



Mbition LLC DBA
Mbition Learn Real Estate

Colorado School Catalog

Mbition LLC
20225 Water Tower Blvd, 4th Floor
Brookfield, WI 53045
1-800-532-7649
Fax 770-919-9900
www.mbitiontolearn.com

June 2020
Volume 3

Agents licensed by the Colorado Department of Higher Education, Private Occupational School Board

TABLE OF CONTENTS

School Ownership	3
Mission Statement	3
Operating hours and Schedule	3
Admission Requirements	4
Placement Services	5
Attendance and Grading Policy	5
Tuition and Fees	6
Educational Programs	8
Academic Policies	14
Student Conduct Policy	16
Transferability	18
Facilities	18
Refund Policy	18
Student Grievance Policy	20

SCHOOL OWNERSHIP

Mbition Learn Real Estate (formerly OnCourse Learning Real Estate), a division of Mbition LLC, is an established leader in computer-based education in real estate and appraisal. Mbition LLC is focused on developing and delivering the highest quality education programs available for computer instruction. Since its inception, Mbition Learn Real Estate, now a wholly owned subsidiary of Mbition LLC, has dominated the computer-based real estate education market. The educational quality of its courses has gained Mbition LLC widespread acceptance, even in a stringent regulatory arena such as real estate. The courses offer “in class” content but are not bound by location or schedule. Mbition Learn Real Estate courses are approved across multiple jurisdictions, with a growing number of courses available in each state.

Leadership

Maure Baker-Vice President

Disclaimer

Students are encouraged to check with their appropriate Colorado regulatory agency to confirm that the programs you complete with Mbition LLC will satisfy your initial or renewal or licensing certification of that agency.

MISSION STATEMENT

Mbition is an e-learning partner that empowers companies and professionals to improve, achieve, and aspire. For more than 40 years, Mbition has been delivering continuing education, prelicensing, and corporate training. Top companies and millions of professionals nationwide know us by our premier brands in regulated industries, including Stringham Schools and American Home Inspectors Training (AHIT). Consolidated as Mbition LLC, we bring together the nation’s best-in-class brands and a multidisciplinary education solution designed to enhance professions, guide employment paths, and start new careers.

OPERATING HOURS AND SCHEDULE

SCHOOL CALENDAR

Students may access their courses online immediately upon enrollment. Courses are accessible to students any time within the enrollment period. The administrative staff hours of operation are: 7:30am to 7:30pm (CT) Monday through Friday. Email support is available during normal business hours. The Mbition staff office is closed for the following holidays:

New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day After Thanksgiving, Christmas Eve and Christmas Day.

On occasion, the office may close early due to inclement weather or on the day before a holiday. When the school does close early, our phone system will be changed to announce the closure. All students scheduled for a proctored exam will be called and notified by the school administrators no later than 8:30 AM on a day the school closes for inclement weather.

Our instructors will be happy to assist you with any questions regarding course content. They can be reached at 800-532-7649 or by email at realestateinstructor@mbitiontolearn.com during normal business hours. While our instructors make every effort to answer your questions in a timely manner, they are committed to responding within a 24-hour window.

ADMISSIONS REQUIREMENTS

Enrollment Policy

Students may enroll in our courses at any time by going to websites or by calling our enrollment office at 553-1267. Our enrollment policy allows students 180 days to complete the course and applicable exam with the option to purchase additional time (unless it is not permissible by your state licensing board). Extensions may be purchased in monthly increments for \$50. Students must complete all coursework within one year of enrollment. If for any reason a student must retake the course, the re-enrollment fee is 50% off the original course cost. All students must be at least 18 years of age and have either a high school diploma or its equivalent in order to receive credit for our courses. Please note that some states have shorter lengths of time available to complete courses. Contact your state licensing board to ensure that you have the most up-to-date information.

Notice to Students

Should you have any questions or difficulty regarding the course content, our approved instructor will be glad to assist you, and can be reached at 1-800-532-7649.

Students with Special Needs

Students should contact their admission counselor for assistance with requests. People who work as a home inspector must have certain physical abilities to visually inspect buildings and structures, navigate throughout the building including on the roof, the ability to write inspection reports, and communicate with clients.

