



October 2023



Obtaining Your License at the Test Center

The Georgia Real Estate Commission (GREC) has contracted with PSI to administer its qualifying examinations and to provide those candidates who passed the exam with their new licenses. These licenses are issued only at the PSI Test Centers. Licensing is available Monday through Friday between 9:00 a.m. – 12:00 p.m. and 2:00 p.m. – 4:45 p.m. A candidate who takes and passes the examination during the afternoon session will be unable to license the same day.

PSI can issue licenses either "active" or "inactive" as the applicant chooses. If you desire an "Active" license, you must also bring to the test center a completed "Sponsoring Broker Statement." (See page 22.) An "Inactive" license does not require that form.

Brokers may only obtain an Active license from PSI if he or she is affiliating with a Firm as an Associate Broker. All other Brokers will receive an Inactive license at the test center.

A Broker applying for a new Firm license must submit the "Open A Firm" application to the Commission after obtaining his or her Broker's license at the test center.

A Broker who will become the Qualifying Broker of an existing Firm must submit the "Change of Qualifying Broker" application to the Commission after obtaining his or her Broker's license at the test center.

REOUIRED FEES

The License Fee is \$170. Payment may be made by credit card (VISA, MasterCard, American Express or Discover) <u>OR</u> cashier's check or money order made payable to the Georgia Real Estate Commission (GREC).

Company checks, personal checks and cash are not accepted.

Credit card transactions that are declined will be subject to a \$25 handling fee. You will be required to send a certified check or money order for the amount due, including the handling fee to cover any declined credit card transaction.



TABLE OF CONTENTS

INTRODUCTION2	Misconduct
STATEMENT OF NONDISCRIMINATION	Copyrighted Examination Questions11
EXAMINATION ELIGIBILITY REQUIREMENTS	Computer LogIn11
Community Association Manager (CAM) Applicants2	Practice Examination
Broker Applicants	Timed Examination11
Reciprocity	Taking the Salesperson or Community Association
APPLYING FOR THE EXAMINATION	Manager Examination
	Taking the Broker Examination12
HOW THE EXAMINATION IS ADMINISTERED4	FOLLOWING THE EXAMINATION12
EXAMINATION FEE	How Passing Scores are Determined
SCHEDULING AN EXAMINATION APPOINTMENT4	Your Salesperson or CAM Score Report13
Examination Appointment Changes5	Your Broker Examination Score Report13
Special Arrangements for Candidates with Disabilities5	If You Pass the Examination13
MISSED APPOINTMENTS AND CANCELLATIONS5	If You Fail the Examination13
INCLEMENT WEATHER, POWER FAILURE OR	If You Are Eligible for Veteran's Preference Points13
EMERGENCY	Duplicate Certification of Accuracy Statement14
NO REFUNDS5	HOW TO OBTAIN A LICENSE14
EXAMINATION CONTENT	Required Documentation and Fee14
	What You Will Receive15
Real Estate Salesperson and Broker Examination	GEORGIA REAL ESTATE EXAMINATION REGISTRATION FORM 17
Sample Questions	BACKGROUND CLEARANCE APPLICATION19
Community Association Manager Examination	SPONSORING BROKER STATEMENT FORM
Obtaining the Sample National Real Estate Salesperson	REQUEST FOR SPECIAL EXAMINATION ACCOMMODATIONS 23
Examination	
Real Estate Broker Examination	DOCUMENTATION OF DISABILITY-RELATED NEEDS 24
National Real Estate Broker Scenario Sample Examination	SAMPLE CERTIFICATION OF ACCURACY STATEMENT LICENSE
Georgia Broker Supplement Exam	APPLICATION
Candidate Comments	LAWFUL PRESENCE NOTARIZED AFFIDAVIT
	DETAILED CONTENT OUTLINE
TAKING THE EXAMINATION	REAL ESTATE REFERENCES
Identification	GEORGIA TEST CENTER LOCATIONS
Security	
Personal Belongings	GEORGIA DUPLICATE CERTIFICATION
Examination Restrictions	OF ACCURACY STATEMENT REQUEST31

QUESTIONS ABOUT LICENSING

For information regarding applications, or concerning licensing requirements, please contact:

Georgia Real Estate Commission International Tower, Suite 1000 229 Peachtree St., NE • Atlanta, GA 30303-1605

Phone: 404-656-3916

Website: www.grec.state.ga.us
Email: GRECmail@grec.state.ga.us

HOW TO CONTACT PSI

For information about the examination process, or to register for an exam, please contact:

PSI Candidate Services

18000 W. 105th St. • Olathe, KS 66061-7543

Phone: 888-818-5834 Fax: 913-895-4651

Website: http://schedule.psiexams.com
Email: GARESupport@psionline.com



INTRODUCTION

PSI provides a range of services to the states that use the Real Estate Examination Program (REP). This booklet describes how to apply for Georgia's real estate licensing examinations and obtain a real estate license. Be sure to keep the booklet after you have applied for the examination; you may wish to refer to it later.

The real estate examinations are developed through a combined effort of real estate experts and testing professionals. Real estate practitioners and educators write the questions. Experts in the fields of both real estate and testing review the questions to ensure that they are accurate in their content and representative of good question-writing procedures.

Representatives from states participating in the PSI Real Estate Examination Program review the questions to make certain that the content is accurate and relevant to real estate practices in their own states. Finally, all questions are revised and updated on a continual basis to reflect the current laws and practices in the changing real estate field.

The examination content outlines used to develop the examinations are based on a job analysis and expert judgment. They reflect areas of knowledge required to perform those tasks that practicing real estate brokers, salespersons, and community association managers judged to be important. Real estate experts who write questions for PSI use these content outlines as a guide. Thus, examinees are tested only on subjects judged by real estate brokers, salespersons, and community association managers as most important for beginning licensees to know.

The content outlines do not include topics, such as promotional skills, that may be helpful to success in the industry. Since the purpose of licensure testing is to protect the public interest by assuring that potential licensees understand basic legal requirements and business practices in the real estate brokerage industry, the examinations focus on the knowledge you must have and your ability to apply that knowledge to a particular situation. Similarly, the examinations include some technical language not used in your everyday conversations. You must learn that language to become a part of the profession and be able to explain its meaning to customers and clients.

STATEMENT OF NONDISCRIMINATION

PSI does not discriminate among candidates on the basis of age, gender, race, religion, national origin, disability or marital status.

EXAMINATION ELIGIBILITY REQUIREMENTS

■ Salesperson Applicants

Applicants for the Salesperson Examination must fulfill ONE of the following requirements.

- Successfully complete the required 75-hour Salesperson's Prelicense Course at a school approved by the Georgia Real Estate Commission.
- 2. Successfully complete a minimum of 10 quarter hours or 6 semester hours of either course work eligible for a major in real estate, or courses dealing with principles, fundamentals, or essentials of real estate from a U.S. or Canadian accredited college or university OR courses in real property law, agency, or contract law from a U.S. or Canadian accredited school of law. You must submit an official transcript from the college, university, or school of law with your application for examination to PSI. PSI will contact you within five business days of your application being received to schedule an appointment for an examination. (See page 3 under APPLYING FOR THE EXAMINATION.)
- Provide proof of completion of at least 75 hours of prelicense course work approved by the real estate regulatory agency of another state or province of Canada.

■ Community Association Manager (CAM) Applicants

Applicants for the CAM Examination must fulfill ONE of the following education requirements.

- Successfully complete the 25-hour CAM Prelicense Course approved by the Georgia Real Estate Commission.
- 2. Successfully complete a minimum of 4 quarter hours or 2 semester hours of either course work eligible for a major in real estate, or courses dealing with principles, fundamentals, or essentials of real estate from a U.S. or Canadian accredited college or university OR courses in real property law, agency, or contract law from a U.S. or Canadian accredited school of law. You must submit an official transcript from the college, university, or school of law with your application for examination to PSI. PSI will contact you within five business days of your application being received to schedule an appointment for an examination.
- Provide proof of completion of at least 25 hours of prelicense course work approved by the real estate regulatory agency of another state or province of Canada.



■Broker Applicants

All broker applicants must have held an active real estate license for a minimum of three years, within the previous five years, to qualify for the broker exam.

If you have been actively licensed in Georgia for at least three of the last five years and you are enrolled in a Broker's Prelicense Course at a school approved by the Georgia Real Estate Commission, your license history will be verified by the Commission after the school transmits your course completion information. If you will be using experience gained in a state other than Georgia to meet this requirement, you MUST provide a certification of your license history from that state with your application. The certification must be less than one year old and must show the time that your license was on "active" status.

Salespersons Applying For A Broker License

Applicants for the Broker Examination must fulfill ONE of the following education requirements.

- Successfully complete the required 60-hour Broker's Prelicense Course at a school approved by the Georgia Real Estate Commission.
- 2. Successfully complete a minimum of 15 quarter hours or 9 semester hours of either course work eligible for a major in real estate, or courses dealing with principles, fundamentals, or essentials of real estate from a U.S. or Canadian accredited college or university OR courses in real property law, agency, or contract law from a U.S. or Canadian accredited school of law. You must submit an official transcript from the college, university, or school of law with your application for examination to PSI. PSI will contact you within five business days of your application being received to schedule an appointment for an examination.
- 3. Provide proof of completion of at least 60 hours of prelicense course work approved by the real estate regulatory agency of another state or province of Canada.

