Dear Prospective Student:

Thank you for your interest in the New Millennium Real Estate School Principles of Real Estate program. At the New Millennium Real Estate School, we are committed to providing you with the best education possible to assist you as you begin your career in real estate.

Our program is approved by the state of Maryland to fulfill the 60-hour educational requirement necessary to take the Maryland Real Estate Salesperson’s Examination. Upon successful completion of our course, students who achieve the required attendance, academic, and financial responsibilities associated with this program will become eligible to register to take the Maryland Real Estate Salesperson’s PSI Examination. A state exam registration form and the procedures for taking the licensing examination will be provided to you by your instructor.

After you have successfully passed your PSI examination the final key steps towards starting a career in real estate is to determine what you hope to do with your license, along with selecting a brokerage. As a student in the New Millennium Real Estate School you will be provided the opportunity to interview with one of our Broker/Managers if you so desire. Of course, this opportunity to interview, does not obligate or ensure your employment with CENTURY 21 New Millennium; but it allows you to weigh your many options as you seek the real estate brokerage that is the best fit for you.

Once again, thank you for your interest in the New Millennium Real Estate School. We wish you the best of luck as you pursue your real estate studies.

Sincerely,

Mary Lynn Stone
School Director
New Millennium Real Estate School

MISSION STATEMENT:
New Millennium Real Estate School’s mission is to prepare students to pass the Maryland State Real Estate Salesperson Licensure Exam and to become competent real estate agents.

OWNERSHIP:
New Millennium Real Estate School is a division of New Millennium RE, Inc. DBA CENTURY 21 New Millennium, a subsidiary of NM Management, Inc.

THE OFFICERS ARE:
Todd Hetherington  CEO
Mary Lynn Stone  President

STAFF:
Mary Lynn Stone  School Director
Andrea Wills-Hooper  Administrator
Jennifer Murphy  Coordinator
Vicky Hammond  Instructor
Josh Yowell  Instructor
Mary Stokely  Instructor
Alwyn (Doc) Alli  Instructor

SCHOOL FACILITIES:
New Millennium Real Estate School will hold classes in the following locations:

Saint Mary’s County, California Location: 23063 Three Notch Road, California, MD 20619
(301) 862-2169
(Student to instructor ratio at this location is 35:1).

Charles County, La Plata Location: 9405-A Chesapeake Street, La Plata, MD 20646
(301) 609-9000
(Student to instructor ratio at this location is 30:1).
Anne Arundel County, Annapolis Location: 2448 Holly Avenue, Annapolis, MD 21401
(410) 266-9005
(Student to instructor ratio at this location is 18:1).

Calvert County, Prince Frederick Location: 55 Stoakley Rd., Suite E, Prince Frederick, MD 20678
(443) 968-9595
(Student to instructor ratio at this location is 12:1).

All facilities offer ample free parking for students.

SCHOOL LEGAL HOLIDAY POLICY

Classes will not be scheduled on New Year’s Eve, New Year’s Day, President’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Thanksgiving Friday, Christmas Eve and Christmas Day.

SCHOOL INCLEMENT WEATHER POLICY

In the event of a severe weather condition, if the College of Southern Maryland (any campus in Calvert, Charles or St. Mary’s County) and Anne Arundel County Community College is closed due to inclement weather, classes will be likewise cancelled. All cancelled classes must be rescheduled. The instructor will announce the make-up days.

ONLINE LEARNING

Principles of Real Estate Online Enrollment Procedures

• Go to https://c21nm.com/school/, go down to “Online Pre-Licensing Classes” and click REGISTER.

• You will be brought to C21NM.theceshop.com.

• Select the PACKAGE that best fits your needs, then add to cart (if there is a promo code, don’t forget to apply it on the next page).

• Once you are ready to check out, please create an account with CE Shop.

• Once you have completed a profile, continue with check out and enter your payment information.
New Millennium Real Estate School Principles of Real Estate online course Guidelines

- Students have access to the course for 90 days.
- All classes are self-paced and independently taken.
- Students must complete all the units and must pass each quiz with a 90% or higher.
- A minimum of 60 hours is required in the program before the student is eligible to take the final proctored exam.
- Students must have a notary sign an affidavit and verify they have completed the required hours.
- Final exams are made by appointment only, Monday-Friday 9:30 a.m. - 4:00 p.m. at our La Plata location (9405-A Chesapeake Street, La Plata, MD 20646) and Prince Frederick location (55 Stoakley Rd., Suite E, Prince Frederick, MD 20678) 443-968-9595.