Language of Training

All Courses are offered only in English. Mbition LLC does not offer English as a Second Language instruction.

Transfer of Granting of Credit

No life experience, credit through challenge exams, or previous training may be applied to any course. Mbition LLC does not guarantee the transferability of its credits to any other institution unless there is a written agreement with another institution.

Late Enrollment

There are no provisions for late enrollment.

Postponement of Start Date

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth:

- a. Whether the postponement is for the convenience of the school or the student, and;
- b. A deadline for the new start date, beyond which the start date will not be postponed.

If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

PLACEMENT SERVICES

Mbition LLC, in general, does not guarantee job placement. We make no claim that the award of its certificate entitles the student to any job placement or salary consideration by either the school or any potential.

ATTENDANCE AND GRADING POLICY

In order to get credit for our courses, you must complete 100% of the course (a 100% attendance rate.) For Appraisal qualifying courses, students must also pass the proctored final exam with a score of 75% or better. Our School Administrators will grade the exams and will email the student or call the student within 24 hours of grading the proctored exam, if not earlier.

Students must successfully complete all required reading, course assignments, quizzes, and the final exam in order for course credit to be issued. If the final assessment is not passed on the first attempt, additional attempts will be permitted.

Mbition LLC does not have a leave of absence policy or probationary period. Students are restricted to completing no more than 8 hours per day. Students must complete the live coursework within one year. Students must complete the online training within 6 months.

Grading

Students are graded on a pass/fail system. Those who attend the Colorado Home Inspection Comprehensive Course must be present for all class time. All students must score a 75% or higher on the

exam. A certificate of completion is issued via U.S. mail following the satisfactory completion of the course for live courses or accessed via the Learning Management System (LMS) for online courses.

Satisfactory Progress

Students receive feedback about their skills and knowledge based on in-class participation, fieldwork, and completion of reports.

Unsatisfactory Progress

Should a student receive a grade of less than 75% he/she will be notified in writing immediately after the test is taken and graded. Ways to raise the grade will be determined with the manager of school administration and/or instructor. If the student is not able to achieve a score of 75% or higher, he/she will be requested to take the exam at another time.

Probation

There are no probationary periods because the lengths of the courses are short. Students have the choice to withdraw if there is no satisfactory progress or re-enroll the next time the course is offered. Students are notified in writing of their choices and may consult with the school director about their options.

Re-enrollment/Readmission

See "Leave of Absence."

Students who have been absent during class make arrangements for another class.

TUITION AND FEES

Tuition Policy

All students are required to pay the full amount of tuition before the start of the course. The school does not offer financial aid or any other type of financing. Tuition may be paid in any of the following forms: credit cards (Visa, MasterCard, and American Express), money order, or certified check. If a student's credit card transaction is charged back by the card issuing bank after the issuance of a certificate of completion to the student, that certificate will be invalidated.

Fee Schedule

Mbition LLC reserves the right to change course prices when necessary. Each course has an all-inclusive price which covers the cost of the course, student handouts, tech support, service charges, and completion certificates. Students already enrolled in a program will not have their tuition modified for the currently enrolled program.

Tuition and Pricing Policies

Students enrolled in the same program may pay different tuition and fees if a published notice of a program price change specifies an effective date for all students enrolling in the program on or after

that date. Students who modify a program or service in a manner which will reduce or increase tuition may also pay a different price than other students.

Extensions

Extensions may be purchased in the following increments:

Real Estate: \$25 (CE courses), \$50 (pre and post license courses) Appraisal: \$50 each course

Retakes

Students must complete all coursework within one year of enrollment. If for any reason a student must retake the course, the re-enrollment fee is 50% off the original course cost.

