continuing education course for your FIRST renewal period.

C) PROFESSIONAL PACKAGE \$525

Includes everything from the basic package and 50% off your first online or video course OR 35% off any LIVE instructed first class you take for continuing education during your first renewal period. Classes range from 3 to 22.5 hours and includes the NYS Broker Qualifying Course (which is 45 hours in length and grants 22.5 hours of renewal credit). For the Broker course only, your discount is limited to 30% off.

Accelerated courses are \$50 more than the prices noted above. Attending more than 2 day sessions meets this criteria.

You cannot change package prices once you've registered and paid for the program. Discounts cannot be combined with any other promotions or specials the School is running. Discounts only apply to standard priced continuing education courses approved for real estate continuing education. For students who select packages B or C, the course must be registered and paid for within 2 years of the date of initial licensure, otherwise the discounts noted will be considered forfeited. If you renew late your discounts will be forfeited. The School is not responsible for reminding you of any discounts and the office staff will note in your registration what package you've selected and give you a receipt for payment noting your package. You should keep THIS brochure as proof of the benefits inherent with the package you've selected as offers are subject to change but are always guaranteed to students who've registered and paid the applicable price. Discounts apply to ONE course for continuing education only (no packages, combinations or special programs apply).

We Attract the Best

Graduates of our program since the 1990's have moved on to successful full and part-time real estate careers at some of the largest regional, medium and small firms in the area including: Realty USA, Hunt Real Estate/ERA, MJ Peterson, Century 21, Metro Real Estate, Coldwell Banker, ReMax Real Estate, Reccio Real Estate, Lighthouse Realty, Douglas Blue Realtors, Midtown Realty, Generation-X Realty, Gurney Becker & Bourne, Holcberg Ltd., Bob Harris Realty, CB Richard Ellis, Foxhall Properties, Hilbert Realty, Froman Realty, Turner Brokers, Action Realty, JRC Realty, Berlow Commercial, Saperston, Innovative Realty, Ciminelli Development, Nothnagle Realtors, Active Agency, Howard-Hanna Holt RE, Pepper & Crandall, Uniland Development, r-house, Ferrycohen Realty, Belmont Shelter, POLIS Realty Group, Fireside Properties, Prudential Discover Real Estate, Cipriano Real Estate, Beckman Realty, Robitaille Real Estate, Buncy Real Estate, M-4 Real Estate, Buncy RE, ERA First Team, Great Lakes Real Estate, SAW Commission Cutters, Keller-Williams Realty, 2.5% Real Estate Direct, Benderson Development, and many more.

After Completion of the Course

Once you complete the licensing course and pass the School exam, you will need to find a broker to associate with. About half of our students already know who they will affiliate with before completion of the course and the other half decide while they're waiting for their State exam results (which takes about 7-10 days for grading). NY will send you a "passed" slip in the mail but most people check online and print their results. The broker you decide associating with will sign your application and agree to "sponsor" you as a real estate agent.

Finding a broker is relatively easy to do and most people associate with a firm that is either in their neighborhood or in close proximity to an area the agent plans on working in. No NYS accredited School or State Certified Real Estate Instructor, by law, can give recommendations on who you should associate with. If you don't really have any idea, be sure to interview with several brokers and only work with the one you have a good comfort level with.

Every two years on your anniversary date, NY requires that licensees complete at least 22.5 hours of NYS approved education. If you join a firm that has multiple listing access, you can expect to pay fees to your Board of Realtors that may range from approx. \$700 - \$1,100 per year. The State license fee is \$50 every 2 years. Some firms require that you pay a portion of the errors & omissions insurance, voice mail fees and other misc. fees that can add another \$200-\$500 per year. You may decide to work with a broker that is not a member of the National Association of Realtors - in that case - you would not have to pay board & MLS dues (but then you wouldn't have multiple listing access). Some students join firms

as "referral agents" which also do NOT require board & MLS fees – but in this capacity, you can only receive 20-30% (approx.) of whatever business you refer that successfully leads to a closed transaction.

This is a great alternative if you currently work another job and are not quite ready to devote substantial time in launching your real estate career. A number of people who have a job where they deal with the public (i.e., waiters, waitresses, teachers, cosmetologists, nurses, salespeople, etc.) consider the "referral agent" option a great way to put their training and lead potential to good use. Some referral agents earn thousands of dollars a year for just giving a name and number to their broker.

