

MISSOURI

**FOR
SALE**



**Real Estate
Examination
Program**

Candidate Handbook

November 2021





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QUESTIONS ABOUT LICENSING

Questions regarding license application or information concerning licensure requirements should be directed to:

Missouri Real Estate Commission
3605 Missouri Blvd.
Jefferson City, MO 65102
573-751-2628
Fax: 573-751-2777
www.pr.mo.gov/realestate.asp
Email: realestate@pr.mo.gov

HOW TO CONTACT PSI

For inquiries and general registration information write or call:

PSI Candidate Services
18000 W. 105th St.
Olathe, KS 66061-7543
888-818-5829
Fax: 913-895-4651



INTRODUCTION

PSI provides a range of services to the states that use the Real Estate Examination Program (REP). This booklet provides information that you will need to register for the Missouri real estate licensing examinations. Be sure to keep the booklet after you have registered 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 of the questions 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 content outline used to develop the examination is based on a job analysis and expert judgment. It reflects areas of knowledge required to perform those tasks that practicing real estate salespersons and brokers judged to be important. Real estate experts who write questions for PSI use this content outline as a guide. Thus, examinees are tested only on subjects judged by real estate brokers and salespersons as most important for beginning licensees to know.

The content outline does not include topics, such as promotional skills, that may be helpful for success in the industry. Since the purpose of licensure testing is to protect the consumer rather than to guarantee success in practice, the examinations focus on the knowledge you must have to protect the consumer and your ability to apply that knowledge to a consumer's 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 INFORMATION

The Missouri Real Estate Licensing Examinations (Salesperson and Broker) are administered by PSI under a contract with the Missouri Real Estate Commission. This booklet contains general information regarding the examinations and the testing process.

EXAMINATION AND LICENSURE ELIGIBILITY REQUIREMENTS

■ Salesperson Candidate

To obtain a Missouri salesperson license, applicants must be 18 years of age and fulfill ONE of the following requirements:

- 1) Earn a Certificate of Satisfactory Completion from a 48-hour pre-exam salesperson course from an accredited Missouri real estate school on or before the exam date, pass BOTH portions of the Missouri salesperson examination and complete the 24-hour Missouri Real Estate Practice Course (MREP) prior to submitting application for license. MREP course can be taken before or after exam date. Complete application for license must be submitted within six months of the completion date of the 48-hour pre-exam salesperson course; OR
- 2) Be a licensed attorney and pass BOTH portions of the Missouri salesperson examination. (Education requirements are waived.) Complete application for license must be submitted within six months of passing the exam. If both portions of the exam are not passed at one sitting, the application for license must be submitted within six months of the first passing exam score. A copy of current Bar card must be provided with the application for license; OR
- 3) Hold a current and active real estate license in another jurisdiction, pass the STATE portion of the Missouri salesperson exam (schedule for the Salesperson Licensed in another State Examination), and complete the 24-hour Missouri Real Estate Practice Course (MREP) prior to submitting application for license. MREP course can be taken before or after exam date. Complete application for license must be submitted within six months of passing the exam. A current license (history) certification issued within three months from the real estate commission of the state/jurisdiction from which currently licensed must be provided with the application for licensure. (A copy of license is not acceptable.)



■ Broker Candidate

To obtain a Missouri broker license, applicants must be 18 years of age and fulfill ONE of the following requirements:

- 1) Hold a current and active Missouri salesperson license for at least 24 of the last 30 months immediately preceding the application for license, earn a Certificate of Satisfactory Completion from a 48-hour pre-exam broker course from an accredited Missouri real estate school on or before the exam date, and pass BOTH portions of the Missouri broker exam. Complete application for license must be submitted within six months of the completion date of the 48-hour pre-exam broker course; OR
- 2) Be a licensed attorney, hold an active salesperson license and pass BOTH portions of the Missouri broker examination, OR if unlicensed, first pass BOTH portions of the Missouri salesperson examination and then BOTH portions of the Missouri broker examination. (Education requirements and license experience are waived.) Complete application for license must be submitted within six months of passing the Missouri broker exam. If both portions of the exam are not passed at one sitting, the application for license must be submitted within six months of the first passing broker exam score. A copy of current Bar card must be provided with the application for license; OR
- 3) Hold a current and active salesperson license in another jurisdiction, have 24 of the last 30 months active salesperson experience, earn a Certificate of Satisfactory Completion from a 48-hour pre-exam broker course from an accredited Missouri real estate school on or before the exam date, and pass BOTH portions of the Missouri broker examination. Complete application for license must be submitted within six months of the completion date of the 48-hour pre-exam broker course. A current license (history) certification issued within three months from the real estate commission of the state/jurisdiction from which currently licensed must be provided with the application for licensure. (A copy of license is not acceptable); OR
- 4) Hold a current and active broker license in another jurisdiction, have 24 of the last 30 months active license experience as a real estate salesperson or broker, and pass the STATE portion of the Missouri broker exam (schedule for the Broker Licensed in another State Examination). Complete application for license must be submitted within six months of passing the STATE portion of the broker exam. A current license (history) certification issued within three months from the real estate commission of the state/jurisdiction from which currently licensed must be provided with the application for licensure. (A copy of license is not acceptable.)