Our Fee Schedule for courses is as follows:

Mbition Learn Real Estate

Real Estate Course Price List:

6-hour CE courses are priced at \$59.00

3-hour CE courses are priced at \$29.00 and \$30.00

For a renewal package, the price is \$99.00

Appraisal Course Price List:

*30 hour and 15 hour Qualifying courses prices are \$349.00, \$219.00 and \$199.00, respectively***

Colorado Packages – QE

- *150-hour Trainee & Licensed Package are priced at \$999.00*
- *75 hour Registered Appraiser Package are priced at \$749.00*

Colorado Packages – CE

- *14-hour Renewal Package 1 with USPAP are priced at \$189.00*
- *14-hour Renewal Package 2 with USPAP are priced at \$189.00*

CE courses are priced at \$189.00 for 14 hours and \$99 for 7 hours

**There are no other fees or expenses associated with the cost of the course, unless extensions are purchased.*

*** Package prices are based on additional exam preparation tools and materials added to the base program*

EDUCATIONAL PROGRAMS

Mbition Learn Real Estate

**all courses are online*

Commercial Finance and Investment Analysis - 6 Hours

\$59.00

A brief history of the savings and loan industry progresses into present commercial real estate financing practices. The different types of financing available to commercial properties and their characteristics are explained in detail. Investment evaluation methods including property comparison, appraisal, capitalization rates, and the time value of money are also covered.

Commercial Leases - 6 Hours

\$59.00

This course analyzes the typical provisions of office, retail, and industrial leases. Formulas used to calculate rent, key negotiation points, and technical issues unique to industrial leases are also covered in great detail

Commercial Sales and Exchanges - 6 Hours

\$59.00

Aspects of the commercial sales transaction and tax deferred exchanges are covered in great detail. You will learn the essential elements of the contract, closing procedures, and documentation in a commercial sale along with the benefits and requirements of a tax deferred exchange.

Methods of Residential Finance - 6 Hours

\$59.00

All of the various forms of residential real estate financing; including conventional, FHA,.VA Loans, loan assumptions, purchase money mortgages, alternative financing are explained in this course. Also covers legislation relating to financing.

Pricing Property to Sell - 6 Hours

\$59.00

Presents methods and principles for pricing property. Covers pricing compared to appraisal, basic-concepts of pricing property, principles of value, approaches to pricing property and application of the market data and replacement cost methods.

Structuring Ownership in Commercial Real Estate - 6 Hours

\$59.00

The many different types of ownership available in commercial real estate and their implications are covered in this course. Issues addressed include liability, taxes, regulations, set up, and management as well as the benefits and drawbacks to each.

Basic Real Estate Finance - 6 Hours

\$59.00

Covers basic principles of real estate finance. Topics include financing instruments, promissory notes, mortgages, assumptions, priority of loans, foreclosures, trust deeds, types of loans, sources of funds, loan practices and closing costs.

Green Home Construction - 6 Hours

\$59.00

This course covers aspects of "green home" construction and sustainable design, including lot shopping, site work and landscaping, and building material choices. It also addresses safety considerations and waste management.

Tax Advantages of Home Ownership - 6 Hours

\$59.00

Course covers types of tax benefits for homeowners and how to calculate the taxes that will impact the purchase of a home.

Principles of Commercial Real Estate- 3 Hours

\$29.00

Understand the different types of commercial real estate including office space, retail space and storage facilities. Additional topics include industrial real estate brokerage, site selection, land development, and the effect of local and regional labor markets on commercial real estate.

ADA and Fair Housing - 3 Hours

\$29.00

ADA legislation affects the business of every real estate agent. Find out what the laws cover and how it pertains to you, while refreshing your knowledge of the Federal Fair Housing Laws.

Real Estate Math - 3 Hours

\$29.00

Covers math calculations involved in property measurement, commissions, investments and return on investments, capitalization, loans, property cost and price. The course presents easy-to-remember formulas and numerous practice problems.

Ethics in Real Estate -3 Hours

\$29.00

Ethics in Real Estate covers the NAR Code of Ethics and reviews case studies pertaining to the code. Sample scenarios are included as a decision-making practice for licensees. This course will ensure that real estate professionals have a strong understanding of the National Association of Realtors® (NAR) Code of Ethics and understand the difference between ethical and unethical behavior. *(Meets NAR's 3-Hour Mandatory Ethics Renewal Training)*

Federal Law and Commercial Real Estate-3 Hours

\$29.00

This course acquaints students to specific laws pertaining to commercial real estate ownership, transactions and federal laws governing real estate agencies. Includes agency, contracts, deeds, easements, estates in land, zoning, restrictions, tenancy, liens, foreclosures, title transfer, leases and court decisions.

