



Reed Training Center

SCHOOL CATALOG

FOR

PRINCIPLES AND PRACTICES OF

REAL ESTATE FOR BROKERS

REED TRAINING CENTER
8070 Georgia Avenue, Suite 201, Silver Spring, Maryland 20910
Telephone Number: 240-293-6393
Email: ReedTrainingCenter@gmail.com
Website: www.ReedTrainingCenter.com

Updated: January 1, 2026

Reed Training Center

SCHOOL CATALOG & POLICIES

MISSION STATEMENT

The mission of Reed Training Center is to teach, equip, and empower students.

VISION STATEMENT

The vision of Reed Training Center is to reach people through education.

OWNERSHIP

Reed Training Center for Real Estate is the trading as name for the school, which is owned by Georgetown SANA, LLC. Georgetown SANA, LLC also owns Living in Style Real Estate. The managing owner of Reed Training Center is Pramedai (Cammie) Reed who is also the principal broker for Living in Style Real Estate.

STAFF

The Director of the School is Samuel Reed, Jr. The instructor is Cammie Reed who teaches principles and practices of real estate for salespersons 60 clock hours and 135 clock hours for brokers, and continuing education classes.

SCHOOL CONTACT INFORMATION

Office: 8070 Georgia Avenue, Suite 201, Silver Spring, Maryland 20910

Phone number: (240) 293-6393.

Email: ReedTrainingCenter@gmail.com

Website: www.ReedTrainingCenter.com

SCHOOL FACILITY

Classes are held on Zoom since Maryland Real Estate Commission approved in June of 2020 as a result of Covid. Classes have continued to be on Zoom and can accommodate 50+ students. Textbooks are ebooks and given on the first day of class.

STUDENT SERVICES

Students can make an appointment with the Director of the School and/or Instructor and can meet on zoom to discuss overall performance, attendance, make-up classes, taking an exam, or questions relating to the completion of the program. Instructor is available outside of classroom time by appointment to meet with students. Students will have access to instructor's contact information should students need to get in touch with the instructor outside of class time regarding questions of the material.

For resource information, students will be given internet links to obtain additional information about the real estate field, such as Local Board Association, Maryland Realtors, National Association of Realtors, Multiple Listing Services, and how to obtain a real estate license from Maryland Real Estate Commission.

SCHEDULE OPTIONS

The Principles and Practices of Real Estate for Brokers classes will be offered:

- 1) Day – All Day – Monday to Friday – 9:00 a.m. – 5:00 p.m.
- 2) Accelerated Class – One day a week and Saturday morning – 8:30 a.m. – 6:00 p.m. and 8:00 a.m. – 1:00 p.m.
- 3) Day – Morning – 9:00 a.m. – 12:30 p.m.
- 4) Day – Afternoon – 1:00 p.m. – 4:30 p.m.
- 5) Day – Evening – 6:00 p.m. – 9:30 p.m.
- 6) Weekends – 9:00 a.m. – 5:00 p.m.
- 7) Day and Weekend – 9:00 a.m. – 5:00 p.m.
- 8) Evenings and Weekend – 6:00 p.m. – 9:30 p.m. and 9:00 a.m. – 4:30 p.m.

NOTE: There will be a fifteen-minute break after every 90 minutes of instruction and one hour for lunch when the class is all day.

HOLIDAYS

New Year's Day – January 1

Martin Luther King, Jr. Day – 3rd Monday of January

President's Day – 3rd Monday in February

Memorial Day – Last Monday of May

Independence Day – July 4

Labor Day – First Monday of September

Thanksgiving and the day before and after – Last Thursday of November and day before & after, also Thanksgiving weekend

Christmas Eve through New Year's Eve – December 24 and December 31

NOTE: If classes fall on a holiday, then classes will not be held on that date, but will be held on the next schedule date. Students will complete 135 hours of coursework.

VACATION

When school staff and/or instructors are on vacation, the school will provide a substitute instructor(s) to ensure there is no disruption in the class schedule.

INCLEMENT WEATHER

The school policy regarding the cancellation of classes due to inclement weather follows that of the County public school system (K-12) where the school is located. Students may also contact the school to verify if classes are held.

PRINCIPLES AND PRACTICES OF REAL ESTATE FOR BROKERS

Program Description

The broker class is 135 clock hours and is required by the state of Maryland to qualify to sit for the real estate broker's exam. Students must attend all "135 Hours of the Program." No tardiness or early departures. If a student arrives ten minutes after class starts, the student will have to make-up one hour of class time, and the same applies if a student leaves ten minutes before class ends. If a student arrives 30 minutes or more after class starts, then the student will have to

make-up the entire class session. If a student is absent for a class session, then the student will have to make-up the class session missed. The entire program must be taken before students may take the class final examination. A final exam passing grade of 75% is required on both the general and state exams to pass. If the student receives a score less than 75% on either the national or state exam, the student has an opportunity to retake the portion of the exam and will have to receive a score of 75% or higher to receive a certificate of completion. The student has one month to complete all sessions.