<u>Community Association Managers Applying For A Broker License</u>

Applicants licensed as a community association manager must both:

- fulfill ONE of the education requirements listed as 1, 2, or 3 above for "Salesperson Applying For A Broker License," AND
- 2. a. successfully complete a 75-hour Salespersons Prelicense course approved by the Commission, OR
 - successfully complete a minimum of 10 additional quarter hours or 6 additional semester hours of college course work eligible for a major in real estate from a U.S. or Canadian accredited college

or university. You must submit an official transcript from the college, university or school of law with your application for examination to PSI.

■ Reciprocity

If you currently hold a real estate license in another state or jurisdiction that is in good standing (not lapsed or expired) and you obtained that license by taking an examination there, you may be eligible to obtain a Georgia license by reciprocity without testing. The Application for Reciprocity is available in the "Forms and Applications" section of the Georgia Real Estate Commission's website: www.grec.state.ga.us. If you have any questions about your eligibility, please contact GREC at 404-656-3916 or GRECmail@grec.state.ga.us for additional information.

If you are a FLORIDA RESIDENT and you qualify for reciprocity, you <u>cannot</u> use the above-mentioned application. Florida residents must take and pass the Georgia Supplement Exam. You may apply for the exam with PSI, using the same procedures as other exam candidates. Please see page 8 or 8 for details on the Georgia Supplement Exam.

APPLYING FOR THE FXAMINATION

You may apply for the examination online at http://schedule.psiexams.com if:

- 1. You completed a Prelicense course at an Approved Georgia School, and
- 2. You will be paying for the exam with a credit card

You must apply for the examination using the application on pages 17 and 18 of this Handbook, if any of the following are true:

- 1. You completed your Prelicense course in another jurisdiction, or
- 2. You will be using college courses to qualify for the exam, or
- You will be supplying a License History from another jurisdiction to meet the Broker experience requirement, or
- 4. You will be paying for the exam with a certified check or money order, or
- You are a Florida resident applying for the Georgia Supplement Exam

Required Attachments:

If you are satisfying the Prelicense course requirement with a course from another state, you must include the certificate of completion for the course with your application.





If you are satisfying the Prelicense course requirement with courses at a college, university or school of law, you must include an official transcript with your application.

If you are satisfying the experience requirement for the Broker exam with experience gained in another jurisdiction, you must include a certified license history, not more than one year old, from the licensing agency.

If you are a Florida resident applying for the Georgia Supplement Exam, you must include a certified license history, not more than one year old, from the licensing agency.

HOW THE EXAMINATION IS ADMINISTERED

The Georgia Real Estate Licensing Examinations are administered by computer at PSI Test Centers in Decatur, Duluth, Fayetteville, Macon, Marietta and Savannah, Georgia. Visit http://schedule.psiexams.com for a complete listing of PSI Test Center locations. The examinations are administered by appointment only Monday through Saturday. Appointment starting times may vary by location.

EXAMINATION FEE

Salesperson, Broker and CAM Examination Fee: \$119

Payment may be made online by credit card (VISA, MasterCard, American Express and Discover) <u>OR</u> cashier's check or money order made payable to PSI Services Inc. Company checks, personal checks and cash are not accepted. Examination registration fees are <u>NON-refundable</u> or transferrable and expire in one year.

Credit card transactions that are declined will be subject to a \$25 handling fee. A certified check or money order for the amount due, including the handling fee, must be sent to PSI to cover declined credit card transactions.

SCHEDULING AN EXAMINATION APPOINTMENT

You may schedule an exam by one of the following methods:

1. Online Scheduling.

You may schedule an examination appointment online at any time by using our Online Application/Scheduling service at http://schedule.psiexams.com. To use this service on our website, follow these easy steps:

Go to http://schedule.psiexams.com and select "Begin Scheduling."

 Follow the step-by-step instructions to choose your examination program and register for the examination. Please have your credit card available for online payment of examination fee.

OR

2. Telephone Scheduling.

Call PSI at 888-818-5834 to schedule an examination appointment. Please have your credit card available for payment of examination fee.

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Mail your registration form.THIS IS A TWO-STEP PROCESS:

First, complete all sections of the registration form on pages 17 and 18 and mail it to PSI with the examination fee (paid by cashier's check or money order) to the address indicated on the form. It will be returned, unprocessed, if it is incomplete, illegible or submitted with an incorrect fee.

Second, to schedule an examination, call PSI at 888-818-5834 approximately 7 to 10 business days after mailing the registration form and fee. This toll free number is answered from 8:00 a.m. to 10:00 p.m. (Eastern Time) Monday through Thursday, 8:00 a.m. to 8:00 p.m. on Friday and 9:30 a.m. to 6:00 p.m. on Saturday.

When the call is made to schedule an appointment, please be prepared to confirm a date and location for testing and to provide PSI your name and Social Security number. Note: The Social Security number is required for unique identification. This number is confidential and will be provided ONLY to the Georgia Real Estate Commission for identification purposes.

All individuals are scheduled on a first-come, first-served basis. Your examination will be scheduled within five business days of contacting PSI. Refer to the following chart.

If you contact PSI by 4:00 p.m. Eastern Time on	Depending on availability, your examination may be scheduled beginning
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday/Saturday
Thursday	Monday
Friday	Tuesday

After the appointment is made, you will be given a time to report to the Test Center. An examination appointment confirmation email will be sent to you. You will be admitted to take only the examination type for which the appointment has been made. No changes in examination



type will be allowed at the Test Center. Unscheduled candidates (walk-ins) will not be admitted to the Test Center. Please see page 9 for types of identification required for admission to take the examination.

■ Examination Appointment Changes

If you have scheduled an examination appointment, you may reschedule your appointment for a future date on one occasion per examination fee paid, if you contact PSI by phone at least two business days prior to the examination. If you decide to change your appointment, you must call PSI at 888-818-5834 at least two business days prior to the examination.

If your examination is scheduled on	You must contact PSI by 4:00 p.m. Eastern Time to reschedule the examination by the previous
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Monday
Friday/Saturday	Tuesday

■ Special Arrangements for Candidates with Disabilities

PSI is interested in ensuring that no individual with a disability is deprived of the opportunity to take the examination solely by reason of that disability. PSI will provide reasonable accommodations for candidates with disabilities.

- 1. Wheelchair access is available at all established Test Centers. Candidates must advise PSI at the time of registration that wheelchair access is necessary.
- Candidates with visual, sensory or physical disabilities that would prevent them from taking the examination under standard conditions may request special accommodations and arrangements.

Please inform PSI of your need for special accommodations before scheduling your examination. Be prepared to provide documentation from an appropriate professional (e.g., education professional, physician, psychologist, psychiatrist).

Candidates requesting special accommodations will be required to submit documentation of their disability by fax or mail or using the online request form at https://psicdexp.zendesk.com/hc/en-us/requests/new?ticket_form_id=360000150872. All special arrangements will be made on an individual basis.

MISSED APPOINTMENTS AND FORFEITURES

You will forfeit the application and all fees paid to take the examination under the following circumstances. A complete application and examination fee are required to reapply for the examination.

- You wish to reschedule an examination but fail to contact PSI at least two business days prior to the scheduled testing session.
- · You wish to reschedule a second time.
- You appear more than 15 minutes late for an examination.
- You fail to report for an examination appointment.
- You fail to provide the identification required and are denied admittance to the examination.

INCLEMENT WEATHER, POWER FAILURE OR EMERGENCY

In the event of inclement weather or unforeseen emergencies on the day of an examination, PSI will determine whether circumstances warrant the cancellation, and subsequent rescheduling, of an examination. The examination will usually not be rescheduled if the Test Center personnel are able to open the Test Center.

You may visit <u>www.psionline.com/openings</u> prior to the examination to determine if PSI has been advised that any Test Centers are closed. Every attempt is made to administer the examination as scheduled; however, should an examination be canceled at a Test Center, all scheduled candidates will receive notification following the examination regarding rescheduling or reapplication procedures.

If power to a Test Center is temporarily interrupted during an administration, your examination will be restarted where you left off and you may continue the examination.

NO REFUNDS

If you fail to arrive at the Test Center on the date and time you are scheduled for examination, you will not be refunded any portion of your examination fees and must reregister by contacting PSI; examination fees may NOT be transferred to another appointment.

If you arrive more than 15 minutes late for an appointment, you will not be admitted, will forfeit your examination fee, and must reregister for the examination by contacting PSI.

GEORGIA



Candidate Handbook

EXAMINATION CONTENT

To begin your preparation in an informed and organized manner, you should know what to expect from the actual examination in terms of the content. Information regarding the content of the examination you will be taking is presented in the following sections. This includes a content outline and sample questions and answers.

<u>Salesperson and Community Association</u> Manager Multiple-Choice Examination

The Real Estate Salesperson Examination (national and state intermixed), which consists of 152 multiple-choice questions, and the Community Association Manager Examination, which consists of 48 multiple-choice questions, are written at three different cognitive levels:

- 1. Recall: The ability to recall or recognize specific information is required.
- 2. Application: The ability to comprehend, relate or apply knowledge to new or changing situations is required.
- 3. Analysis: The ability to analyze and synthesize information, determine solutions and/or to evaluate the usefulness of a solution is required.

■Real Estate Salesperson and Broker Examination

The Georgia Real Estate Salesperson and Broker Examination consists of two portions: (1) the National Real Estate portion and (2) the Georgia Salesperson Supplement portion. Questions will appear in random order and candidates will not be able to identify if the question is from the state or national portion.