Green Home Features-3 Hours

\$29.00

This course covers features of a "green home," including energy and water efficiency, lighting, appliances, and renewable energy. It also addresses methods of controlling heat loss and conserving energy.

Short Sales and Foreclosures - 3 Hours

\$29.00

This course discusses short sale transactions, short sale alternatives, the Home Affordable Foreclosure Alternative (HAFA II/Short Sale) and Home Affordable Modification Program (HAMP Tier 1 and 2) program, and the impact of short sales on buyers, sellers, and lenders. It also addresses the licensee's role in a short sale, including how to prepare a short sale packet for a lender. Discussed also is the MARS Rule and how it applies to licensees assisting clients with short sales. The course concludes with a discussion of tenant rights during and after a short sale and types of lender fraud that may be attempted in short sale transactions.

Prequalifying Your Buyer in Today's Market – 3 Hours
\$29.00

This course provides an overview of real estate financing, and describes the different types of loans and loan programs as well as lending sources. Students will learn how to calculate debt ratios and use loan factors to complete mathematical calculations related to mortgage loans. Students will also estimate closing costs for different types of loans. The instruction is followed with a scenario for which the student will do the prequalifying computations and complete a loan comparison worksheet for the buyers in the scenario.

Appraisal Qualifying:

Basic Appraisal Principles - 30 Hours
\$349.00, \$219.00 and \$199.00**

Provides you with a solid foundation in basic appraisal principles.

- Introduces you to real property concepts and characteristics, legal considerations, influences on real estate values, types of value, economic principles, real estate markets and analysis, highest and best use, and ethical considerations.

Credit for 30 hrs. of the 2008 Real Property Appraiser Qualification Criteria for the Trainee through Licensed Appraiser level.

Basic Appraisal Procedures - 30 Hours
\$349.00, \$219.00 and \$199.00**

Takes you step-by-step through the valuation process:

- Learn three approaches to reaching an opinion of value-income capitalization, cost, and sales comparison.
- Learn how rates and multipliers are derived and be guided through the sales comparison approach including researching the market, verifying information, selecting units of comparison, conducting a comparative analysis, making adjustments, and reconciliation.
- Complete key sections of an appraisal report and be introduced to property description, construction and design basics.
- Completion of an introductory level Real Estate (or Basic) Appraisal Principles course is recommended as a prerequisite for this course.

Credit for 30 hrs. of the 2008 Real Property Appraiser Qualification Criteria for the Trainee through Licensed Appraiser level.

Residential Sales Comparison and Income Approach - 30 Hours
\$349.00, \$219.00 and \$199.00**

Provides an introductory understanding of fundamental concepts of appraising.

- Guides you through the different data that needs to be collected and reviewed during the appraisal process.
- Explains how to use sales comparison grids and how to search for public comparable sales data in a computerized database.
- Describes the income approach process and lists each of the steps in the process.
- Completion of Basic Appraisal Principles and Procedures Courses required as a prerequisite for this course.

Credit for 30 hrs. of the 2008 Real Property Appraiser Qualification Criteria for the License Appraiser level

Residential Appraiser Site Valuation and Cost Approach - 15 Hour

*\$349.00, \$219.00 and \$199.00***

Provides an introductory understanding of fundamental concepts of appraising.

- Focuses on the valuation of vacant land parcels and the development of the cost approach.
 - Develops your skills by creating a current cost estimate using market extraction, interview techniques, and information provided by professional cost data sources.
 - Covers the origin of the appraisal assignment to a final value estimate using various cost approach applications.

Completion of Basic Appraisal Principles and Procedures Courses required as a prerequisite for this course.

Credit for 15 hrs. of the 2008 Real Property Appraiser Qualification Criteria for the Licensed Appraiser level.

Residential Market Analysis and Highest and Best Use -15 Hour

*\$349.00, \$219.00 and \$199.00***

Covers the relationship between market analysis and highest and best use.

- Learn how to find the information you need to make a highest and best use decision and how to interpret the information you find.
- Provides information on how to read and map a market area for a subject property and discover the essential links between market analysis, highest and best use analysis, and the three approaches to value (cost, sales comparison, and income capitalization).

