

ADHI Schools, LLC – Statutory Sponsor ID #S0348  
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Enrollment Agreement/General Information Page

Date: \_\_\_\_\_

Name \_\_\_\_\_

Telephone number \_\_\_\_\_

Mailing address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

### **ADHI Schools' General Information Page**

This is a legally binding instrument between ADHI Schools, LLC sometimes referred to in this document as “the firm” or “the school” or “we” and “the student” or “you”. Please read this slowly and carefully. This will confirm that you are enrolling in **Real Estate Finance** - Correspondence offered by ADHI Schools, LLC. You understand that your enrollment in this course may or may not entitle you to optional study sessions. To complete this course, you will be required to spend a minimum of forty-five (45) hours and eighteen (18) days with the material and complete a 100 question, multiple choice, open-book final examination. The Department of Real Estate has approved this course as a correspondence course.

### **Course description**

This correspondence course aims to teach the student about government organizations like Fannie Mae, Freddie Mac, and the new Consumer Financial Protection Bureau. This course takes the pulse of the current financial environment and explains it with clear language and advanced educational concepts. Students will receive a thorough background on basic tax issues, calculations, and formulas in order to better assist clients on tax-related questions and issues.

### **Information regarding the 100 question final exam**

During our 100 question multiple choice examination, you may refer to the instructional material supplied to you through the course. A passing score on this exam is 60 percent or better. You will be given 2 hours and 30 minutes to complete this examination. Final examinations can only be taken online on our website at [www.adhischools.com](http://www.adhischools.com). Currently, Department of Real Estate guidelines dictate that you

must wait a minimum of eighteen (18) days from the date of receipt of materials before taking the final exam and spend 45 hours with the course material. Reading the provided text will obviously prove useful in completing this examination, so make use of the textbook that is provided to you!

### **In the event of a failed final exam**

In the event the student fails the final exam, the student may retake the examination one more time at no additional cost. The student must wait another eighteen (18) days from the date they last took the examination before they are allowed to retest. The second final exam will have completely different questions than the first exam that was taken. If the student fails this next examination, they must reregister for the entire course.

### **No legal advice given**

Throughout this course you will learn about various aspects of real estate. It is the intention of the course and the firm to provide each student with up-to-date, timely and accurate information. However, the firm is not a legal one and our instructors are not attorneys. As such, none of the information disseminated should be relied upon as legal advice of any kind. Please consult your tax and legal advisors if you desire tax or legal advice.

### **Cost of the course and what it includes**

The cost of the course is \$129.00 payable by cash, check, money order or credit card. The student also agrees to pay related FedEx charges for shipping and handling charges to wherever the materials are sent. This entitles you to a one (1) year enrollment. This includes the text book, the administration of the final exam, the grading of that final exam, fifteen (15) ungraded chapter quizzes, and the issuance of your in Real Estate Finance certificate, provided the course is completed within our one (1) year time frame. You are advised that the possession of a certificate of completion from this class alone does not allow you to act as a real estate salesperson. The student understands that in the event they write a check returned marked "NSF" the student will be charged a \$20.00 processing fee for such.

### **Refund and cancellation policy**

The student shall be entitled seven (7) calendar days from the date of enrollment to request a refund. If a refund is requested, the school will refund all monies received with the exception of a \$25.00 processing fee. The textbook must also be returned to the school in unused condition. Return shipping is the responsibility of the student. If the school determines that unusual wear and tear has occurred with the textbook, or the text has been written in, the school will (in addition to the \$25.00 processing fee) retain \$39.95 for the textbook. All refunds will be mailed to the student within ten (10) days of receiving the request. No refunds will be issued after the seven (7) calendar days have

lapsed. In lieu of a refund, the student may transfer the enrollment to another party within thirty (30) days of the date of enrollment. In the event of transfer, the transferee must sign a new enrollment agreement and you must sign a form indicating that you wish to transfer this enrollment. Once thirty (30) days have passed, no refunds or transfers will be allowed. All refunds will be made by business check to the student named above, regardless of who wrote the check or method of payment.

All refund requests must be made in writing to the above address and be postmarked no later than seven (7) days from the date of enrollment.

### **Correspondence Course Identification Statement**

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.

### **Online evaluation statement**

Once you have completed the course, please take a moment to fill out the California Department of Real Estate's course and instructor evaluation form (RE 318A) located at: <http://www.dre.ca.gov/files/pdf/forms/re318a.pdf>

### **DRE Disclaimer Statement**

These courses are approved for pre-license education credit by the California Department of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors, and lecturers.

### **Course Provider Complaint Statement**

A course provider complaint form is available on the California Department of Real Estate (DRE) website at <http://dre.ca.gov/files/pdf/forms/re340.pdf>

### **Internet Control Statement**

The school has various methods of control in place to ensure the integrity of our final exams. First, the exams are not printable nor are they downloadable. Access to the final exam will only unlock after you have indicated that you are the person registered in the course under penalty of perjury and that you have spent the forty-five (45) hours and eighteen (18) days with the course material. Students will also need to provide their drivers license number in order to register for the course and this number will again need to be input in order to access the final exam. Once the 2 hours and 30 minutes have lapsed, the final exam will automatically time out and score the exam for the questions answered. Any unanswered questions will automatically be scored as incorrect. Final exam access is limited to 'one time only'. If a second final exam is offered it will have completely different questions. If the student fails the second final exam they must reregister for the course and complete it again.

### **Errors or omissions in the textbook**

ADHI Schools believes that the materials are published in good faith. The textbook California Real Estate Finance 10th Edition (Minnie Lush and David Sirota, 2020) is published by Dearborn Publishing. ADHI Schools is not responsible and will accept no responsibility for errata in any of the textbooks, review materials or study aids provided or sold to the student.

My acceptance confirms that I have been given a reasonable amount of time to make a decision as to my enrollment in the course and all my questions regarding the course have been answered. I have read and understand all of the above including the refund and cancellation policy of the school. If paying by credit card, my signature below authorizes the school to charge the card the amount indicated on this contract, and I agree to abide by the terms of my cardholder agreement.