The program is approved by the state licensing commissions/boards. The state law section covers jurisdictional licensing laws, rules and regulations, fair housing, ethics and agency. The general section covers: Property Ownership, Laws of Agency, Contracts, Federal Laws and Regulations, Mathematics, Valuation and Real Estate Economics, Financing, Land Use Controls and Regulations and Specialty Areas (property management, commercial property/income property, tax aspects, condominiums and cooperatives).

Entrance Requirements for Principles and Practices for Brokers

All applicants must have an active real estate license for three years in Maryland before taking the broker exam. Please see below the requirements.

§17-305.

- (a) To qualify for a real estate broker license, an applicant shall be an individual who meets the requirements of this section.
 - (b) An applicant shall be of good character and reputation.
 - (c) An applicant shall be at least 18 years old.
 - (d) (1) Except as provided in paragraph (2) of this subsection, an applicant shall:
 - (i) have completed successfully a course in real estate approved by the Commission for real estate brokers that includes a 3-clock hour course in real estate ethics approved by the Commission; and
 - (ii) have been a licensed real estate salesperson and have actively and lawfully provided real estate brokerage services for at least 3 years.
 - (2) If an applicant is qualified to practice law in the State, the Commission shall waive the educational and experience requirements of paragraph (1) of this subsection for that applicant.
- (e) An applicant shall pass an examination given by the Commission under § 17-306 of this subtitle.
- (f) An applicant shall meet any other requirement that the Commission establishes to ensure that only individuals who are professionally competent and of good character and reputation are licensed.

ATTORNEY QUALIFICATION – Maryland Real Estate Commission

If an individual is qualified to practice law in the State, the Commission shall waive the educational and experience requirements of 17-305(1)(i) and (ii). Send a Letter of Good Standing from the Maryland Court of Appeals (original only, not a copy) to MREC within 30 days of its issue date along with a cover letter, personally signed, with your mailing address and complete contact information, including an e-mail address.

Send to the Education Administrator, Maryland Real Estate Commission. When qualified, you will be sent all information needed to register for the exam from the MREC.

Maryland Real Estate Commission

100 South Charles Street, Tower 1

Baltimore, MD 21201

Phone: 410-230-6200

Fax: 410-333-0023

e-mail: d1mrec-labor@maryland.gov

Office Hours: Mon-Fri - 8:30 am - 4:30 pm (except holidays/weekends)

STRUCTURE FORMAT OF THE BROKER'S CLASSES

Real Estate Salesperson who has three continuous years of experience or will have the three years upon completion of the course may take the Maryland Principles and Practices for Broker's classes which consist of 135 clock hours.

Upon completion of the entire course, the salesperson will have to pass the school exams (national and state), receive a Certificate of Completion from the school, and then take the national and state exam for brokers from PSI. www.PSIEXAMS.com.

The 135 clock hours are taught consecutively:

Real Estate Principles and Practices, Real Estate Brokerage, Management, Marketing and Communication, Real Estate Appraisal, Finance, Investment, and Commercial, and Real Estate Property Management, Environment, New Homes, Ethics, Broker's Act, Title 17, and Review for the National and State Exams.

Vocational Opportunities after Completion

After completion of the program and taking the real estate exam, students have opportunities to pursue career fields in real estate as a salesperson. Within three years of being licensed full-time as a salesperson, an applicant can pursue 135 hours additional educational training towards credit hours of obtaining a broker's license after passing the broker's exam. After acquiring a broker's license, applicants may open their own real estate company and hire licensed salesperson.

Enrollment Procedures

To enroll in class, the student shall complete the enrollment agreement form and return to the school with payment for tuition, books, and any other cost associated with the program. Student may submit enrollment agreement and payment either in person, by mail, or online. Payment may be in form of check, cash, or credit. Registration for the class is confirmed once payment is received and confirmed.

Training Program for Occupation

The 135 hours of principles and practices of real estate for brokers prepare the student the educational requirement to sit for the school exam and after passing the exam, the student is ready to take the national and state exam for obtaining a real estate broker's license. NOTE: criminal convictions may affect a student's ability to be licensed, certified or registered.