Completion of Basic Appraisal Principles and Procedures Courses required as a prerequisite for this course.

Credit for 15 hrs. of the 2008 Real Property Appraiser Qualification Criteria or the Licensed Appraiser level.

Residential Report Writing and Case Studies - 15 Hours

*\$349.00, \$219.00 and \$199.00***

Demonstrates practical writing exercises necessary to produce convincing appraisal reports in daily practice.

- Objectives are achieved through the mastery and application of residential valuation procedures, grammar rules and writing techniques, and specific writing assignments based on a residential case study.

- Practice writing effective narrative comments for form appraisal reports and learn how to explain valuation procedures and conclusions to users of reports.

Techniques applied in this course are useful in real-life situations.

Completion of Basic Appraisal Principles and Procedures Courses required as a prerequisite for this course.

Credit for 15 hrs. of the 2008 Real Property Appraiser Qualification Criteria for the Licensed Appraiser level

*** Package prices are based on additional exam preparation tools and materials added to the base program*

Appraisal Continuing Education

Residential Appraiser Site Valuation & Cost Approach - 14 Hours

\$189.00

Provides an introductory understanding of fundamental concepts of appraising.

- Focuses on the valuation of vacant land parcels and the development of the cost approach.
 - Develops your skills by creating a current cost estimate using market extraction, interview techniques, and information provided by professional cost data sources.
 - Covers the origin of the appraisal assignment to a final value estimate using various cost approach applications.

Completion of Basic Appraisal Principles and Procedures

Courses required as a prerequisite for this course.

Credit for 15 hrs. of the 2008 Real Property Appraiser Qualification Criteria for the Licensed Appraiser level

Residential Market Analysis and Highest and Best Use -14 Hours

\$189.00

Covers the relationship between market analysis and highest and best use.

- Learn how to find the information you need to make a highest and best use decision and how to interpret the information you find.

Provides information on how to read and map a market area for a subject property and discover the essential links between market analysis, highest and best use analysis, and the three approaches to value (cost, sales comparison, and income capitalization).

Residential Report Writing and Case Studies -14 Hours

\$189.00

Demonstrates practical writing exercises necessary to produce convincing appraisal reports in daily practice.

- Objectives are achieved through the mastery and application of residential valuation procedures, grammar rules and writing techniques, and specific writing assignments based on a residential case study.

Practice writing effective narrative comments for form appraisal reports and learn how to explain valuation procedures and conclusions to users of reports.

Techniques applied in this course are useful in real-life situations.

A URAR Form Review - 7 Hours

\$99.00

The course will instruct students in detail how to fill out the new Uniform Residential Appraisal Report (URAR). Students will be taken through each section of the URAR where they identify and complete the required fields. This course provides the student with the guidelines and direction to create URAR reports which are in compliance with USPAP.

Appraisal Math and Statistics - 7 Hours

\$99.00

This course covers appraisal mathematical functions including calculating area, appraisal statistics, and mathematics of finance.

Cost Approach Overview - 7 Hours

\$99.00

This course covers the steps in the cost approach to valuation, including methods for estimating cost and estimating depreciation. Students will apply what they learn using numerous examples.

Income Capitalization Overview - 7 Hours

\$99.00

This course covers the steps in the income approach to valuation, including estimating income and expenses and estimating capitalization rates. Both direct capitalization and yield capitalization are discussed. Students will apply what they learn using numerous examples.

Sales Comparison Approach - 7 Hours

\$99.00

This course covers the steps in the sales comparison approach to valuation. The course explains the data collection process and the various methods for estimating adjustments. Students will apply what they learn using numerous examples.

ACADEMIC POLICIES

POLICY RELATED TO GRANTING CREDIT FOR PREVIOUS EDUCATION AND TRAINING

Mbition Learn Real Estate does not grant credit for previous education and training. Also, Mbition Learn Real Estate does not guarantee the transferability of its credits to any other educational institution. Transferability is up to the receiving institution.