In Maryland, online learning or distance learning is also an acceptable form of meeting the 60 hour educational requirement. You may access our online program by following the directions above. The cost for the online course is $249 (includes registration fee and tuition). Prices range from $249-$509 depending on package selection.

Promo codes are available online at https://c21nm.theceshop.com/.
PRINCIPLES AND PRACTICES OF REAL ESTATE

PROGRAM OBJECTIVE
Successful completion of the 60 hour program satisfies the minimum educational requirements for eligibility to take the Maryland Real Estate Salesperson Examination. The program objectives are to satisfy the basic requirements of the Maryland Real Estate Commission for a license to sell real estate.

PROGRAM OUTLINE
The course consists of 15 four-hour sessions and includes instruction in the following areas:

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<th>Maryland Real Estate Practice &amp; Law</th>
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<tr>
<td>Introduction to the Real Estate Business</td>
<td>Maryland Real Estate License Law and Related Regulations</td>
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<td>Fair Housing</td>
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<td>Interests in Real Estate</td>
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<td>Real Estate Agency</td>
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<td>Client Representation Agreements</td>
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<td>Real Estate Contracts</td>
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<td>Real Estate Taxes and Other Liens</td>
<td>Real Estate Taxes and Other Liens</td>
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<td>Environmental Issues and the Real Estate Transaction</td>
<td>Environmental Issues and Real Estate Transactions</td>
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<td>Investing in Real Estate</td>
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Refer to your schedule for more detailed information.
ENROLLMENT AND ENTRANCE

In order to meet enrollment eligibility, all applicants must be 18 years of age or older and provide evidence of a high school diploma or G.E.D. prior to the start of the program. New Millennium Real Estate School does not accept credit for previous training.

Students may apply by calling or visiting any of our New Millennium Real Estate School locations to obtain an enrollment agreement. Students can also register online at NMRealEstateSchool.eventbrite.com. Enrollment is subject to space availability and granted on a first come-first serve basis to students meeting the stated criterion. Students can enroll up to 7 days prior to the first day of class.

GRADUATION REQUIREMENTS

A certificate of completion will be awarded upon successful completion of the program. Graduation requirements are:

1. FINANCIAL OBLIGATION AND PROGRAM COST

   The program costs $199 including textbooks, and $149 if the student already has the current textbooks. Please contact your local office to confirm the most recent edition of the books.

   The program tuition and fees must be paid in full at the time of enrollment. Acceptable forms of payment for New Millennium Real Estate School include: Visa, MasterCard, money order, or cashier’s check.

   PERSONAL CHECKS, CASH OR AMERICAN EXPRESS ARE NOT NEW MILLENNIUM REAL ESTATE SCHOOL APPROVED FORMS OF PAYMENT.

2. ATTENDANCE POLICY

   The Maryland Real Estate Commission requires a minimum of 60 instructional hours prior to registering for the PSI Salesperson Real Estate Exam. Therefore, students must attempt to attend every class.* Hours missed cannot exceed 12 hours. If the hours missed is up to and not exceeding 12 hours, the student can make up the necessary hours in the next available class or scheduled make-up sessions. A certificate of completion will not be awarded until the missed hours are made up.

   Students are expected to be on time and ready for class at the scheduled times. Students who arrive more than 10 minutes late or leave more than 5 minutes early
will be counted as absent for that hour of class and will be required to make up the class time.

A student must achieve at least an 80% attendance rate in order to graduate from the program in which they have enrolled. A student’s attendance will be evaluated at the end of each module. If a student’s attendance is below 80% at the end of a module, a student will be placed on attendance probation for the following module.

If at the end of the next module (probationary period) the student’s attendance rate is below 80%, the student will be terminated from the program. In the event that an evening’s class must be cancelled, all students will be contacted as soon as possible to notify them of the cancellation. The cancelled class will be made up to ensure that all 60 hours are completed.

If a student misses more than 12 hours, the student will be deemed in non compliance with the required attendance requirement and will be dismissed from the program. The student can request to be re-admitted into a subsequent program offered by New Millennium Real Estate School. The school will not grant credit hours for previous instruction, training or experience. The student will be re-charged the full tuition price upon re-enrollment and must meet all the graduation requirements to qualify for a certificate of completion from the school.

*The first day of class is mandatory and cannot be made up.