The fees mentioned in this section are approximate and are always subject to change – just ask your broker what will apply to you. Fees most often are tax-deductible. A new career as a real estate agent is one of the lowest-priced business ventures you can ever start. A 3 hr. course on Fair Housing is required as part of your 22.5 hour continuing education noted above.

Format

Our popular program meets two evenings per week for 4.5 hours per night (and may exclude weekends) year-round in a modular format. We also have accelerated sessions. This allows students to complete in less than a month and move on to the State licensing exam offered in downtown Buffalo every Tuesday at 9:30am (expedited licensing is available in Rochester - results are mailed more quickly). Call (716) 847-7110 for confirmation of the State walk-in exam schedule and to **request the free booklet entitled "Real Estate License Law Booklet" and to request the latest application available for the NYS Real Estate Salesperson License.**

For students who prefer a more accelerated pace (or wish to make-up hours) they may attend 2 day sessions (by appointment only and at no extra charge). Contact the school for more details. Missed hours can also be made up at future sessions of regularly scheduled classes. With this popular modularized format, students can begin at anytime during the course and not worry about having missed information.

Curriculum

Our NYS Approved program follows the State mandated syllabus and includes the following topical areas: License Law, Law of Agency, Taxes & Assessments, Property Insurance, Legal Issues, Deeds, Contracts, Leases, Condos & Cooperatives, Math, Mortgage & Finance, Valuation & Construction, Land-Use considerations, Human Rights & Fair Housing, Property Mgmt., Commercial/Investment, Income Tax Issues, and Environmental Issues. If you have a prior **felony or misdemeanor**, check with the

State as certain convictions on your record can make getting a NY Real Estate license more difficult or impossible in some cases.

Student Comments

"Finances were somewhat limited when I was looking for a school. My broker gave me information about locally approved programs, it was a hands-down decision that WNY's program gave me the most value for the dollar".
-R. Sweeney

"I just loved that the program ran mostly 2 nights a week and didn't take away from my family time on the weekend".
-R. Pulos

"The audio CD for my car & video DVD for home were great bonus items that really helped me breeze through the State exam".
-H. Andrews

"I started the program at session E and with the Take-Home DVD and extra materials included, it was no problem following along - the modular format is great!"

-R. Zimmerman

Cancellation Policy

In order to guarantee a seat in class, your tuition must be prepaid in full. If you pay with a check, money order or cash and fail to cancel within 5 days of the start of class, a \$25 processing fee will apply (assuming you attended no sessions). If you pay with a credit card, there is an additional 5% service charge added if you cancel. When you use a credit card to prepay, it will not be charged until you're within 10 days of the start of class. Your tuition is valid for 2 years. Any fee paid for a salesperson or broker course cannot be transferred to any other class. If you attend one class meeting, a 50% refund is the most you will receive. No refund is available if you attend more than one class. Please allow 20 business days for processing any refunds.

There is never a fee if we cancel a class on you (we haven't canceled a class in nearly 10 years however).

Your Success is Our Success

Students who complete their training at the School are more than ready to begin a successful career in the real estate industry. Besides work as a Residential or Commercial Salesperson, many graduates have specialized or utilized this learning experience to establish a foundation to work as a Property Manager, Real Estate Assistant & Referral Agent, Private Real Estate Investor, Mortgage Processor, Home Inspector, Real Estate Appraiser and Mortgage Originator.

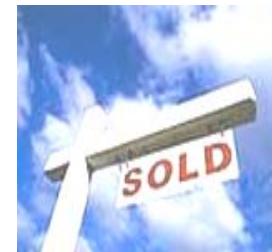
Our program graduates are ready to begin a successful career quickly because of our flexible scheduling, significant educational resources which reinforces learning and our versatility with multiple classes that often run day & evenings (as well as weekends).

How Do I Begin

Enrollment is very easy and convenient. Students may begin at any point in the program (because of our modularized format) by just calling our main number noted on the cover of this brochure or below and signing up with one of our student advisors. We accept MasterCard, Visa & Discover and payment must be received prior to the student receiving materials at their first class session. Upon receipt of payment (whether by credit card or via mail) the class Instructor will be notified that it's OK to give you your materials at your first class meeting.

