



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
PO BOX 325
TRENTON, NJ 08625-0325

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

TEL (609) 292-7272

KENNETH E. KOBYSLOWSKI
Commissioner

January 24, 2017

Dear At Your Pace Online:

Your application for a **New Jersey Real Estate Continuing Education Course** titled **New Jersey Real estate 3 Hr. Continuing Education Elective Course** has been approved for the following:

Core Elective Ethics
 Classroom DL COR

Credit Hours: 3

Your Continuing Education Course Approval will expire on December 31, 2022.

Please note: 11:5-12.11(d) All approvals of continuing education courses shall expire on December 31 of the fifth year following the year in which the course was approved by the Commission. Applications for re-approval of a course shall comply with all the requirements set forth in NJAC 11:5-12.11, including payment of the non-refundable application fee. Applications for re-approval may be submitted commencing January 1 of the year in which approval is scheduled to expire.

Your Course Identification/Reference Number is: **C20200716**

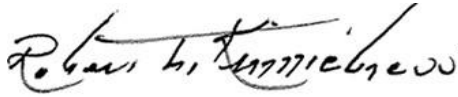
Your Course information has been entered into the NJ REC CE Tracking system. Please visit <http://njrece.psiexams.com> to review procedures for uploading the CE credits when courses are completed. If you have any questions regarding those procedures, please contact the vendor directly at: 877-526-6833.

All approved Courses must comply with the following attachments:

- NJAC 11:5-12.12 Course Standards and Requirements
- NJAC 11:5-12.13 Elective Courses
- NJAC 11:5-12.14 Additional Requirements for Distance Learning Courses

The complete version of the continuing education rules and adoption notice can be reviewed on the department's website at <http://www.dobi.nj.gov>.

Feel free to contact the Real Estate Commission's Education Bureau at 609-292-7272 if you have any questions.



Robert L. Kinniebrew
Executive Director



Gwendolyn T. Cobb
REC Education Manager

Proposed N.J.A.C. 11:5-12.12 sets forth the standards and requirements applicable to continuing education courses. The section requires that courses be instructional and contribute to professional competence. The section further provides that real estate salesperson prelicensure courses, general education or review courses intended to prepare a student to take a broker or salesperson license examination, sales meetings, motivational classes, and courses on office or business skills shall not qualify as continuing education courses. The section also provides that a course shall be at least one-hour in duration, that continuing education credits shall be conferred in whole credit increments, and that a one-hour course period shall consist of no less than 50 minutes of actual instruction, with no more than 10 minutes allotted for attendance, completion of the evaluations or other administrative functions.

11:5-12.12 Continuing education courses; standards and requirements

(a) All courses shall be instructional and contribute to the professional competence of individuals engaged in the practice of real estate brokerage.

(b) In order to qualify for approval, courses may but are not required to compel a licensee to pass a comprehensive examination testing the licensee's knowledge of the entire course content as a condition of the receipt of credit for the completion of the continuing education course.

(c) Approved continuing education courses may be offered in a traditional classroom setting or as distance learning courses, or in such other format as may be approved by the Commission.

(d) The following shall not qualify for approval as a continuing education course:

1. Real estate salesperson prelicensure courses offered pursuant to N.J.S.A. 45:15-10.1 and N.J.A.C. 11:5-2.1;

- 2 General education or review courses offered to prepare a student to take a real estate broker's or salesperson's examination;**
- 3 Sales meetings;**
- 4 Motivational classes or seminars; and**
- 5 Offerings in mechanical office and business skills, such as typing, computer training, instructional navigation of the world wide web and internet, instructional use of generic computer software, speed reading, memory improvement, report writing, salesmanship and sales psychology.**

(e) To qualify for approval a continuing education course shall have a duration of at least one hour and be designed to confer credits in whole credit increments. All courses shall consist of no less than 50 minutes of actual instruction for each hour of the course's duration, with no more than ten minutes of each hour utilized for attendance, the completion of or an explanation of the anonymous evaluations required pursuant to N.J.A.C. 11:5-12.8(h) and (i), and other administrative work.

(f) Material revisions in course content cannot be made without prior approval by the Commission, except that changes in course content made solely for the purpose of updating a course to reflect recent developments such as the enactment of new or amended laws or rules do not require prior approval. Any such non-approved changes shall be disclosed in any application for re-approval of the course submitted immediately subsequent to the making of such changes.

Proposed N.J.A.C. 11:5-12.13 specifies eight topic areas for elective continuing education courses and provides that other topics may be approved by the Commission upon application for a specific course. The section also provides the process for the approval of elective courses in other previously unapproved topics and the necessary information to be submitted with such an application.

11:5-12.13 Continuing education courses; elective courses

(a) **The following are approved topic areas for elective continuing education courses:**

- 1. Commercial real estate;**
- 2. Property management;**
- 3. Seasonal rentals;**
- 4. Requirements of and transactions subject to the Real Estate**

Sales Full Disclosure Act and the New Jersey Real Estate Timeshare Act;

- 5. Financing;**
- 6. Land use;**
- 7. Real estate valuation;**
- 8. Foreclosures and short-sale transactions; and**
- 9. Such other topics as the Commission may approve upon**

application. The Commission shall specify on its website any such additional approved elective course topics.