REQUIREMENTS FOR COMPLETING THE COURSE

Please refer to the directions on your course home page for specific instructions regarding completion of your course and the “Introduction” lesson located at the beginning of each course. To complete the course and receive your certificate, you must successfully:

- Complete all instructional lessons in the course by answering each question correctly at least twice before a prescribed time limit expires
- Return a signed and dated student affidavit to Mbition Learn Real Estate when the course is complete

The Student Affidavit is a signed document on which you certify that you have personally completed each lesson of instruction. The student affidavit must be returned to the school before you can receive credit for a distance learning course. (A “Student Affidavit” link will appear on your course home page upon completion. Click on that link to obtain a copy of the Student Affidavit.)

EXAMINATION AND GRADING POLICY

Mbition Learn Real Estate offers qualifying (appraisal), prelicense (real estate), and continuing education appraisal and real estate courses. All qualifying and prelicense courses require an examination upon completion of the course lessons. You must correctly answer at least 75% of the questions to pass the course. All exams are taken online. If you fail the first exam, you may schedule a second exam no sooner than the next day. Should you fail both exams, you must re-register and repeat the course from the beginning before taking the final exam again.

The school shall maintain a student progress report on each student showing when each exam was taken, and the score given. The student, at any time, is able to print out a copy of his or her progress report.

PROCESSING TIMES

After you have completed all of the lessons on the computer, you must allow the following times for processing to complete the course and receive your completion certificate:

- grading exam and issuing course completion certificate 3 business days
- scheduling a retake final exam (if applicable) 3 business days
- receiving the course completion certificate by U.S. Mail 3 days (estimated)

Important Notes:

- A. "Issuing" a course completion certificate means that we will place it in the U.S. mail.
- B. The minimum time you should allow between taking the exam and receiving your course completion certificate is approximately nine business days (depending on mailing time).
- C. We must receive your signed Student Affidavit, which is available on your course home page, before we can issue a course completion certificate.
- D. In the event the certificate is lost, you may obtain a duplicate from the Mbition Learn Real Estate offices by written request. An administrative fee of \$10 must accompany the written request.

HOW COURSES MONITOR YOUR PROGRESS

Mbition Learn Real Estate's innovative approach is entirely user-driven with a platform that allows learners to progress at their own pace. Learners range from beginners who want to build on their training to veterans who would like a refresher course in best practices. Mbition Learn Real Estate sets the industry standard for continuing education and licensure with more than 650,000 real estate professionals beginning their careers or strengthening them using Mbition modules, all of which are online.

Mbition Learn Real Estate's learning management system (LMS), GMetrix, emphasizes teaching to mastery and fluency and giving the learner dynamic control of the learning process.

Each module:

1. Begins by stating the learning objectives for that specific module
2. Frequently assesses with multiple choice questions the extent to which the learner has absorbed the material and met the stated learning objectives
3. Offers remediation for any items not yet mastered
4. Continues remediation until the learner can demonstrate mastery of all items in the instructional content for that module

No module may be completed until the stated learning objectives have been met so the learner must satisfy preset criteria for fluency and mastery. Actual performance is frequently compared to desired performance, which is another of describing "mastery of the content." Thus, the learning objectives — the structured process guiding the learner's progress — and the preset criteria collectively constitute an integrated learning system that leads to mastery. The process becomes one of "TEACHING TO mastery" rather than simply "TESTING FOR mastery."

Re-examination Policy: In the event you do not pass the online final exam, please contact Mbition Learn Real Estate by calling 800-532-7649 or emailing support@mbitiontolearn.com to schedule a retake.

NON-DISCRIMINATION POLICY

Mbition Learn Real Estate does not discriminate on the basis of race, color, sex, religion, national origin, disability, or familial status in the establishment of fees, entrance qualifications, or standards for successful completion of any course.

ATTENDANCE POLICY

To receive credit for a course, you must complete 100% of it and pass the final exam. Under no circumstances will you receive any credit for courses in which you completed less than 100% of the lessons and/or failed the final exam. We do not have a leave of absence policy or probationary period.

Information on the final exam requirements may be found on the course instruction page under the course document tab. All prelicensing and qualifying courses require a final exam. However, for continuing education courses, final exam requirements vary by state. Information on final exam requirements may be found on the course instruction page under the course document tab.