For more information about the School and any policies, please visit our web-site at: www.wnyrealestatecourses.org

(716) 633-9024



WNY REAL ESTATE SALESPERSON & BROKER TRAINING

(716) 633-9024

Modular 75 Hour NYS Salesperson Qualifying Program

Nov 2009 – May 2010

2304 Wehrle Drive, Williamsville/Cheektowaga border

Buffalo & Rochester locations

Session	Date	Topic	Time / Day or Evening	Special Notes
I	Nov 4	Valuation/Pricing Properties [1], Human Rights [4], Math [.25]	5:30 – 10:45pm / Wed. evening	All payments should be mailed to: WNYRE 2304 Wehrle Drive (B) Williamsville NY 14221
J	Nov 10	Math [.75], Municipal Agencies [2], Insurance [2], Taxes [.5]	5:30 – 10:45pm / Tues. evening	
K	Nov 11	Taxes & Assessments [2.5], Condos/Co-Ops [2.75]	5:30 – 10:45pm / Wed. evening	
L	Nov 17	Condos/Co-Ops [1.25], Commercial/Investment [4]	5:30 – 10:45pm / Tues. evening	
M	Nov 18	Commercial/Investment [3], Income Tax Issues [2.25]	5:30 – 10:45pm / Wed. evening	
N	Nov 21	Comm/Invest[3], Mtg. Brokr[1], Prop.Mgmt[2], Inc.Tax[.75], Review	8:30am-6pm / Saturday	

DAY CLASS	ACCELERATED DAY CLASS Nov 30-Dec 4 & Dec 7-11 th	9am – 5pm / Weekdays
	Includes your texts, tuition, CDs/DVD & Online practice questions.	\$519

A	Jan 5	License Law:[3] & Law of Agency [2.25]	5:30 – 10:45pm / Tues. evening	All in-class courses include take-home DVD review & audio CD for your car and reviews the majority of your textbook & terms.
B	Jan 6	Law of Agency [5.25]	5:30 – 10:45pm / Wed. evening	
C	Jan 12	Law of Agency [3.5], Legal Issues [1.75]	5:30 – 10:45pm / Tues. evening	
D	Jan 13	Legal Issues [5.25]	5:30 – 10:45pm / Wed. evening	
E	Jan 19	Legal Issues [3], Contract of Sale/Leases [2.25]	5:30 – 10:45pm / Tues. evening	
F	Jan 20	Contract of Sale/Leases [.75], Real Estate Finance [4.5]	5:30 – 10:45pm / Wed. evening	Consider our: PREMIUM (just \$489) & PROFESSIONAL (\$525) Packages that will give you substantial discounts on continuing education courses required when it's time to renew!
G	Jan 26	Finance [.5], Land Use Regulations [3], Construction [1.75]	5:30 – 10:45pm / Tues. evening	
H	Jan 27	Construction & Environmental [3.25], Valuation Process [2]	5:30 – 10:45pm / Wed. evening	
I	Feb 2	Valuation/Pricing Properties [1], Human Rights [4], Math [.25]	5:30 – 10:45pm / Tues. evening	
J	Feb 3	Math [.75], Municipal Agencies [2], Insurance [2], Taxes [.5]	5:30 – 10:45pm / Wed. evening	
K	Feb 9	Taxes & Assessments [2.5], Condos/Co-Ops [2.75]	5:30 – 10:45pm / Tues. evening	
L	Feb 10	Condos/Co-Ops [1.25], Commercial/Investment [4]	5:30 – 10:45pm / Wed. evening	
M	Feb 16	Commercial/Investment [3], Income Tax Issues [2.25]	5:30 – 10:45pm / Tues. evening	
N	Feb 20	Comm/Invest[3], Mtg. Brokr[1], Prop.Mgmt[2], Inc.Tax[.75], Review	8:30am-6pm / Saturday	

ROCHESTER Jan 14 – Feb 27th (Tues, Thurs and some Saturdays) Call for detailed schedule \$469