Based on an examination outline approved by the Georgia In addition to the questions used to compute your score, the questions may include five questions that are being "pretested" for use in future versions of these examinations. These pretest questions are not identified, and your answers to them do not affect your score.

A detailed outline is presented on page 27.

■Sample Questions

The following questions are offered as examples of the types of questions you will be asked during the course of the National Real Estate Salesperson and Broker examinations. They are intended primarily to familiarize you with the style and format of questions you can expect to find in the examinations. The examples do NOT represent the full range of content or difficulty levels found in the actual examinations.

SALESPERSON EXAMINATION SAMPLE QUESTIONS

A. Which of the following interests in property is held by a person who is granted a lifetime use of a property that

will be transferred to a third party upon the death of the lifetime user?

- 1. A life estate
- 2. A remainder estate.
- 3. An estate for years.
- 4. A reversionary estate.
- B. Which of the following statements BEST identifies the meaning of the term, "rescission of a contract"?
 - 1. A ratification of a contract by all parties.
 - A return of all parties to their condition before the contract was executed
 - 3. A transfer or assignment of a particular responsibility from one of the parties to another.
 - 4. A review of the contract by the legal counsel of either party that may result in a cancellation without penalty or further obligation.
- C. Which of the following clauses in a mortgage allows the lender to demand loan repayment if a borrower sells the property?
 - 1. Defeasance
 - 2. Prepayment
 - 3. Acceleration
 - 4. Alienation
 - D. How much cash MUST a buyer furnish in addition to a \$2,500 deposit if the lending institution grants a 90% loan on an \$80,000 property
 - 1. \$5,500
 - 2. \$6,975
 - 3. \$7,450
 - 4. None of the above
 - E. E. Which of the following single-family residences would get the MOST accurate appraisal by applying the reproduction cost approach to value?
 - 1. A rental property.
 - 2. A vacant property.
 - 3. A new property.
 - 4. An historic property

	Sale	sperson Answer k	Хеу
	A. B. C. D. E.	<u>Key</u> 1 2 4 1	
*			



SAMPLE BROKER QUESTIONS (SCENARIO-BASED)

PSI Broker National Real Estate Examination Instruction

IMPORTANT

Test questions appear on the screen ONE AT A TIME. A question may have an associated graphic displayed on the screen, or it may direct the candidate to reference material, such as a chart or diagram.

Each question may contain up to EIGHT options and ONLY ONE BEST option shall be selected to answer the question. Some options are appropriate but NOT the BEST ANSWER. Please select the option that best answers the question in the exam. A BEST ANSWER reflects the optimal solution or most complete resolution to the scenario presented in the question.

Scenario:

You are hosting an open house. Mr. and Mrs. Charles Martin come into the house. You greet them and show them the house. The Martins tell you the house is exactly what they are looking for and they are very interested in purchasing it. You then give them information showing the various types of financing available with down payment options and projected payments.

Mr. Martin tells you they have been working with Mary Hempstead of XX Realty, a competing real estate company. Before leaving, you thank them for coming and give them your business card.

- A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have a written buyer's agent agreement with Mary's broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.
- 1. Seek advice from your supervising broker.
- 2. Tell them to come to your office.
- 3. Ask them to bring the buyer's agency agreement to you for your interpretation.
- 4. Tell them to be patient and continue trying to reach Mary.
- 5. Tell them to call Mary's supervising broker or branch manager
- 6. Tell them you are really sorry, but there is nothing you can do.

- B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist you immediately write an offer for the house. How should you proceed? Select the best answer.
- 1. Write the offer after entering into a buyer's broker agreement with them.
- 2. Write the offer after explaining they may owe Mary's broker a commission.
- 3. Write the offer after trying to contact Mary's broker yourself.
- 4. Refuse to write an offer and explain that doing so would be unethical.
- 5. Refuse to write and offer since it would be illegal.
- 6. Refuse to write the offer and tell the Martins to contact another Broker in Mary's office.

Answers (Points) to Sample Principal Broker Questions:

A. 1 (2 points), 2 (1 point), 3 (0 point)

4 (0 point), 5 (1 point), 6 (0 point)

B. 1 (1 point), 2 (2 points), 3 (1 point)

4 (0 point), 5 (0 point), 6 (0 point))

GEORGIA



Candidate Handbook

■Georgia Salesperson Supplement Exam

The Georgia Salesperson Supplement Examination is required for Florida residents who are licensed in a state other than Georgia, who wish to obtain a Georgia license. The exam deals with topics relating particularly to Georgia law and the specific real estate practices followed in Georgia. There are 52 multiple-choice questions requiring knowledge of Georgia laws on the Salesperson Examination.

An outline of the topics covered and specific content areas are listed for the Supplement Examination.

Salesperson Supplement Examii	nation
<u>Topic</u>	Approximate Number of Questions
I. State Laws and Rules Unfair Practices Substantive Regulations Qualifications and Fees Fair Housing Laws Real Estate Education, Research and Recovery Fund Investigation and Hearing Process Commission Organization and Procedures Required Licensure	16
II. Real Estate Practice In Georgia Real Estate Practice Sales Contracts Listings and Agency Property Management Community Association Management	21
III. Finance and Closing Finance Closing Procedures	15

The questions on both the National and Georgia Supplement portions are designed to measure your ability to understand and apply the fundamental principles of real estate. There are two general types of questions. The first is based on general information about real estate, the second on the ability to apply fundamental principles of real estate laws, principles and methods to familiar and new problems. Both types of questions require knowledge of real estate laws, principles and methods. Comprehension of basic real estate mathematical computations is necessary for each examination.

In addition to the types of questions shown previously, questions in the format shown below may also appear on the Georgia Supplement Examination.

- 1. To qualify for a salesperson's license in Georgia, which of the following are required of an applicant?
 - I. complete the required prelicense coursework
 - II. attain the age of 21 years
 - III. be a high school graduate or holder of a certificate of equivalency
 - IV. be a U.S. citizen
 - *A. I and III only
 - B. I and IV only
 - C. II and III only
 - D. II and IV only

■ Community Association Manager Examination

There are 48 multiple-choice questions requiring knowledge of Georgia laws on the Community Association Manager Examination. There is no national portion on this examination. An outline of the topics covered is shown below.

Community Association Manag	ger Examination
Торіс	Approximate Number of Questions
I. Laws and Rules Property Law Law of Agency Georgia Real Estate License Law	14
II. Practice Forms of Ownership Contracts and Transaction Docum Real Estate Instruments and Conv Financing and Accounting	

■ Obtaining the Sample National Real Estate Salesperson Examination

The Sample National Real Estate Salesperson Examination is available in web-based format. To order the online sample examination, please visit http://schedule.psiexams.com and click on "Begin Preparing" then "Real Estate" in the list of Web Tests.
Two versions of the web-based Sample Examination are

Two versions of the web-based Sample Examination are available. The cost of the basic version is \$15. The cost of the enhanced version that provides detailed explanations of the



answers is \$25. Both are available with payment by credit card through the online store. No duplication of the sample examination is allowed. The sample examination is copyrighted by PSI.

■Georgia Broker Supplement Exam

The Georgia Broker Supplement Exam is required for Florida residents, who are licensed as Brokers in a state other than Georgia, to obtain a Georgia Broker's license. This is a multiple choice exam and below is a list of the content areas.

Broker Supplement Examina	tion
<u>Topic</u>	Approximate Number of Questions
I. State Laws and Rules Unfair Practices Trust Accounts Substantive Regulations Real Estate Practice in Georgia Qualifications and Fees Fair Housing Laws Real Estate Education, Research and Recovery Fund Complaints and Hearing Process and Attorney General's Opinions Commission Organization and Procedures Required Licensure	31
II. Management	12
III. Closing and Calculations	5

■ Candidate Comments

During the examination, you may make comments for any question by clicking on the Comment button to the left of the Time button. This opens a dialogue box where comments may be entered. Comments will be reviewed, but individual responses will not be provided.

TAKING THE EXAMINATION

Your examination will be given by computer at a PSI Test Center. You do not need any computer experience or typing skills to take your examination. On the day of your examination appointment, report to the Test Center no later than your scheduled testing time. Look for signs indicating PSI Test Center Check-in. IF YOU ARRIVE MORE THAN 15 MINUTES AFTER THE SCHEDULED TESTING TIME, YOU WILL NOT BE ADMITTED.

■Identification

To gain admission to the Test Center, you must present two forms of identification. The primary form must be government issued, current and include your name, signature and photograph. No form of temporary identification will be accepted. You will also be required to sign a roster for verification of identity.

- Examples of valid primary forms of identification are: driver's license with photograph; state identification card with photograph; passport; military identification card with photograph.
- The secondary form of identification must display your name and signature for signature verification (e.g., credit card with signature, social security card with signature, employment/ student ID card with signature).
- If your name on your registration is different than it appears on your identification, you must bring proof of your name change (e.g., marriage license, divorce decree or court order).

■ Security

PSI administration and security standards are designed to ensure all candidates are provided the same opportunity to demonstrate their abilities. The Test Center is continuously monitored by audio and video surveillance equipment for security purposes.

The following security procedures apply during the examination:

- Possession of a cellular/smart phone or other electronic devices is strictly prohibited and will result in dismissal from the examination.
- Examinations are proprietary. No cameras, notes, tape recorders, pagers or cellular/smart phones are allowed in the testing room.
- Only silent, non-programmable calculators without alpha keys or printing capabilities are allowed in the testing room.
- No guests, visitors or family members are allowed in the testing room or reception areas.