(b) **Continuing education courses offered in the elective topics set forth in (a) above shall be deemed approved by the Commission upon application if they are:**

1. Offered and/or approved by the Association of Real Estate License Law Officials (ARELLO) or by a public adult education program or an accredited college or university that has obtained from the Commission a New Jersey real estate continuing education provider identification number;

2. Courses that are offered by providers who have obtained a New Jersey real estate continuing education provider identification number and that are approved as pre-licensure or continuing education courses in this State in professions related to real estate brokerage, for example, courses approved for prelicensure or continuing education under the New Jersey Residential Mortgage Lending Act, N.J.S.A. 17:11C-51 et seq. or the Real Estate Appraisers Act, N.J.S.A. 45:14F-1 et seq.; or

3. Courses for which continuing education credit is conferred for their completion upon real estate licensees by another state, provided that:

i. The course is approved as a continuing education course by the agency exercising regulatory authority over the real estate licensees of the other state; and

ii. The course is instructional and contributes to the enhancement of the integrity and/or professional competence of the attending real estate licensees; and

iii. The course provider obtains a New Jersey course provider identification number and provides the Commission or its designee with satisfactory evidence of a licensee's participation in and completion of such course in accordance with N.J.A.C. 11:5-12.8.

(c) The Commission shall confer credit for the satisfactory completion of a continuing education course offered by an approved provider on a topic deemed of a timely nature which has not previously been approved by the Commission provided that:

1. The course is submitted for approval no later than March 1 of the second year in a biennial license term for real estate licensees and the course is subsequently approved prior to April 30 of that year;

2. The course provider delivers a written statement to licensees prior to their attendance at the course notifying them that the course is pending approval by the Real Estate Commission and, if the course is advertised prior to the time of offering, all advertisements state in a prominent manner that the course is pending approval by the Real Estate Commission; and

3. The course provider provides the Commission or its designee with satisfactory evidence of a licensee's attendance at and completion of such course in accordance with N.J.A.C. 11:5-12.8 and complies with all other requirements applicable to the providers of continuing education courses as set forth in this subchapter.

Proposed N.J.A.C. 11:5-12.14 provides additional requirements that specifically apply to distance learning continuing education courses. Among other things, it requires that distance learning courses promote students' active participation by utilizing techniques that provide for student interaction with the instructor, other students or a computer program. This section requires distance learning and correspondence course providers to make provisions for the handling equipment failures, including providing appropriate technical support for students, and to use procedures that provide reasonable assurances of student identity to verify that the student receiving credit actually completed the course. It further provides that the distance learning provider shall obtain a signed and dated statement from each distance learning student certifying that he or she has personally completed the course.

11:5-12.14 Distance learning continuing education courses; additional requirements

(a) The Commission may approve distance learning continuing education courses that include periodic progress assessments and the achievement of a satisfactory level of performance by the licensee on such progress assessments as a condition to continuing to a succeeding segment of the course.

(b) Except as limited in 1. below, distance learning courses shall meet the following criteria:

1. The course is designed to promote students' active participation in the instructional process by utilizing techniques that provide for substantial student interaction with the instructor, other students or a computer program. However, upon the recommendation of the Voluntary Advisory Committee, the Commission may approve a correspondence course or a course offered through a video modality that does not provide for such substantial interaction but fulfills all other requirements for course approval as set forth in this section and in N.J.A.C. 11:5-12.12 and 12.13;

2. The course, when taken without interruption, consists of no less than 1 hour of distance learning education, in accordance with N.J.A.C. 11:5-12.12(e);

3. The time required for a student of average ability to complete the course shall be at least equal to the number of course credit hours to be assigned in accordance with N.J.A.C. 11:5-12.12(e), as verified by the results of studies or field tests or other means;

4. Providers of distance learning courses shall, in addition to providing to students the notice containing all of the information referenced in N.J.A.C. 11:5-12.7(e,) include in that notice information on how interaction is accomplished in the course and on any special requirements related to computer hardware, software or any other equipment needed to complete the distance learning course;

5. Providers of distance learning courses shall make provisions for handling equipment failures, including hardware or software failures or transmission interruptions, and provide appropriate instructor and/or technical support, as necessary, to enable students to satisfactorily complete the course in the event of such a failure or interruption;

6. Providers of distance learning courses shall use procedures that provide reasonable assurance of student identity and verification that the student receiving the continuing education credit for completing the course is actually the individual who performed all of the work required to complete the course;

7. Distance learning courses shall be equipped with a time-default mechanism for inactivity so that a student is not credited when not actively participating in the program; and

8. The provider of a distance learning course shall obtain, electronically or through other means, a signed and dated statement from each student certifying that he or she personally completed the course.