Program Objective

Successful completion of this exam preparation satisfies the minimum educational requirements for eligibility to take the Maryland Real Estate Brokers Examination. The program objective is to satisfy the requirements of the Maryland Real Estate Commission for a broker's license.

MAXIMUM STUDENT-TO-INSTRUCTOR RATIO

The student ratio is 50 students to 1 instructor.

GRADUATION COMPLETION REQUIREMENTS

A certificate of completion is awarded to the student upon successfully completing:

- 1) The required 135 clock hours of training with no more than 28 hours missed and made up by the scheduled end date of the program or within 60 days from the last day of class.
- 2) Students must also satisfy an attendance rate minimum. Each student must attend at a rate of 80% with all hours made up. A student cannot miss more than 28 hours or 8 units of class sessions. The student must make-up all hours missed.
- 3) Passing the final exam with a score of 75% or higher on both the national and law exams.
- 4) Upon completion of all the above requirements, the student will receive a Certificate of Completion stating that the 135 clock hours have been completed. Students will receive instruction on taking the PSI exam to become licensed.

PROGRAM PERFORMANCE

Students and prospective students may obtain information regarding the school's program performance from the Maryland Higher Education Commission at 6 N Liberty Street, 10th Floor, Baltimore, Maryland 21201, www.mhec.state.md.us. This information may include, but is not limited to, enrollment, completion rate, placement rate and licensure exam pass rate of graduates.

PROGRAM COSTS – Principles and Practices of Real Estate for Brokers

The cost is \$1,800.00 which includes all required textbooks, handouts, and study materials. The break-down of the cost: Tuition - \$1,750 and Required Textbooks - \$50.00. Students have the option to purchase their own textbooks online or bookstore. The cost is due with the application.

TEXTBOOKS

Required Books:

Cortesi, Gerald R. (2022). *Mastering Real Estate Principles*, 8th Edition. Dearborn.

White, Donald R. (2020). *Maryland Real Estate: Practice and Law*, 17th Edition. Dearborn.

Google Drive – Handouts and study materials.

ATTENDANCE POLICY

The Maryland Real Estate Commission requires successful completion of 135 clock hours to be eligible for taking the real estate broker's exam. Students must attend every session to successfully complete the program. Students can only miss a maximum of 28 hours or eight units of class sessions. Should a student miss a class session, the student will have to make-up the session before being eligible to take the school final exam. Arriving more than 10 minutes late or leaving more than 10 minutes early will count as a full hour of absence. If a student arrives 30 minutes or more after class starts, then the student will have to make-up the entire class session.

The school staff will evaluate and report in writing to students at the end of the week if the student's attendance rate is below 80% at the end of any week. There is no probationary period for students missing 28 hours or more from the program. Students are requested, but not required, to notify the school director or designated school official if they are withdrawing from the school. Should the student miss more than 28 hours or 8 units of class sessions from the program, the student will be sent a dismissal letter or email notifying the student that he or she has been dismissed from the program. It is critical that students contact the school or instructor when a class will be missed. The attendance requirements are also graduation/completion requirements – please review the section in the catalog under Graduation Completion Requirements.

MAKE UP POLICY

Hours missed cannot exceed 28 hours and must be made up before the scheduled end date of the program as indicated in the enrollment contract or make-up the session(s) in another class within 60 days from the last day of the program class that the student was enrolled in. Students must contact school staff to arrange make-up of missed time and academic assessments up to a maximum of 28 hours.

RE-ADMISSION POLICY

When a student voluntarily withdraws from the program prior to its completion or were terminated from the school's program because of unsatisfactory attendance or academic progress may re-enroll in the program. However, no credit will be granted for any previous training.

LEAVE OF ABSENCE POLICY

There is no leave of absence policy. Any students withdrawing from the program because of personal reasons should notify the school immediately. At the time of withdrawal, the student must be in good academic and attendance standing with the program. The student will request in writing asking for an official withdrawal from the program and tuition will be refunded according to the school refund policy.

STUDENT CONDUCT POLICY

Students are required to dress and act in an ethical and professional manner. The school has a no smoking, no drug and alcohol-free workplace and educational environment. Neither smoking nor alcohol usage nor illegal drugs are allowed on school premises. The school has the right to dismiss any student who fails to adhere to school policies.

GRADING SYSTEM

Three (3) Mid-Term Exam – 30% of the overall grade – Need a cumulative passing grade of 75% on the exams.