A	Feb 24	License Law:[3] & Law of Agency [2.25]	5:30 – 10:45pm / Wed. evening	Missed sessions for all licensing programs can be made up at subsequent sessions of future offerings.
B	Mar 2	Law of Agency [5.25]	5:30 – 10:45pm / Tues. evening	
C	Mar 3	Law of Agency [3.5], Legal Issues [1.75]	5:30 – 10:45pm / Wed. evening	
D	Mar 9	Legal Issues [5.25]	5:30 – 10:45pm / Tues. evening	
E	Mar 10	Legal Issues [3], Contract of Sale/Leases [2.25]	5:30 – 10:45pm / Wed. evening	
F	Mar 16	Contract of Sale/Leases [.75], Real Estate Finance [4.5]	5:30 – 10:45pm / Tues. evening	GAP courses (represented by the bold text dates) is \$229 and includes all materials that are part of the 75 hr program.
G	Mar 17	Finance [.5], Land Use Regulations [3], Construction [1.75]	5:30 – 10:45pm / Wed. evening	
H	Mar 23	Construction & Environmental [3.25], Valuation Process [2]	5:30 – 10:45pm / Tues. evening	
I	Mar 24	Valuation/Pricing Properties [1], Human Rights [4], Math [.25]	5:30 – 10:45pm / Wed. evening	
J	Mar 30	Math [.75], Municipal Agencies [2], Insurance [2], Taxes [.5]	5:30 – 10:45pm / Tues. evening	
K	Mar 31	Taxes & Assessments [2.5], Condos/Co-Ops [2.75]	5:30 – 10:45pm / Wed. evening	
L	Apr 6	Condos/Co-Ops [1.25], Commercial/Investment [4]	5:30 – 10:45pm / Tues. evening	
M	Apr 7	Commercial/Investment [3], Income Tax Issues [2.25]	5:30 – 10:45pm / Wed. evening	
N	Apr 10	Comm/Invest[3], Mtg. Brokr[1], Prop.Mgmt[2], Inc.Tax[.75], Review	8:30am-6pm / Saturday	

A	Apr 13	License Law:[3] & Law of Agency [2.25]	5:30 – 10:45pm / Tues. evening	Find out how you can finish more quickly – call for details.
B	Apr 14	Law of Agency [5.25]	5:30 – 10:45pm / Wed. evening	
C	Apr 20	Law of Agency [3.5], Legal Issues [1.75]	5:30 – 10:45pm / Tues. evening	
D	Apr 21	Legal Issues [5.25]	5:30 – 10:45pm / Wed. evening	
E	Apr 27	Legal Issues [3], Contract of Sale/Leases [2.25]	5:30 – 10:45pm / Tues. evening	
F	Apr 28	Contract of Sale/Leases [.75], Real Estate Finance [4.5]	5:30 – 10:45pm / Wed. evening	
G	May 4	Finance [.5], Land Use Regulations [3], Construction [1.75]	5:30 – 10:45pm / Tues. evening	
H	May 5	Construction & Environmental [3.25], Valuation Process [2]	5:30 – 10:45pm / Wed. evening	
I	May 11	Valuation/Pricing Properties [1], Human Rights [4], Math [.25]	5:30 – 10:45pm / Tues. evening	
J	May 12	Math [.75], Municipal Agencies [2], Insurance [2], Taxes [.5]	5:30 – 10:45pm / Wed. evening	
K	May 18	Taxes & Assessments [2.5], Condos/Co-Ops [2.75]	5:30 – 10:45pm / Tues. evening	
L	May 19	Condos/Co-Ops [1.25], Commercial/Investment [4]	5:30 – 10:45pm / Wed. evening	
M	May 22	Commercial/Investment [6], Income Tax Issues [2.25]	8:30am-6pm / Saturday	
N	May 25	Mtg. Brokr[1], Prop.Mgmt[2], Inc.Tax[.75], Review	5:30 – 10:45pm / Tues. evening	

The 30 hour GAP course is for students who completed a NYS approved 45 hr Salesperson Course PRIOR to July 1, 2008 that wish to become a NYS Licensed Broker or for those students that did not apply and receive a salesperson license prior to that date. The 45 hr course will expire for those agents on or about July 1, 2016. Therefore, if you wish to become a broker at any point WITHOUT having to take the full 75 hour course now in effect, you will have to complete a GAP course (either online or in-class) before 2016. Agents that wish to remain at Salesperson licensure in all other cases only need to complete 22.5 hrs of approved CE with at least 3 hrs of those constituting Fair Housing topics as approved by the Dept. of State. Active salesperson agents should know that the 30 hour GAP course MAY BE USED to satisfy 19.5 of your 22.5 hrs of continuing education required should you choose this option. **If you need to get licensed in a hurry, consider our ONLINE 75 hour NYS approved course (you're welcome to sit in on our live classes as well) – call for details !**

Save 10% on your car insurance for 3 yrs – from the comfort of your home take a NYS approved DEFENSIVE DRIVING course – just \$44.95!

Just click onto: www.wnyschoolofrealestate.org and click the icon to the right of the school for details !