■ Personal Belongings

No personal items, valuables, or weapons should be brought to the Test Center. Only wallets and keys are permitted. Coats must be left outside the testing room. You will be provided a soft locker to store your wallet and/or keys with you in the testing room. You will not have access to these items until after the examination is completed. Please note the following items will not be allowed in the testing room except securely locked in the soft locker.

- watches
- hats
- wallets
- keys

Once you have placed everything into the soft locker, you will be asked to pull out your pockets to ensure they are empty. If all personal items will not fit in the soft locker you will not be able to test. The site will not store or be responsible for any personal belongings.

If any personal items are observed or heard (cellular/smart phone, alarms) in the testing room after the examination is started, the administration will be forfeited.

■Examination Restrictions

- Pencils will be provided during check-in.
- You will be provided with one piece of scratch paper at a time to use during the examination, unless noted on the sign-in roster for a particular candidate. You must return the scratch paper to the supervisor at the completion of testing, or you will not receive your score report.
- No documents or notes of any kind may be removed from the Test Center.
- No questions concerning the content of the examination may be asked during the examination.
- Eating, drinking or smoking is not permitted in the Test Center.
- You may take a break whenever you wish, but you will not be allowed additional time to make up for time lost during breaks.

■ Misconduct

If you engage in any of the following conduct during the examination you may be dismissed, your scores will not be reported and examination fees will not be refunded. Examples of misconduct are when you:

- create a disturbance, are abusive or otherwise uncooperative;
- display and/or use electronic communications equipment such as pagers, cellular/smart phones;

- talk or participate in conversation with other examination candidates;
- give or receive help or are suspected of doing so;
- leave the Test Center during the administration;
- · attempt to record examination questions or make notes;
- · attempt to take the examination for someone else;
- · are observed with personal belongings, or
- are observed with notes, books or other aids without it being noted on the roster.

■ Copyrighted Examination Questions

All examination questions are the copyrighted property of PSI. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these examination questions by any means, in whole or in part. Doing so may subject you to severe civil and criminal penalties.

■Computer LogIn

After your identification has been confirmed, you will be directed to a testing carrel. You will be instructed on-screen to enter your Social Security number. You will take your photograph which will remain on-screen throughout your examination session. This photograph will also print on your score report.

■ Practice Examination

Prior to attempting the examination, you will be given the opportunity to practice taking an examination on the computer. The time you use for this practice examination is NOT counted as part of your examination time or score. When you are comfortable with the computer testing process, you may quit the practice session and begin the timed examination.

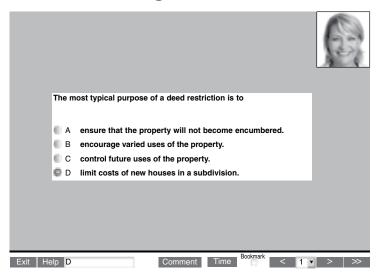
■Timed Examination

Following the practice examination, you will begin the actual examination. Before beginning, instructions for taking the examination will be provided on-screen. The following time limits will be in effect for each examination.

Examination	Time Allotted
Both National and State Salesperson	4 hours
GA Supplement Exam (Salesperson)	2 hours
Broker Scenario	3 hours
GA Supplement Exam (Broker)	2 hours
Community Association Manager	2 hours



■ Taking the Salesperson or Community Association Manager Examination



The computer monitors the time you spend on the examination. The examination will terminate if you exceed the time allowed. You may click on the "Time" box in the lower right portion of the screen to monitor your time. A digital clock indicates the time remaining for you to complete the examination. The Time feature may be turned off during the examination.

Only one examination question is presented at a time. The question number appears in the lower right portion of the screen. Choices of answers to the examination questions are identified as A, B, C or D. You must indicate your choice by either typing in the letter in the response box in the lower left portion of the computer screen or clicking in the option using the mouse. To change your answer, enter a different option by typing in the letter in the response box or by clicking on the option using the mouse. You may change your answer as many times as you wish during the testing time limit.

To move to the next question, click on the forward arrow (>) in the lower right portion of the screen. This action will move you forward through the examination question by question. If you wish to review any question, click the backward arrow (<) or use the left arrow key to move backward through the examination.

An examination question may be left unanswered for return later in the testing session. Questions may also be bookmarked for later review by clicking in the blank square to the right of the Time button. Click on the double arrows (>>) to advance to the next unanswered or bookmarked question on the examination. To identify all unanswered and bookmarked questions, repeatedly click on the double arrows (>>). When the examination is completed, the number of examination questions answered is reported.

If not all questions have been answered and there is time remaining, return to the examination and answer those questions. Be sure to provide an answer for each examination question before ending the examination. There is no penalty for guessing.

■FOLLOWING THE EXAMINATION

■ How Passing Scores are Determined

Multiple-Choice Examination

The minimum score required to pass the multiple-choice portions is determined by using a process known as the Angoff method, in which subject-matter experts estimate the difficulty of each item on the examination for the "minimally competent practitioner" (MCP). These judgments are averaged to determine the minimum passing score, which represents the amount of knowledge an MCP would likely demonstrate on the examination.

Equating

A statistical process called equating is used to ensure consistency in the meaning of the score required to pass an examination. If the raw passing score varies slightly between different versions (or "forms"), the level of knowledge required to achieve the passing score remains the same, thus assuring that all candidates are treated fairly.

■Your Salesperson or CAM Score Report

After you have completed the Salesperson or CAM examination, you will be instructed to report to the testing supervisor to receive your score report. Your score report will show your result for your examination and will give diagnostic scoring information for any portion you did not pass.

■ Your Broker Examination Score Report

After you have completed the Broker examination, you will be instructed to report to the testing supervisor to receive your score report. Your score report will show your result for your examination and will give diagnostic scoring information for any portion you did not pass.

■If You Pass the Examination

If you pass the examination, you will receive a Certification of Accuracy Statement and the application information filed with PSI by your school (or you).

DO NOT sign the Certification of Accuracy Statement (see sample on page 25) until you apply for your license at the PSI Test Center. The Certification of Accuracy Statement MUST be signed in the presence of the Test Center staff. You will be asked to verify the application information by signing the Certification of



Accuracy Statement at the PSI Test Center when you apply for a license. You apply for a license by using the unsigned Certification of Accuracy Statement and by following the instructions in the section titled HOW TO OBTAIN A LICENSE.

■If You Fail the Examination

If you do not achieve a passing score, your score report will indicate your results, including the number correct in each content area, and reapplication instructions. To retake this examination, you will need to schedule another appointment through PSI's Candidate Services. The examination administrator cannot schedule you for another examination. You may reapply for this examination by calling PSI at 888-818-5834 between the hours of 8:00 a.m. and 10:00 p.m. Eastern Time Monday through Thursday, 8:00 a.m. and 8:00 p.m. on Fridays, and 9:30 a.m. and 6:00 p.m. on Saturdays. You also may reapply by scheduling online at http://schedule.psiexams. com. All candidates are scheduled on a first-come, firstserved basis, but you will be able to schedule another appointment within five business days from the day you contact PSI to request an examination.

■ Veteran's Preference Points

If you are an honorably discharged veteran with at least one year of active duty, who served at least 90 days during wartime, you may qualify for veteran's preference points. Preference points may be applied for by candidates only after failing to achieve a passing test score. The initial score report that you receive will not include any veteran's preference points.

You should review Rule 520-1-.04(3) of the Commission's Rules and Regulations for the limits and requirements prior to applying for veteran's preference. If you qualify and wish to apply for veteran's preference points, mail your original score report and a copy of your DD Form 214 within 60 days to: PSI Candidate Services, 18000 W. 105th St., Olathe, KS 66061-7543. Your DD Form 214 is required to be sent in for consideration of awarding veteran's preference points.

If the candidate has taken the examination for Salesperson or CAM and qualifies for preference points, the points shall be added to the grade made by the candidate. If the candidate has taken the examination for Broker and qualifies for preference points, the points shall be added to the grade on both the Information Gathering and Decision Making sections of the examination.

If you receive sufficient veteran's preference points to pass the examination, PSI will send you a new Certification of Accuracy Statement. It will be necessary for you to return to the Test Center at which you took the examination to obtain your license at that time.

■ Duplicate Certification of Accuracy

Statement

Requests for a Duplicate Certification of Accuracy Statement may be submitted to PSI in writing or may be made at the Test Center. Requests made in writing will be processed for a fee of \$3.50 and must include your name, Social Security or assigned Identification number, mailing address, telephone number, date of examination and examination taken. Submit this information with the required fee payable to PSI Services Inc. in the form of a money order. Duplicate Certification of Accuracy Statements will be mailed within approximately two weeks after receipt of the request and fee. Written in requests must be submitted within one year of your examination to be processed. Requests made at the Test Center will be processed for a \$15.00 fee. This payment must be made by money order payable to PSI Services Inc.

HOW TO OBTAIN A LICENSE

Persons who have successfully completed the real estate examination and who meet all other licensing requirements will be able to obtain a salesperson, community association manager, associate broker or inactive broker real estate license at any one of the four PSI Test Centers in the state of Georgia.

Brokers may only obtain an Active license from PSI if he or she is affiliating with a Firm as an Associate Broker. All other Brokers will receive an Inactive license at the test center

A Broker applying for a new Firm license must submit the "Open A Firm" application to the Commission after obtaining his or her Broker's license at the test center.