Program Start Dates/Attendance

Mbition Learn Real Estate's enrollment policy allows students 180 days from the date of purchase to complete the course and applicable exam (and retake exam if needed). As this is a distance education course, there are no hours designated for lecture, lab, or clinics. All clock hours of this course are designated for instruction of each subject covered in the course. Additionally, students set their own schedule by working at their own pace and convenience within the 180 days allowed after purchase. The course start and end date are 180 days apart and students must complete all coursework and exam. Student's hours are automatically logged by the Online Learning Center. If a student is unable to complete the course within the 180 days they must repurchase the course for 50% of the original tuition amount and will have 6 months to complete it.

EXTENSION POLICY

All course lessons must be completed within 180 days from the date of enrollment. Course access will expire at midnight on the 180th day after enrollment. If you are unable to complete your course within the initial 180 days, you will be allowed three 60-day extensions thereafter. The first extension is free of charge and the second and third may be purchased at \$50 each. The 60-day extension period begins from the date your course originally expires. It is your responsibility to contact your Mbition Learn Real Estate school coordinator to purchase an extension. It is recommended that you purchase the extension immediately after the course has expired in order to be able to have the full 60 days of the extension. Access to a course after the extension periods requires re-enrollment. A discounted re-enrollment fee of 50% of the original purchase price will be charged.

PLACEMENT ASSISTANCE

Mbition Learn Real Estate does not aid or provide counseling for graduates in finding job leads or arranging interviews with potential employers. Current law prohibits any school from guaranteeing job placement as an inducement to enroll students.

Probation

There are no probationary periods because the lengths of the Courses are short. Students have the choice to withdraw if there is no satisfactory progress or re-enroll the next time the Course is offered. Students are notified in writing of their choices and may consult with the school director about their options.

STUDENT CONDUCT POLICY

It is expected that students will conduct themselves in a professional manner and demonstrate respect for their instructors and fellow classmates. The school administration reserves the right to terminate a student on any of the following grounds. Termination notice will be in writing citing the reasons for termination. Tuition will be refunded according to the applicable refund policy.

- Not complying with school rules and regulations.
- Unprofessional conduct.
- Unsatisfactory academic progress.
- Excessive absence or lateness.
- Failure to pay fees when due.
- Cheating or falsifying records.
- Breach of enrollment agreement.
- Entering school site while under the influence or effects of alcohol, drugs, or narcotics of any kind.
- Carrying a concealed or potentially dangerous weapon.
- Sexual harassment
- Harassment of any kind including intimidation and discrimination.

Dismissal/Readmission

Students who have been dismissed or terminated may be readmitted at the school director's discretion.

Dress Code

Dress is casual and neat. Some days include work on actual inspection sites where work clothes are appropriate. Students will need an extra pair of clean shoes to be worn at field training sites.

Drug Free School and Workplace

No student, instructor, or employee may be on the school premises or field/lab site under the influence or in the possession of any controlled substance. As a drug and alcohol free environment, individuals under the influence or in the possession of any controlled substance will be subject to immediate dismissal/removal. Individuals may request counseling for substance abuse and will be referred to community resources

Smoking

There is no smoking within the schools, labs, or offices. Smokers may smoke outside. There is no smoking at the field sites. Smokers may smoke during break across from the site.

Sexual Harassment and Hazing Policy

The administration of Mbition LLC takes the issue of sexual harassment very seriously. Sexual harassment includes unwelcome sexual advances or offensive comments, gestures, or physical contact of a sexual nature between and/or among students and staff. Sexual harassment or harassment because of age, race, color, religion, national origin, or disability, will not be tolerated. This includes any kind of intimidation or discrimination. Investigation of such concerns will be undertaken promptly and handled confidentially. Behavior that denigrates the integrity of another student (hazing) will not be tolerated. If a student or employee feels that he or she has suffered a form of discrimination or harassment, the individual should immediately contact a supervisor or school director. Students or staff involved may be subject to termination.

TRANSFERABILITY

The school does not guarantee the transferability of its credits to any other institution unless there is a written agreement with another institution. It is solely up to the receiving school to determine whether credits will be accepted.