**LEAVE OF ABSENCE POLICY**

New Millennium Real Estate School does not offer a leave of absence exemption. Any entitlement of tuition refund will based upon New Millennium Real Estate School’s Refund Policy.

**3. GRADING PROCEDURES**

The grading system is as follows:

- A 95-100%
- B 85-94%
- C 75-84%
- F 74% or below

To successfully complete the program, a student must achieve a cumulative minimum average of 75% on all quizzes, and the mid-term and achieve a minimum 75% grade on the final examination. The quizzes and midterm will count toward 25% of the student’s final grade, while the final exam will count toward 75% of the final grade.
For example, a student whose quiz and mid-term average is 80% and whose final exam score is 90% would receive a course grade of 87.5%, resulting from the following calculation:

\[
\begin{align*}
.25 \times .80 &= 0.200 \\
.75 \times .90 &= 0.675 \\
\text{Total} &= 0.875
\end{align*}
\]

Scores will be maintained on the student’s Permanent Record Card and be made available to students on a regular basis and upon request. Requests for transcripts must be made in writing and sent to New Millennium Real Estate School, 23063 Three Notch Road, California, MD 20619. Requests must list the dates of attendance along with the location of enrollment while in the program. There is no fee for this service.

**SATISFACTORY ACADEMIC PROGRESS**

A student’s academic progress will be evaluated through the administration of four graded quizzes, a mid-term examination and a final examination. Grades from the quizzes and mid-term examination will be made known to the students at the beginning of the class immediately following the testing. The instructor will counsel students who do not achieve satisfactory scores on the first two quizzes. If the student’s cumulative average is below 75% after the administration of the first two quizzes and the mid-term examination, the student will be terminated from the program.

Students who receive a final grade under 75% or withdraw from the program will be given the opportunity to repeat the program at full tuition price. A request for re-enrollment must be made to the School Director at 301-862-2169 and admittance is subject to space availability. The program must be completed within a 6-month period of the original enrollment and may only be repeated once.

All enrollment, attendance and academic progress forms will be maintained in the student’s permanent file for the lifetime of the school. In the event of the school closing, the Maryland Higher Education Commission becomes the repository of the student records.

**REFUND POLICY**

All fees paid by the student, shall be refunded if the student chooses not to enroll in or to withdraw from New Millennium Real Estate School and must be within 7 calendar days after having signed the enrollment agreement.

If the student chooses to withdraw after the 7-day cancellation period but before the first
day of instruction, the School will retain in full the monies paid for the student’s textbook fees. Textbooks are the property of the student and are not eligible for refund except within the 7 day cancellation period.

If, after the 7-day cancellation period, a student withdraws or is terminated after the instruction begins, the School will retain in full all monies paid for the student’s textbook fees. Textbooks are the property of the student and are not eligible for refund except within the 7 day cancellation period.

If the New Millennium Real Estate School closes, cancels or discontinues a program, the school will refund to each currently enrolled student a full reimbursement for all fees and monies for which the student has paid.

Students are requested, but not required, to notify the Director or designated school official if they are withdrawing from school.

STUDENT SERVICES

As a courtesy, New Millennium Real Estate School offers free placement assistance to students who successfully complete the program at CENTURY 21 New Millennium. Students’ names will be provided (with the student’s consent) to CENTURY 21 New Millennium branch managers for recruiting purposes. The School does not guarantee that students will find employment as real estate agents; nor guarantee salary levels. Enrolling in the New Millennium Real Estate School does not obligate or ensure the student’s employment with CENTURY 21 New Millennium; nor with any real estate organization.

Students should also be aware that criminal convictions on their record may affect a student’s ability to be licensed.

PRIVACY POLICY

The trust of our students is of the utmost importance and as such, protecting your privacy and safeguarding your personal and financial information is one of our highest priorities. We strive to make sure that we only ask for and retain the information that is necessary for enrolling you into our school. We also request, on a voluntary basis, that you provide us with the source from which you came to learn about our school. New Millennium Real Estate School is a subsidiary of New Millennium RE, Inc., DBA as Century 21 New Millennium and does share the name and contact information of all graduates as part of the school’s Placement Assistance program, unless otherwise instructed by the student. Such instruction is to be given in writing and faxed to
New Millennium Real Estate School reserves the right to disclose your personal information to third parties where permitted by law or where required by law to regulatory, law enforcement or other government authorities. We may also disclose your information as necessary to credit reporting or collection agencies, or when necessary to protect our rights or property. New Millennium Real Estate School is committed to keeping your personal information confidential and therefore, except as noted earlier, we do not sell, license, lease, or otherwise disclose your personal information to any third party for any reason.