A Broker who will become the Qualifying Broker of an existing Firm must submit the "Change of Qualifying Broker" application to the Commission after obtaining his or her Broker's license at the test center.

Licenses are issued on a first-come, first-served basis from 9:00 a.m. to 12:00 p.m. and 2:00 p.m. to 4:45 p.m. Monday through Friday during the regular business days for each Test Center. You may apply for a license after 2:00 p.m. on the date you pass the examination, or on a subsequent date not more than 12 months from the date you passed the examination. If you take and pass the examination during the afternoon session, you will not be able to license the same day. Any candidate who fails to apply for the license within 12 months of passing the exam must retake the examination to qualify for licensure.

■Required Documentation and Fee

To apply for licensure, the following information/documentation must be presented at the Test Center.

1. A valid form of photo identification and your unsigned Certification of Accuracy (COA) Statement complete



with photograph must be presented. Acceptable forms of identification include the following:

- A driver's license or identification card, issued by one of the United States, its commonwealths or territories.
- A United States passport or passport card.
- A United States military identification card.
- A United States Permanent Resident Card or Alien Registration Receipt Card.
- An Employment Authorization Document that contains a photograph of the bearer.
- A tribal identification card of a federally recognized Native American tribe, provided that it contains a photograph of the bearer.
- A passport issued by a foreign government.
- A Certificate of Citizenship or Certificate of Naturalization issued by the United States Department of Citizenship and Immigration Services.
- A Merchant Mariner Document or Merchant Mariner Credential issued by the United States Coast Guard.
- A Free and Secure Trade (FAST) card.
- A NEXUS card.
- A Secure Electronic Network for Travelers Rapid Inspection (SENTRI) card.
- A driver's license issued by a Canadian government authority.

You will be required to answer four questions (see YES/NO questions on page 25) and sign the COA in front of PSI Test Center personnel. The identification document and the COA will then be scanned and digitally saved to the GREC computer system. You must present valid identification and sign the Certification of Accuracy Statement at the Test Center. If you forget your Certification of Accuracy Statement, or if you have lost it, you may purchase a duplicate document at the Test Center for \$15.00. Payment must be made by money order payable to PSI Services Inc.

2. A Sponsoring Broker Statement Form (page 22) signed by a broker to verify that you are to work on behalf of that brokerage Firm. Be sure that the form includes the correct brokerage Firm number – NOT the personal license number of the broker. (Do not mail this form to PSI.)

If you do not plan to work for a brokerage Firm immediately, you may apply for an inactive license and will not be required to provide the completed Sponsoring Broker Statement form.

 The nonrefundable license fee. The license fee is \$170.00, and you have one year to apply for your license. Only a cashier's check or money order (payable to the Georgia Real Estate Commission)

- or VISA, MasterCard, credit or debit card will be accepted. Personal checks, company checks and cash are NOT accepted. The license fee covers the licensing period from the date of licensure until the last day of your month of birth in the fourth calendar year following the year of the issuance of the license.
- 4. Criminal History Report: No more than 60 days prior to making application for a license approval, each applicant at his/her own expense shall obtain a certified criminal history report issued by the Georgia Crime Information Center (GCIC) of the Georgia Bureau of Investigation. You may obtain a GCIC report at most sheriff's offices or police stations in Georgia. The report, which must be no more than 60 days old, must be attached to the application for licensure or approval. If that report indicates that the applicant has a criminal record outside of their state of residence, the Commission / Board may request that the applicant obtain, at the applicant's expense, a National Crime Information Center (NCIC) report from the Federal Bureau of Investigation. Do not obtain this report unless the Commission / Board requests you to do so.
- 5. Signed and Notarized Lawful Presence Affidavit Submit the Affidavit located on page 26.

Until you are officially licensed, you must not engage in or conduct or advertise or hold yourself out as engaging in, conducting the business of, or acting in the capacity of a real estate licensee in Georgia.

■What You Will Receive

If you provide the appropriate information and fees for the license category for which you are qualified and are approved by the Commission, you will receive the appropriate certifications, which may include a 8½" x 4" wall certificate, two pocket cards and an 8½" x 11" wall certificate suitable for framing. You must provide one of the wall certificates and one of the pocket cards to the brokerage firm with which you will affiliate your license and which signed your Sponsoring Broker Statement. By law, your sponsoring brokerage firm must retain your wall certificate or a copy of your pocket card as long as you are affiliated with that firm.









GEORGIA REAL ESTATE EXAMINATION REGISTRATION FORM

Complete this application and mail it to PSI if: 1) payment is made by cashier's check or money order or 2) you did not attend a Commission approved Real Estate School.

Pei	rsonal				
1.	Social Security Number				
	NOTIFICATION OF REC	QUEST FOR SOCIAL SECURITY ACCOUNT NUMBER (SS	AN)		
	The GREC shall not re	lease your SSAN to any third party except as required	d by law.		
2.	Name				
		Last Name	First Name	Mid	dle Initial
3.	Residence				
	Address	Number, Street, Apartment Number			
		City	County	State	Zip Code
4.	Mailing				
	Address	Number, Street, P.O. Box			
		City	County	State	Zip Code
5.	Birthdate	Month Day Year			
6.	Gender	☐ Male ☐ Female			
7.	Telephone Numbers	Area Code Phone	Area Code Alternate Phone		
		Area Code Fax			
8.	Email Address				
9.	Exam Type	CAM Salesperson	Broker		
		Salesperson Supplement Exam	Broker Supplement Exa	ım	
10.	Exam Payment	You may include a cashier's check or money Inc. with this two-page application or wait a Examination registration fees are non-refun	and pay online by credit card	once you are	eligible for the exam.

Submit this two-page form and all required documents to:

PSI 18000 W. 105th St. Olathe, KS 66061-7543 USA

Hist (check	Ory YES or NO	D)	
YES	NO		
		1.	Have you ever held a real estate license in another state? If YES, where? (State Abbreviation)
			Under what last name?
			Note: You must attach a course completion certificate if you are using course work completed in another jurisdiction to satisfy the Georgia Prelicense requirement.
			You must attach a certified license history if you are applying for the Georgia Supplement Exam, or if you are using experience gained in another jurisdiction to satisfy the Georgia requirement.
		2.	Have you ever held or do you hold a real estate license in Georgia?
			If YES, provide the license number:
			If YES, but under a different name, provide the name.
		3.	Are you a high school graduate OR the holder of a General Education Development (GED) certificate, or equivalent?
		4.	In Georgia, or any other state, jurisdiction, or country, have you ever been convicted of, pled nolo contender to, or been granted first offender treatment upon being charged with (1) any criminal offense other than a traffic violation or (2) driving under the influence (DUI) of alcohol or drugs?
		5.	Have you ever been disciplined by any state or federal licensing agency or authority which regulates any profession? (Disciplinary actions include but are not limited to such actions as: a reprimand, a suspension a fine, or any restriction placed on your rights to operate as a licensee.)
			If you answered "yes" to questions 4 or 5 above, you should immediately file with the Commission the Background Clearance Application on pages 19-21 of this booklet.
		6.	Are you applying for GA Broker Examination? If YES, how many years have you been actively licensed
			as a salesperson? as a community association manager? as a broker?
			You must have held a real estate license on active status for three years within the previous five years to qualify to take the broker's examination. (The time a license is on inactive or lapsed status does not count toward this three-year requirement.)

Submit this form and all required documents to:

PSI 18000 W. 105th St. Olathe, KS 66061-7543 USA



229 Peachtree Street NE Suite 1000 - International Tower Atlanta, GA 30303-1605 Phone: 404-656-3916 Email:grecmail@grec.state.ga.us

Background Clearance Application READ CAREFULLY: Please ensure that your application is complete and that you have answered all questions and included all required documents. Only complete applications will be accepted to begin a review. If all documentation is not included, the application is considered incomplete and will be returned to you by mail, which may considerably delay the process. A background investigation is extensive and requires time to complete. You will be notified in writing, when the investigative process is complete. Information **CANNOT** be provided by telephone. Attach a Georgia Criminal Information Center (GCIC) report, from a local police station or sheriff's department, if you are a GA resident. If you are not a resident of GA, attach an equivalent report from your state of residency. This report must not be more than 60 days old. A report from a party other than a law enforcement agency is not acceptable. Any incident listed on the report must receive clearance. In addition, you must disclose any conviction, nolo contendere plea, or first offender sentence not reflected on the Attach ORIGINAL DOCUMENTS. Keep a copy of all documents for your records. Once an application is complete, the original documents cannot be returned. DO NOT FAX - Mail or deliver the application and all documentation to : Investigations Section Georgia Real Estate Commission & Appraisers Board 229 Peachtree Street NE, Suite 1000 - InternationalTower Atlanta, Georgia 30303-1605 **Section A Applicant Information** Name: Birth Date: Male Female SSN: Race: Email: Residence Address: City: State: Zip Code: County: Phone Number: Mailing Address: City: State: Zip Code: County: Alt Phone Number: NOTIFICATION OF REQUEST FOR SOCIAL SECURITY ACCOUNT NUMBER (SSAN) The Georgia Real Estate Commission and Appraisers Board will not release your SSAN to any third party except as required by law.