HOW THE EXAMINATION IS ADMINISTERED

The Missouri Real Estate Licensing Examinations are administered via computer by appointment only Monday through Friday and at select locations on Saturday. Appointment starting times may vary by location. Please visit <http://schedule.psiexams.com> for a complete listing of PSI Test Center locations.

EXAMINATION FEE

BOTH National and State Salesperson	\$62
BOTH National and State Broker	\$62
State Salesperson ONLY	\$62
State Broker ONLY	\$62
National Salesperson ONLY	\$62
National Broker ONLY	\$62
Salesperson Licensed in another State	\$62
Broker Licensed in another State	\$62

Payment may be made by credit card (VISA, MasterCard, American Express or Discover) when scheduling your examination appointment online. Candidates calling to schedule their appointment may pay by credit card at the time of the call.

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

SCHEDULING AN EXAMINATION APPOINTMENT

You may register for an examination by one of the following methods:

1. **Schedule Online:** You may schedule an examination appointment online at any time by using our Online Scheduling service. To use this service on our website, follow these easy steps:
 - Go to <http://schedule.psiexams.com> and select "Begin Scheduling."
 - Follow the simple, step-by-step instructions to choose your examination and register for the examination. Please have your credit card available for online payment of examination fees.

OR

2. **Telephone Scheduling:**

Call PSI at 888-818-5829 to schedule an examination appointment. This toll-free number is answered from 7:00 a.m. to 9:00 p.m. (Central Time) Monday through Thursday, 7:00 a.m. to 7:00 p.m. on Friday, and 8:30 a.m. to 5:00 p.m. on Saturday. This option is avail-

able only for individuals paying the examination fee by credit card (VISA, MasterCard, American Express and Discover). Please have your credit card available for online payment of examination fees.

If special accommodations are being requested, submit the two-page Request for Special Examination Accommodations form included in this handbook or online at https://psi-cdexp.zendesk.com/hc/en-us/requests/new?ticket_form_id=360000150872 prior to contacting PSI to schedule your examination.

When you contact PSI to schedule an appointment, please be prepared to provide the following information:

- Social Security Number
Note: Your Social Security number is confidential and will be provided ONLY to the Missouri Real Estate Commission.
- Full Given Name
- Mailing Address
- Physical Address, if different than mailing address
- Home Telephone Number/Business Telephone Number
- Date of Birth
- Gender
- School Name
- Examination you wish to attempt (options listed below)
- *[Note: Both the national and state portions must be passed to be eligible for a license, unless other arrangements have been made with the Missouri Real Estate Commission.]*

BOTH National and State Salesperson

BOTH National and State Broker

State Salesperson ONLY

State Broker ONLY

National Salesperson ONLY

National Broker ONLY

Salesperson Licensed in another State

Broker Licensed in another State

All individuals are scheduled on a first-come, first-served basis, but you will be scheduled for an examination within seven (7) business days from the date you contact PSI. Refer to the following chart.

If you call PSI by 3:00 p.m. Central 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 candidates. 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.**

■ 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.
2. 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 by completing the two-page Request for Special Examination Accommodations form included in this handbook or submit your accommodations 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.

EXAMINATION APPOINTMENT CHANGES

A candidate may reschedule an examination appointment at no charge once online at <http://schedule.psiexams.com> or by calling PSI at 888-818-5829 at least **two business days prior to the scheduled testing session.** (See following table.)

If the examination is scheduled on...	PSI must be contacted by 3:00 p.m. Central Time to reschedule the examination by the previous...
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Monday
Friday/Saturday	Tuesday

MISSED APPOINTMENTS AND FORFEITURES

A candidate 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.

- The candidate wishes to reschedule an examination but fails to contact PSI at least two business days prior to the scheduled testing session.
- The candidate wishes to reschedule a second time.
- The candidate appears more than 15 minutes late for an examination.
- The candidate fails to report for an examination appointment.
- The candidate fails to provide the identification required and is denied admittance to the examination.

All fees for missed appointments must be paid before a candidate can schedule a subsequent examination appointment.

NO REFUNDS

Candidates failing to arrive at the Test Center on the dates and times they are scheduled for examination will not be refunded any portion of their examination fees and must reregister by contacting PSI; examination fees may NOT be transferred to another appointment.