If a student has a transcript from another school showing completion of required courses and evidence of course approval by the appropriate Colorado regulatory authority, at the discretion of the school, credit may be given toward a program certificate. Acceptance of credit from another school shall not impact the refund policy

FACILITIES

Online Courses: students have the ability to take the course at a location and setting of their choice. Therefore, a description and floor plan of our school is not applicable.

REFUND POLICY

Students not accepted to the school are entitled to all moneys paid. Students who cancel this contract by notifying the school within three (3) business days are entitled to a full refund of all tuition and fees paid. Students, who withdraw after three (3) business days, but before commencement of classes, are entitled to a full refund of all tuition and fees paid except the maximum cancellation charge of \$150.00 or 25% of the contract price, whichever is less. In the case of students withdrawing after commencement of classes, the school will retain a cancellation charge plus a percentage of tuition and fees, which is based on the percentage of contact hours attended, as described in the table below. The refund is based on the official date of termination or withdrawal.

Student is entitled to upon withdrawal/termination	Refund
Within first 10% of program	90% less cancellation charge
After 10% but within first 25% of program	75% less cancellation charge
After 25% but within first 50% of program	50% less cancellation charge
After 50% but within first 75% of program	25% less cancellation charge
After 75% [if paid in full, cancellation charge is not applicable]	No Refund

1. The student may cancel this contract at any time prior to midnight of the third business day after signing this contract.
2. All refunds will be made within 30 days from the date of termination. The official date of termination or withdrawal of a student shall be determined in the following manner:
 - a) The date on which the school receives written notice of the student's intention to discontinue the training program; or
 - b) The date on which the student violates published school policy, which provides for termination.
 - c) Should a student fail to return from an excused leave of absence, the effective date of termination for a student on an extended leave of absence or a leave of absence is the earlier of the date the school determines the student is not returning or the day following the expected return date.
3. The student will receive a full refund of tuition and fees paid if the school discontinues a Program/Stand-Alone course within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation.
4. The policy for granting credit for previous training shall not impact the refund policy. A refund for the textbook(s) in the amount shown will be made if the textbook(s) is returned sealed and in its original packing less a thirty-five (\$35.00) re-stocking fee.

Course Cost = Cancellation Fee

\$35 - \$75 = \$5	\$376 - \$475 = \$55	\$776 - \$875 = \$115
\$76 - \$175 = \$10	\$476 - \$575 = \$70	\$876 - \$975 = \$130
\$176 - \$275 = \$25	\$576 - \$675 = \$85	\$976 - \$1075 = \$145
\$276 - \$375 = \$40	\$676 - \$775 = \$100	

Extenuating Circumstances

In the case of extenuating circumstances, the school director will consider a settlement that is reasonable and fair to the student and the school.

Changes Made by the School

If the school cancels or changes a course of study or location in such a way that the student who has started is unable to complete training, arrangements will be made in a timely manner to accommodate the needs of each student enrolled in the course who is affected by the cancellation or change. If the school is unable to make alternative arrangements that are satisfactory to both parties, the school will refund all monies paid by the student of the course.

STUDENT GRIEVANCE POLICY

Grievance Procedure

Students are expected to address any disagreements or conflict directly with the individual involved in person with a written document outlining the complaint and communication. After this, if there is no satisfactory resolution, the student may set an appointment by phone to see the school director. All communications regarding the complaint must be in writing and all meetings and communications will be documented in the student file. Every attempt at a satisfactory resolution will be made. The student may contact the licensing board for the state where the school is located.

Attempting to resolve any issue with the School first is strongly encouraged. Complaints may be filed at any time online with the Division of Private Occupational Schools (DPOS) within two years from the student's last date of attendance at <http://higherred.colorado.gov/dpos>, 303-862-3001.

Disclosures

Mbition LLC makes no representations except as expressly set forth in this catalog, and under no circumstances does Mbition LLC make any claim, promise, or guarantee for employment or state licensure.

Mbition LLC reserves the right to change courses, start dates, tuition, and to cancel courses. Any changes will be made in accordance with State Board rules and regulations and will be attached to this catalog. Not all courses listed in this catalog are approved or offered in every state. The information contained in this catalog is true and correct to the best of Mbition LLC's knowledge.