Georgia Real Estate Commission Georgia Real Estate Appraisers Board

229 Peachtree Street NE Suite 1000 - International Tower Atlanta, GA 30303-1605 Phone: 404-656-3916 Email:grecmail@grec.state.ga.us

Section B	Background Information
(1) I am requesting Clearance for:	Real Estate Appraiser Deth
O	Both Classification Type:
(2) I am qualifying by : Examination	n Reciprocal Agreement
(3) If applying by examination: (check all that	at apply)
I have completed the required educati	
I have paid the license / classification f	Table License and American Classification?
Name:	License #:
(5) Have you previously applied for a Clearance	ce Letter from the Georgia Real Estate Commission and Appraisers Board? YES NO
If YES, when:	
state, jurisdiction, or country?	occupational licensing body in Georgia or any other YES NO
If Yes, Please Explain	
Section C	Conviction Question
license until 2 years have passed since of the since of the since of the since the s	the completion or crime of moral turpitude conviction, you are ineligible to apply for a the completion of all term and conditions of any sentence. s or crimes of moral turpitude convictions, you are ineligible to apply for a license until 5 of all terms and conditions of any sentence. s a Broker or Associate Broker may be licensed as such only if 10 years have sentence or release from incarceration.
	or country, have you ever been convicted of, pled nolo contendere to, or been granted first offender al offense other than a traffic violation or (2) driving under the influence (DUI) of alcohol or drugs? YES NO
offense has been expunged from your restored, or (5) any similar statement the (c) the conviction is not reported by the Ge	
the conviction AND a certified co court stating the documents are no (B) For every occurrence (including to 1) an explanation of the circum 2) whether you have made any 3) whether you have completed	that of a single DUI) provide a detailed written statement that includes: stances surrounding every conviction

Page 2 of 3



229 Peachtree Street NE Suite 1000 - International Tower Atlanta, GA 30303-1605 Phone: 404-656-3916 Email:grecmail@grec.state.ga.us

Section D	Disciplinary Question
(1) Have you ever bee	n disciplined by the Georgia Real Estate Commission or the Georgia Real Estate Appraisers Board?
	C YES C NO
	en disciplined by any other state or federal licensing agency or authority which regulates any profession? (Disciplinary actions ted to, such actions as: a reprimand, a suspension, a revocation, a fine, or any restriction placed on a license.) YES NO
	ES" to question (2), you must include the following documents with this application, UNLESS you have hem to this agency:
(B) Provide a 1) an 2) wh 3) wh	y occurrence, provide a certified copy of the final order from the licensing agency that imposed the disciplinary action. detailed written statement that includes: explanation of the circumstances surrounding the disciplinary action ether you have made any required payment ether you have completed all conditions of your disciplinary action ether your license is currently suspended or revoked
Section E	Certification
occion E	Certification
	representative of the Georgia Real Estate Commission and Appraisers Board to periodically obtain and receive ecord information on me which may be in the files of any federal, state, or local criminal justice agency.
	iter a review of this application and accompanying documents, the Georgia Real Estate Commission and ay require me to provide additional information in order to process the application.
I hereby certify the ir	formation provided in this application is true and correct to the best of my knowledge and belief.
Applicant Signature:	Date:

SPONSORING BROKER STATEMENT FORM

This form is to be completed by the sponsoring brokerage firm with which you will affiliate your license. It must be signed and dated. You will need to submit this form at the PSI test center when you apply for an ACTIVE salesperson, community association manager or associate broker license. **Do not mail to PSI.** You will not need this form if you intend to apply for an INACTIVE license.

for an INAC	TIVE lice	nse.																		_										
																					ŀ	ł	_		irm	Lic	ens	se N	lo	
																					†	he num	bro ibe	This kero	s nu age not	mb firn the	er N n's bro		ST bonse	e
NAME OF APPLICANT:] [
	First														Mid	dle (F	ull n	ame (or No	ONE	if no	mida	dle n	ame))					
	Last																							Gei	nerat	ion				
SOCIAL SECURITY NO:			-]-					You	are	aske	d to	prov	ride	UEST your ise yo	soci	ial se	curit	v ac	cour	ıt nu	mbe	r (SS	SAN	on	this	laab	icatio	on.
TYPE OF LIC APPLICANT I APPLYING FO	S																													
NAME OF FIRM:	(please pr	int)																												
MAIN OFFICE ADDRESS:																														
ADDRESS:	Street																													
	Suite No.																													
	City													State	:		Zip C	Code				-								
PHONE NUMBER:			-			-																								
I hereby requ	I hereby request that the above-mentioned applicant's license be affiliated with this firm.																													
BROKER'S SI	GNATUR	RE:																							DAT	E:				



Candidate Information

REQUEST FOR SPECIAL EXAMINATION ACCOMMODATIONS

If you have a disability covered by the Americans with Disabilities Act, please complete this form and provide the Documentation of Disability-Related Needs on the next page at least 45 days prior to your requested examination date. The information you provide and any documentation regarding your disability and your need for accommodation in testing will be treated with strict confidentiality.

Carialaate Illioilliation		
Candidate ID #	Requested Test Center:	
Name (Last, First, Middle Initial, Former Name)		
Mailing Address		
City	State	Zip Code
City	State	Zip code
Daytime Telephone Number	Email Address	
Special Accommodations		
I request special accommodations for the $_$		examination.
Please provide (check all that apply):		
Reader		
Extended testing	g time (time and a half)	
Reduced distract	tion environment	
Please specify be	elow if other special accommodations are needed.	
Comments:		
PLEASE READ AND SIGN:		
	ofessional to discuss with PSI staff my records and his	tory as they relate to the
	Date:	

Return this form with your examination application and fee to:

PSI, 18000 W. 105th St., Olathe, KS 66061-7543

or submit your request online at

https://psi-cdexp.zendesk.com/hc/en-us/requests/new?ticket form id=360000150872.

If you have questions, call Candidate Services at 800-367-1565 ext. 6750.



Please have this section completed by an appropriate professional (education professional, physician, psychologist, psychiatrist) to ensure that PSI is able to provide the required test accommodations.

Professional Documentation		
I have knownCandidate Name	since	_ / / in my capacity as a Date
My Professional Title	·	
The candidate discussed with me the nature of the test disability described below, he/she should be accommodations form.		
Description of Disability:		
Signed:	Title:	
Printed Name:		
Address:		
Telephone Number:	Email Address:	
Date:	License # (if applicable):	:

Return this form with your examination application and fee to:
PSI, 18000 W. 105th St., Olathe, KS 66061-7543
or submit this form with your online request at
https://psi-cdexp.zendesk.com/hc/en-us/requests/new?ticket_form_id=360000150872

If you have questions, call Candidate Services at 800-367-1565 ext. 6750.

Georgia Real Estate Commission CERTIFICATION OF ACCURACY STATEMENT LICENSE APPLICATION

Exam Type: SALESPERSON

Exam Date: 1/2/2002 NOTE: You must apply for a license by: 4/2/2002

School Code: 0040

Exam Scores: TOTAL SCORE 100% PASS

	TOTAL POSSIBLE	TOTAL CORRECT
NATIONAL SUBTOTAL	100	100
GEORGIA SUBTOTAL	52	52
OVERALL TOTAL	152	152

Candidate's Photograph

Personal Information:

Sex: FEMALE Status: ACTIVE Sponsoring Brokerage Firm License Number: H-23552

Date of Birth: 12/12/1972 Social Security Number: 222-22-222

Name: SMITH, JANE Q

Residence Address: Residence Mailing Address: Home Phone: (404) 233-3380 134 ALAMEDA LANE 553 ROSEHILL ROAD Alternate Phone: (770) 322-9522

APT 23 SUITE 305

ATLANTA, GA 45223 MARIETTA, GA 45422

County: **DEKALB**

NOTE: DO NOT SIGN OR MARK THIS DOCUMENT UNTIL YOU RETURN TO THE TEST CENTER FOR YOUR LICENSE.

1.	Are you a high school graduate or the holder of a General Education Development (G.E.D.) Certificate?	YES	NO
2.	Have you ever been convicted of, pled nolo contendere to, or been granted first offender treatment upon being charged with (1) any criminal offense other than a traffic violation or (2) any traffic violation that involved driving under the influence of alcohol or drugs, homicide or feticide by vehicle, fleeing the scene of an accident, attempting to elude a police officer, or impersonating a law enforcement officer?	YES	NO
3.	Have you ever been disciplined by the Georgia Real Estate Commission or any State or Federal Licensing Agency or authority that regulates any profession?	YES	NO
4.	Have you held a Georgia Real Estate license that lapsed within the last ten years for failure to pay renewal fees or for failure to complete the post education requirement?	YES	NO

SECTION II

Consent to Disclose Any Criminal History, Consent to Jurisdiction, Agreement to Cooperate with Investigations, and Certification

The undersigned applicant for licensure by the Georgia Real Estate Commission does hereby authorize any authorized representative of the Commission to receive any criminal history record and/or a full lifetime driver history information pertaining to me which may be in the files of any federal, state or local criminal justice agency.

The undersigned applicant for licensure by the Georgia Real Estate Commission does hereby irrevocably consent that, if any cause of action arises against the undersigned growing out of the undersigned's acts or omissions as a real estate licensee within the State of Georgia and if at that time the undersigned applicant is not a resident of the State of Georgia, suit may be commenced against said licensee in the county in the State of Georgia in which said cause of action may arise, or in which the plaintiff may reside, by the services of process upon the Real Estate Commissioner of the Georgia Real Estate Commission, whom the undersigned hereby designates as agent for such service; and the undersigned further consents that such service shall be begun and held in all courts to be as valid and binding as if due service had been legally made upon the undersigned in the State of Georgia.