Final Exam – 30% of overall grade – Need a passing score of 75% on the national and final

National Exam – 90 Questions

State Exam – 40 Questions

Participation – 20% of overall grade

Homework – 20% of overall grade

To successfully complete the program, student must have received an average minimum score of 75% on the mid-term exam and final exam. If a student does not receive a 75% on both final exam (national and state), then the student has an opportunity to re-take another final exam to gain a 75%. The student will have a maximum of two times to retake the final exams. If a student passes the national exam but fails the state exam, then the student only retakes another state exam. If a student passes the state exam but fails the national exam, then the student only retakes another national exam. The student has 30 days to retake the final exam after the program ends.

SATISFACTORY ACADEMIC PROGRESS

Grades of students will be kept on a spreadsheet and updated weekly. Please refer to your class syllabus which is in this school catalog for when quizzes, mid-term and final exams will be administered – dates and times are detailed outlined in your class syllabus. Please bring your class syllabus to every class so that you can keep track of assignments. Students will receive a weekly update as to their progress in the program and will be given the opportunity to meet with the instructor by setting an appointment. A student will be given two sessions to improve his/her grades, and if by that time, the student does not show improvement and is above 75% then the student will be dismissed from the program. The student may receive a refund for tuition depending on how much of the course or program was attended (see the school refund policy). The minimum grade to receive a certificate of completion is 75%.

PERMANENT RECORD KEEPING

Students' grades will be maintained for as long as the school exists. The school will keep attendance records and grades of exams. Should a student need to get a copy of his/her attendance records or grades, the student should submit a letter or email in writing to the school. The school will respond within 10 days of receipt of request.

DAILY ATTENDANCE

Attendance is taken at the beginning of each class period. Student that arrives 10 minutes after the class starts will be marked tardy and will have to make-up one hour of the session before being able to take the final exam and receive a certificate of completion. Any student that misses more than 10 minutes of any hour of class will have to make up a corresponding hour of class.

REFUND POLICY

1. All monies paid by the student will be fully refunded if the student chooses not to enroll in or to withdraw from the school within seven calendar days after having signed the enrollment contract.
2. If the student chooses not to enroll after the seven-day cancellation period, but before the first day of instruction, the registration fee will be retained by the school.
3. If, after the seven-day cancellation period, a student withdraws or is terminated after the instruction begins, refunds will be made according to the following schedule for tuition:

<u>Portion of Program Taught by Date of Withdrawal</u>	<u>Tuition Refund</u>
Less than 10%	90%
10% up to but not including 20%	80%

20% up to but not including 30%	60%
30% up to but not including 40%	40%
40% up to 50%	20%
More than 50%	No Refund

4. If the school closes, cancels or discontinues a program, the school will refund to each currently enrolled student all monies paid by the student for tuition and fees and all monies for which the student is liable for tuition and fees.

5. The date of withdrawal or termination is the last date of attendance by the student. Refunds are based on the last date of attendance.

6. All refunds due will be paid within 60 days of the student's last date of attendance.

7. Students who withdraw or are dismissed may return books if purchased from the school, in like-new condition, with no noticeable writing or altered pages.

STUDENT SERVICES

Reed Training Center does not guarantee job placement in the field of real estate to its graduates.

STUDENTS RIGHTS, PRIVILEGES and RESPONSIBILITIES

Students have the right and privilege to the highest and best quality of broker preparation education that will prepare the students to excel and pass the national and state exam. It is the responsibility of the student to attend all classes, read the material before coming to class, do the end of chapter quiz prior to coming to class and do the homework assignments. Students are expected to conduct themselves in the highest ethical standards and any deviation from the school policy may result in dismissal from the program.

STUDENT GRIEVANCE PROCEDURE

Students who have a grievance with Reed Training Center are encouraged to resolve the matter with their instructor. If after speaking with the instructor, the matter is not resolved. The student should address the grievance in writing to the school director within five days of the incident. The school director will respond to the student in writing within 10 days of receipt with a decision of the grievance. If at that time the student is still unsatisfied, the student can request an appeal in writing within 10 days and ask for a meeting with the instructor and director of the school. If there are no resolution between the student, instructor and school director, then the student is encouraged to contact Maryland Higher Education Commission, Maryland Real Estate Commission and/or Maryland Office of the Attorney General, Consumer Affairs. Please see below for contact information.

Maryland Higher Education Commission, 6 N Liberty Street, 10 Floor, Baltimore, Maryland 21201. Telephone number: 410-767-3301 or Toll Free 800-974-0203. Website: www.mhec.state.md.us. MHEC only accepts written complaints. Maryland Real Estate Commission, 100 South Charles Street, Tower I, Baltimore, Maryland 21201. Telephone number: 410-230-6200. Maryland Office of the Attorney General, Consumer Affairs, 200 St. Paul Place, Baltimore, Maryland 21202. Telephone number: 888-743-0023 or 410-528-8662.