STUDENT CONDUCT POLICY

Students are required to act in an ethical and professional manner. New Millennium Real Estate School has the right to dismiss any student who fails to adhere to school policy.

Although no list advocating ethical behavior and cautioning against misconduct, no matter how carefully crafted, could cover every circumstance, the following is our Student Code of Conduct that has been designed to protect both New Millennium Real Estate School instructors and fellow students. Under this code both instructors and students shall:

» Conduct one’s self in an honest, ethical, and legal manner and obey the laws of the United States and of every locality where New Millennium Real Estate School operates.

» Engage in the educational process with the highest standards of honesty, integrity, and fairness.

» Be responsible for his/her actions and their consequences. No one will be excused from misconduct because another person ordered or asked the employee to participate in misconduct.

»Alert his/her instructor or School Director whenever he/she observes, learns of or suspects any dishonest, destructive or illegal act.

» Respect the rights of all students and instructors to fair treatment and equal opportunity without illegal discrimination or harassment of any type.

» Recognize that even the appearance of misconduct or improper behavior can be very damaging to our reputation and you will act to prevent such appearances.

» Cooperate fully in any investigation of misconduct.
» Understand that there are consequences for violating this Code which may include suspension and or dismissal from the New Millennium Real Estate School program.

» Students may not consult any personal electronic communication devices (cell phones or tablets, for example) during a class session.

SCHOOL NON-DISCRIMINATION POLICY

New Millennium Real Estate School welcomes qualified students of any race, religion, sex, physical or mental disability, sexual orientation or genetic information, color, national, or ethnic origin, or any other legally protected characteristic. The school does not discriminate based on any of the aforementioned, in the administration of its educational or admissions policies.

The School will do whatever is necessary to effectively implement and observe the policies of nondiscrimination. The School will also make reasonable accommodations for qualified individuals with known disabilities unless doing so would result in an undue hardship.

This policy governs all aspects of its program, including admission, education, grading, discipline, termination/dismissal, and access to training and benefits.

SCHOOL DISCRIMINATION, HARASSMENT, AND SEXUAL HARASSMENT POLICY

New Millennium Real Estate School is committed to providing a learning environment free from discrimination and harassment. Consistent with this commitment and with applicable federal, state, and local laws, it is the policy of the School not to tolerate discrimination or harassment in any form. Any student engaging in prohibited discriminatory or harassment actions will be subject to disciplinary action, including dismissal from the program.

Harassment, a form of discrimination, based on an individual’s race, religion, sex, physical or mental disability, sexual orientation or genetic information, color, national, or ethnic origin, or any other legally protected characteristic will not be tolerated. The School will neither condone nor tolerate harassment in any form. Sexual harassment is a form of illegal discrimination that involves unwelcome sexual advances, requests for sexual favors, and/or other unwanted verbal or physical conduct of a sexual nature. Harassment, sexual or otherwise, whether overt or subtle, can serve to create an offensive environment and is thus prohibited.

STUDENTS RIGHT’S, PRIVILEGES AND RESPONSIBILITIES
Faculty, staff and students of the New Millennium Real Estate School have the shared responsibility to conduct themselves in a manner that upholds the law and respects the rights of others. Students have the right of inquiry and expression without prejudice or bias. In addition, students have the right to be evaluated fairly and equitably in a manner appropriate to the program and its objectives.

**STUDENT GRIEVANCE PROCEDURE**

Students who have a grievance with the New Millennium Real Estate School are encouraged to resolve the matter with the instructor or School Director. The School Director can be contacted via phone at 301-862-2169. If still unsatisfied, the student may submit a written complaint to the Maryland Higher Education Commission at 6 N. Liberty Street, 10th Floor, Baltimore, MD 21201, Telephone: 410-767-3297; Fax: 410-260-3200; [http://www.mhec.state.md.us](http://www.mhec.state.md.us).

**PROGRAM PERFORMANCE**

Students and prospective students may obtain information regarding the New Millennium Real Estate School’s program performance from the Maryland Higher Education Commission at 6 N. Liberty Street, 10th Floor, Baltimore, MD 21201, Telephone: 410-767-3297. This information includes, but is not limited to, enrollment, completion rate, placement rate and licensure exam pass rate of graduates.