The undersigned applicant for licensure by the Georgia Real Estate Commission does hereby further agree that if said applicant is or becomes a nonresident of the State of Georgia, said applicant will cooperate with any investigation initiated in accordance with the Official Code of Georgia Annotated §43-40-27 by promptly supplying any documents an authorized investigator of the Commission may request and by personally appearing at the Commission's offices or other location in Georgia as the Commission's investigator may request.

The undersigned applicant for licensure has read this document and certifies that all information given on this application is true, correct and complete.

Applicant's electronic signature



Georgia Real Estate Commission Georgia Real Estate Appraisers Board

229 Peachtree Street NE Suite 1000 - International Tower Atlanta, GA 30303-1605 Phone: 404-656-3916 Fax: 404-656-6650 www.grec.state.ga.us

Attention: You must take this form with you to the PSI Test Center to obtain your license.

HOW TO FILL OUT THIS FORM:

Space #1 - For "type of public benefit," fill in the type of license, registration, permit or approval for which the application is being submitted. (For example: Real Estate License, Appraiser Classification, etc.)

Space #2 - For "name of government entity," applicant should fill in one of the following: GREC or GREAB.

Spaces #3 - #5 - Put an X in the space that best describes the applicant's citizenship status. Please note that applicant should put an X in ONLY ONE of these spaces.

Space #6 - Fill in the alien number issued by the Department of Homeland Security or other federal immigration agency. (ONLY required if applicant is a qualified alien or non-immigrant under the Federal Immigration and Nationality Act.)

Space #7 - Fill in the type of secure and verifiable document provided with the affidavit. (For example: driver's license, U.S. passport,

U.S. military identification care, U.S. permanent resident card, etc.) Lawful Presence Notarized Affidavit By executing this affidavit under oath, as an applicant for a(n) ______ [type of public periodic, as [name of government entity], the undersigned applicant verifies one of the following with respect to my application for a public benefit: 1) _____ I am a United States citizen. I am a legal permanent resident of the United States. 3) ______ I am a qualified alien or non-immigrant under the Federal Immigration and Nationality Act with an alien number Issued by the Department of Homeland Security or other federal immigration agency, My alien number issued by the Department of Homeland Security or other federal immigration agency is The undersigned applicant also hereby verifies that he or she is 18 years of age or older and has provided at least one secure and verifiable document, as required by O.C.G.A. § 50-36-1(e) (1). The secure and verifiable document provided with this affidavit can best be classified as: In making the above representation under oath, I understand that any person who knowingly and willfully makes a false, fictitious, or fraudulent statement or representation in an affidavit shall be quilty of a violation of O.C.G.A. § 16-10-20, and face criminal penalties as allowed by such criminal statute. Executed in _____ (city), _____ (state). Signature of Applicant Printed Name of Applicant SUBSCRIBED AND SWORN BEFORE ME ON THIS, THE _____ DAY OF _______, 20_____ NOTARY PUBLIC My Commission Expires:



DETAILED CONTENT OUTLINE

- I. Property Ownership (Sales 10%; Broker 10%)
 - A. Real and personal property; conveyances
 - B. Land characteristics and legal descriptions
 - 1. Metes and bounds method of legal property description
 - Lot and block (recorded plat) method of legal property description
 - Government survey (rectangular survey) method of legal property description
 - 4. Measuring structures (linear and square footage)
 - 5. Land measurement
 - C. Encumbrances and effects on property ownership
 - Types of liens and their effect on the title and value of real property
 - 2. Easements, rights of way and licenses, including their effect on the title, value and use of real property
 - Encroachments and their effect on the title, value and use of real property
 - 4. Potential encumbrances on title, such as probate, leases, or adverse possession
 - Property rights that may be conveyed separately from use of the land surface, such as mineral and other subsurface rights, air rights, or water rights
 - D. Types of ownership
 - 1. Ownership in severalty/sole ownership
 - 2. Implications of ownership as tenants in common
 - 3. Implications of ownership in joint tenancy
 - Forms of common-interest ownership, such as Timeshares, Condominiums and Co-ops
 - 5. Property ownership held in a trust or by an estate
 - 6. Ownership by business entities
 - 7. Life Estate ownership
- II. Land Use Controls (Sales 5%; Broker 5%)
 - A. Government rights in land
 - Government rights to impose property taxes and special assessments
 - Government rights to acquire land through eminent domain, condemnation and escheat
 - B. Government controls on land use
 - C. Private controls
 - 1. Deed conditions or restrictions on property use
 - Subdivision covenants, conditions and restrictions (CC&Rs) on property use
 - Condominium and owners' associations regulations or bylaws on property use
- III. Valuation (Sales 8%; Broker 8%)
 - A. Appraisals
 - 1. Appraisals for valuation of real property
 - Situations which require appraisal by a licensed or certified appraiser and brokerage-related actions that constitute unauthorized appraisal practice
 - 3. General steps in appraisal process
 - B. Estimating value
 - 1. Economic principles and property characteristics that affect

- value of real property
- Sales or market comparison approach to property valuation and appropriate uses
- 3. Cost approach to property valuation and appropriate uses
- 4. Income analysis approach to property valuation and appropriate uses
- C. Comparative Market Analysis (CMA)
 - Competitive/Comparative Market Analysis (CMA), BPO or equivalent
 - 2. Automated Valuation Method (AVM), appraisal valuation and Comparative Market Analysis (CMA)
- IV. Financing (Sales 10%; Broker 9%)
 - A. Basic concepts and terminology
 - 1. Loan financing (for example, points, LTV, PMI, interest, PITI)
 - General underwriting process (e.g., debt ratios, credit scoring and history)
 - 3. Standard mortgage/deed of trust clauses and conditions
 - 4. Essential elements of a promissory note
 - B. Types of loans
 - 1. Conventional loans
 - 2. Amortized loans, partially amortized (balloon) loans, interest-only loans
 - 3. Adjustable-rate mortgage (ARM) loans
 - 4. Government Loans
 - a) FHA insured loans
 - b) VA guaranteed loans
 - c) USDA/Rural Development loan programs
 - Owner financing (for example, installment or land contract/ contract for deed)
 - 6. Reverse-mortgage loans
 - 7. Home equity loans and lines of credit
 - 8. Construction loans
 - 9. Rehab loans
 - 10. Bridge loans
 - C. Financing and lending
 - Real Estate Settlement Procedures Act (RESPA), including kickbacks
 - 2. Truth-in-Lending Act (Regulation Z), including advertising
 - Requirements and time frames of TRID (TILA-RESPA Integrated Disclosures)
 - 4. Equal Credit Opportunity Act
 - 5. Lending Process (application through loan closing)
 - 6. Risky loan features, such as prepayment penalties and balloon payments
- V. Contracts (Sales 19%; Broker 19%)
 - A. General contract law
 - 1. General principles of contract law
 - 2. Elements necessary for a contract to be valid
 - 3. Effect of the Statute of Frauds
 - 4. Offer and a contract
 - 5. Enforceability of contracts
 - 6. Void, voidable and unenforceable contracts
 - 7. Bilateral and unilateral contracts
 - 8. Nature and use of option agreements
 - 9. Notice, delivery, acceptance and execution of contracts

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- Appropriate use, risks, and advantages of electronic signatures and paperless transactions
- 11. Rights and obligations of the parties to a contract
- 12. Possible remedies for breach or non-performance of contract
- 13. Termination, rescission and cancellation of contracts
- B. Purchase and Lease Contracts
 - 1. Addenda and amendments to contracts
 - 2. Purchase agreements
 - 3. Contract contingencies and methods for satisfying them
 - Leases and rental agreements
 - 5. Lease-purchase agreements
 - 6. Types of leases
- C. Proper handling of multiple offers and counteroffers
- VI. Agency (Sales 13%; Broker 13%)
 - A. Agency and non-agency relationships
 - 1. Agency relationships and how they are established
 - 2. Types of listing contracts
 - 3. Buyer brokerage/tenant representation contracts
 - Other brokerage relationships, including transaction brokers and facilitators
 - 5. Powers of attorney and other assignments of authority
 - Conditions for termination of agency or brokerage service agreements
 - B. Agent duties
 - 1. Fiduciary duties of agents
 - Agent's duties to customers/non-clients, including honesty and good faith
 - C. Agency disclosures
 - 1. Disclosure of agency/representation
 - 2. Disclosure of possible conflict of interest or self-interest
- VII. Property Disclosures (Sales 7%; Broker 7%)
 - A. Property condition
 - 1. Seller's property condition disclosure requirements
 - 2. Property conditions that may warrant inspections or a survey
 - Red flags that warrant investigation of public or private land use controls
 - B. Environmental and government disclosures
 - 1. Environmental issues requiring disclosure
 - Federal, state, or local disclosure requirements regarding the property
 - C. Disclosure of material facts and material defects
- VIII. Property Management (Sales 3%; Broker 5%)
 - A. Duties and Responsibilities
 - 1. Procurement and qualification of prospective tenants
 - Fair housing and ADA compliance specific to property management
 - How to complete a market analysis to identify factors in setting rents or lease rates
 - Property manager responsibility for maintenance, improvements, reporting and risk management (BROKER ONLY)
 - Handling landlord and tenant funds; trust accounts, reports and disbursements (BROKER ONLY)
 - 6. Provisions of property management contracts (BROKER ONLY)
 - B. Landlord and tenant rights and obligations
- IX. Transfer of Title (Sales 6%; Broker 6%)
 - A. Types of deeds