Candidates arriving more than 15 minutes late for an appointment will not be admitted, will forfeit their examination fee, and must reregister for the examination online at <http://schedule.psiexams.com> or by contacting PSI.

PREPARING FOR THE EXAMINATION

The study and test-taking advice described here may be helpful as you prepare for the examination. Try to be objective about your individual learning needs when deciding how best to study. Plan your study schedule well in advance. Use learning techniques, such as reading or audiovisual aids. Be sure you find a quiet place to study where you will not be interrupted. We suggest you concentrate your study efforts on a few carefully chosen textbooks.

■ Test-taking Advice

1. The multiple-choice examination will be timed, and the computer will indicate the time remaining on the screen. If you find it distracting, the time feature may be turned off during the examination. If you choose to turn off the time feature, you should pace yourself

by periodically checking your progress. This will allow you to make any necessary adjustments. Remember, the more questions you answer, the better your chances of achieving a passing score. The time limit is intended to allow candidates to complete the entire examination by working quickly and efficiently.

2. Be sure to answer each multiple-choice question, even the ones for which you are uncertain. Avoid leaving any questions unanswered; this will maximize your chances of passing. It is better to guess than to leave a question unanswered; there is no penalty for guessing.

EXAMINATION CONTENT

■ Salesperson Examination

The Missouri Real Estate Salesperson Examination consists of a national and a state portion. The total time allowed for both portions of the examination is 4 hours. The questions on the two portions will be intermixed and will not appear as separate sections.

■ National Salesperson Portion

The National Salesperson Examination is based upon 11 major content areas. The content area is briefly described below. In addition, the percentage of questions devoted to the Salesperson Examination is indicated for each major content area. The complete detailed content outline is included in the back of this handbook.

The National Salesperson Examination is composed of 100 questions that are used to compute your score. In addition to the questions used to compute your score, the examination 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.

National Salesperson Portion

<u>Topic</u>	<u>Number of Questions</u>
1. Property Ownership	8
2. Land Use Controls and Regulations	5
3. Valuation and Market Analysis	7
4. Financing	10
5. General Principles of Agency	13
6. Property Disclosures	6
7. Contracts	17
8. Leasing and Property Management	3
9. Transfer of Title	8
10. Practice of Real Estate	13
11. Real Estate Calculations	10

■ Missouri State Salesperson Portion

The content outline for the state portion of the examination has been approved by the Missouri Real Estate Commission. This portion tests knowledge areas that are required specifically for the Missouri real estate professional. There are 40 questions that are used to compute your score. In addition to the questions used to compute your score, the examination 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. The Salesperson state portion content outline is included in the back of this handbook.

■ Sample Questions

The following questions illustrate the type of questions used in the National Salesperson examination. These sample questions do not represent the full range of content or difficulty levels contained in the examinations. They are intended to help you become familiar with the types and formats of questions on the examination. Read each question and decide which answer is best. You may then check your answers with the answer key that follows. The answer key also shows the topic being tested; the topic refers to the content outline included in the back of this handbook.

SALESPERSON EXAMINATION SAMPLE QUESTIONS

1. Baird bought two rectangular lots, each of which measures 244' x 250'. Approximately how many total acres will be in the two lots combined?
 - A. 2.8
 - B. 3.2
 - C. 5.6
 - D. 7.0
2. A person has been using a property for a long time. That person's rights have been determined to supersede those of the fee simple owner. This is called which of the following?
 - A. escheat
 - B. homestead
 - C. eminent domain
 - D. adverse possession
3. A property has been condemned by the city so that the land can be used to build a better approach to the municipal hospital's emergency entrance. Which of the following powers is the city exercising?
 - A. power of attorney
 - B. police power
 - C. eminent domain
 - D. escheat

4. A salesperson deliberately shows a buyer homes in only one subdivision where many people of the buyer's religious faith live. Has the salesperson violated any law?
 - A. Yes, because a salesperson must show a prospective buyer homes in at least three different areas.
 - B. Yes, because a salesperson cannot discriminate on the basis of religion when showing property to a buyer.
 - C. No, because the salesperson's broker is responsible for any violations of law.
 - D. No, because there was no intent to discriminate on the basis of race or national origin.
5. A licensee who works for ABC Realty obtains a listing. Two days later, the licensee begins working for XYZ Realty. Which of the following is true regarding this listing?
 - A. The listing is transferred to XYZ Realty.
 - B. The licensee is entitled to compensation when she begins working for XYZ Realty.
 - C. The listing remains with ABC Realty.
 - D. The listing is automatically terminated.

Salesperson Answer Key

Item #	Key	Topic*
1.	A	XI.A
2.	D	I.C.4
3.	C	II.A.2
4.	B	X.B.2
5.	C	V.C.1

* Refer to detailed content outline in the back of this handbook.

■ 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” and “Real Estate” in the list of Web Tests. 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 examination is copyrighted by PSI Services.