- B. Title insurance and searches
 - 1. Title insurance policies and title searches
 - 2. Potential title problems and resolutions
 - 3. Marketable and insurable title
- C. Closina Process
 - 1. When transfer of ownership becomes effective
 - 2. Process and importance of recordation
 - 3. Settlement procedures (closing) and parties involved
 - 4. Home and new construction warranties
- D. Special processes
 - 1. Special issues in transferring foreclosed properties
 - 2. Special issues in short sale transactions
 - 3. Special issues in probate transactions
- X. Practice of Real Estate (Sales 12%; Broker 12%)
 - A. Antidiscrimination
 - 1. Federal Fair Housing Act general principles and exemptions
 - 2. Protected classes under Federal Fair Housing Act
 - Protections against discrimination based on gender identity and sexual orientation
 - 4. Prohibited conduct under Federal Fair Housing Act (Redlining, Blockbusting, Steering, Disparate Treatment)
 - 5. Fair housing advertising rules
 - Americans with Disabilities Act (ADA) obligations pertaining to accessibility and reasonable accommodations
 - B. Legislation and regulations
 - 1. Licensees' status as employees or independent contractors
 - 2. Antitrust laws and types of violations, fines and penalties
 - 3. Do-Not-Call List rule compliance
 - Proper use of Social Media and Internet communication and advertising
 - C. Duties and responsibilities
 - Protection of confidential personal information (written, verbal or electronic)
 - 2. Duties when handling funds of others in transactions
 - Licensee responsibility for due diligence in real estate transactions
 - D. Supervisory Responsibilities (BROKER ONLY)
 - Broker's supervisory responsibilities (licensees, teams and unlicensed assistants and employees) (BROKER ONLY)
 - Broker relationship with licensees (employees or independent contractors and governing rules) (BROKER ONLY)
- XI. Real Estate Calculations (Sales 7%; Broker 6%)
 - A. Calculations for transactions
 - 1. Seller's net proceeds
 - 2. Buyer funds needed at closing
 - 3. Real property tax and other prorations
 - 4. Real property transfer fees
 - 5. PITI (Principal, Interest, Taxes and Insurance) payments estimate given loan rate and term
 - B. General concepts
 - 1. Equity
 - 2. Rate of return/Capitalization rate
 - 3. Loan-to-Value ratio
 - 4. Discount points and loan origination fees

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Candidate Handbook

REAL ESTATE REFERENCES

- Modern Real Estate Practice, 21st Edition, Galaty, Allaway, Kyle, and Williams, Dearborn Real Estate Education, www.dearborn. com, ISBN: 978-1-0788-1887-2
- Mastering Real Estate Math, 9th Edition, 2022, Denise Evans www.dearborn.com ISBN: 9781078819008
- The Language of Real Estate, 8th Edition, 2019, Reilly and Spodek, Dearborn Real Estate Education, www.dearborn.com
- Property Management, 11th edition, 2016, Kyle, Robert C., Baird, Floyd M. and Kyle, C. Donald, Chicago: Dearborn Real Estate Education www.dearborn.com
- · Real Estate Law, 11th Edition, 2022, Elliot Klayman, Dearborn Real Estate Education www.dearborn.com
- Real Estate Fundamentals, 10th Edition, 2019, Gaddy, Hart, Spodek, Dearborn Real Estate Education, www.dearborn.com
- Real Estate Principles, 12th Edition, Charles Jacobus, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com ISBN 1285420985
- Real Estate Principles, 12th Edition, 2021, Floyd and Allen, Dearborn Real Estate Education,www.dearborn.com
- Mastering Real Estate Principles, 8th Edition, 2022, Gerald Cortesi
- Real Estate Principles & Practices, 9th Edition, 2014, Arlyne Geschwender, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com ISBN 0324784554
- Principles of Real Estate Practice, 6th edition, 2019, Mettling, Stephen and Cusic, David, Performance Programs Company, www. performanceprogramscompnay.com



GEORGIA TEST CENTER LOCATIONS

The Real Estate Salesperson, Broker, and Community Manager examinations are computer administered at the locations listed. The examinations are offered five days a week and designated Saturdays. Licensing is available at the four designated locations Monday through Friday. If you test in the afternoon, you will not be able to license the same day.

■Location 1: Atlanta NE

PSI 3505 Koger Blvd., Suite 175 Duluth, GA 30096

Directions: From I-85 N - Use the right lane to take exit 104 for Pleasant Hill Rd. Use the second to the right lane to turn right onto Pleasant Hill Road. Use the left two lanes to turn left onto Breckinridge Blvd. Turn right onto Centerview Dr. NW. Turn right onto Koger Blvd. The building will be on the right.

Hours of operation: Testing – Appointment times may vary.

Licensing – 9:00 a.m. – 12:00 p.m. and 2:00 p.m. – 4:45 p.m.

■ Location 2: Atlanta NW

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The Pavillions at East Lake Shopping Center 2100 Roswell Road (State Route 120), Suite 2128 Marietta, GA 30062

Directions: From I-75 North: exit 263 the 120 Loop E toward Roswell. Drive approx. 1.5 miles, exit right toward Roswell, turn right at light off exit onto Roswell Rd. Pavilions at East Lake Shopping Center is 0.5 mile on right. Site is located in Suite 2128 in same shopping center as Krogers. From I-75 South: exit 265 GA 120 Loop E, left on North Marietta Pkwy. Go 1.4 miles, take right exit ramp to GA-3 Roswell Marietta, turn left onto GA-120E Roswell Rd. Continue to Pavilions Shopping Center.

Hours of operation: Testing – Appointment times may vary.

Licensing – 9:00 a.m. – 12:00 p.m. and

2:00 p.m. – 4:45 p.m.

■ Location 3: Decatur

H&R Block Office 2891 N. Decatur Rd Suite D, E and F Decatur, GA 30033

Directions: From 285S - Take exit 40 for Ponce De leon Ave towards Clarkston. Keep right at the fork, follow signs for Dekalb Medical hospital and merge onto E Ponce De Leon Ave. Turn right onto N Decatur Rd. Located in the H&R Block office.

Hours of operation: Testing – Appointment times may vary.

Licensing - Not available

■Location 4: Fayetteville

Open Arms Outreach Inc. 385 Glynn Street North Fayetteville, GA 30214

Directions: From 75 S/N, take the GA-85 S exit, Exit 237A, toward Riverdale. Merge onto Georgia Highway 85 which becomes GA-85. Keep straight, driving through Riverdale until you reach Fayetteville (approx 10.68 miles). Destination is 0.1 miles past Hudson Plaza Shopping Center. From Hwy 54: take 54 to Hwy 85 in Fayetteville. Turn Left onto 85N. Go about a mile to Fayette Place shopping center on the right hand side. Turn right into the center. Drive past the La Hacienda Restaurant. Open Arms will be a brick building with a blue roof/blue door #385.

Hours of operation: Testing – Appointment times may vary.

Licensing – Not available

■ Location 5: Macon

PSI

6394 Zebulon Road, Suite 102 Macon, GA 31220

Directions: From I-475S - At exit 9, take the ramp and follow the signs for Zebulon Road. Turn right onto Zebulon Road and get immediately into the left lane. Get into the first left turn lane and do a U turn. The office is located in Zebulon Plaza on the south side across the street from Zaxby's.

From I-475N - Take exit 9 and turn left onto Zebulon Road. Get in the left lane. After you cross the bridge, take the first left turn lane and do a U turn. The office is located in Zebulon Plaza on the south side across the street from Zaxby's.

Hours of operation: Testing – Appointment times may vary.

Licensing – 9:00 a.m. – 12:00 p.m. and 2:00 p.m. – 4:45 p.m.

■ Location 6: Savannah

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The Chatham Center, Orlean Building Suite 155 6001 Chatham Center Drive Savannah, GA 31405

Directions: Exit I-16 at Chatham Parkway (exit 162). Go south on Chatham Parkway; turn left on Chatham Center Drive. Turn right to Orlean Building. Located on the first floor in suite 155.

Hours of operation:

Testing – Appointment times may vary.

Licensing – Monday - Wednesday: 9:00 a.m. – 12:00 p.m.

Monday - Wednesday: 2:00 p.m. – 4:45 p.m. Thursday - Friday: 9:00 a.m. – 2:00 p.m.



GEORGIA DUPLICATE CERTIFICATION OF ACCURACY STATEMENT REQUEST

DIRECTIONS: Use this form to request a Duplicate Certification of Accuracy Statement. Complete all requested information. This form must be received within one year of the examination date and include a money order payable to PSI Services Inc. for \$3.50 per copy. Duplicate Certification of Accuracy Statements will be mailed within approximately two weeks after receipt of the request and fee.

Name:				Social	Security #:	
Address:						
				Dayt	time Phone:	
Test Taken:	Salesperson	Broker	Examination Date:		Test Center:	
I hereby autl	horize PSI to send r	ne a duplicat	e Certification of Accura	acy Statement.		
Signature:					Date:	

PSI 18000 W. 105th St. Olathe, KS 66061-7543



18000 W. 105th St. Olathe, KS 66061-7543 888-818-5834 Fax: 913-895-4651 Email: GARESupport@psionline.com