■ Broker Examination

The Missouri Real Estate Broker Examination consists of a national portion and a state portion. The national portion is composed of 10 (nine scored and one pretest) simulation problems. The state portion is composed of 75 scored multiple-choice questions. Each portion is taken separately in the same session. Two and one-half (2.5) hours is allowed for the simulation portion and 2 hours is allowed for the multiple-choice portion. The total time allowed for both portions of the examination is 4½ hours.

■ National Broker Portion

The National Broker Examination is presented in simulation problem format and consists of 10 simulation problems. Nine of these problems will be used to compute your score. The other problem is not scored and is being pretested for future examinations.

Each simulation problem will have a designated primary issue and property type. Each section within a problem will carry a secondary topic for that section. The primary issue and property type will remain consistent throughout the simulation problem, but the secondary topic can change with each section of the problem. The distribution of issues and property types is given in the Broker Simulation Examination Content Outline.

Each problem will consist of three components: Scenario, Information Gathering (IG) sections, and Decision Making (DM) sections. Each problem begins with a scenario. The scenario provides the setting and introductory client information (e.g., age, gender, presenting problem(s)).

In Information Gathering (IG) sections you are to gather all relevant information for answering the question. Read all responses before uncovering the responses that you consider necessary for responding to the question. You should select all options that are appropriate at the time. If you select more or fewer answer options than are appropriate, this will adversely impact your information gathering score.

Decision Making (DM) sections provide opportunities for making judgments or decisions. These sections may be formatted in one of two ways:

1. **Single Best Option** – There may be more than one acceptable option, but one option is generally regarded most acceptable.
2. **Multiple Options** – Several options are considered appropriate. These sections address decisions in which a combination of actions is required.

In the decision making section described in 1 above, the instructions will be to 'CHOOSE ONLY ONE' option. You should not assume that your response is incorrect if you

are directed to make another selection. The simulation examination format sometimes uses this direction. The multiple option type of decision making described in 2 will have instructions to 'SELECT AS MANY' options as are appropriate in the situation.

Broker Simulation Examination Content Outline

Primary Issues:	# of Problems
1. Agency Relationships and Property Representations	3
2. Fair Housing and Other Governmental Regulations	2
3. Handling Money	2
4. Training and Supervision of Licensees	1
Plus one primary issue varying by examination form	1
Section Topics:	
A. Agency	
B. Contracts	
C. Freehold and Leasehold	
D. Property Management	
E. Finance	
F. Government Regulations and Private Restrictions	
G. Description and Measurement	
H. Valuation	
I. Conveyance	
J. Calculations	
K. Ethical Behavior (must be incorporated in at least 4 problems)	
Property Types:	# of Problems
1. Residential	4
2. Commercial	2
3. Property Management	1
Plus two property types varying by examination form	2

Each simulation will have a designated Primary issue and Property type (e.g., 1A is a simulation dealing with Training/Supervision of Licensees on a Residential property). Each section of the simulation will have a third designation that relates to the Secondary issue for that section (e.g., 1A2 is a simulation section about Training/Supervision of Licensees on a Residential property dealing with Fair Housing). The Primary issue and Property type will remain consistent throughout the simulation, but the Secondary issue could change with each section.

■ Missouri State Broker Portion

The content outline for the state portion of the examination has been approved by the Missouri Real Estate Commission. This portion tests knowledge areas that are required specifically for the Missouri real estate professional. There are 75 questions in this portion of the broker examination that are used to compute your score. In addition to the questions used to compute your score, the examination 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. The Broker state portion content outline is in the back of this handbook.

■ National Real Estate Broker Simulation Sample Examination

The National Real Estate Broker Simulation Sample Examination is now available in web-based format. The sample examination includes four problems that are similar to those found on the real estate broker licensing examination for those states using this testing format. The sample examination is purchased and taken online at the convenience of the purchaser. To order the online sample examination, please visit <http://schedule.psiexams.com> and click on “Begin Preparing” and “Real Estate” in the list of Web Tests. The cost of the sample examination is \$25. The sample examination is 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 Services.

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 at least 15 minutes before your scheduled testing time for check in and testing instructions. Look for signs indicating PSI Test Center Check-in. A CANDIDATE WHO ARRIVES MORE THAN 15 MINUTES AFTER THE SCHEDULED TESTING TIME 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).

Candidates must have proper identification to gain admission to the Test Center. Failure to provide appropriate identification at the time of the examination is considered a missed appointment. There will be no refund of examination fees.

RULES FOR THE EXAMINATION

■ 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:

- Examinations are proprietary. No cameras, notes, tape recorders, pagers or cellular/smart phones are allowed in the testing room. Possession of a cellular/smart phone or other electronic devices is strictly prohibited and will result in dismissal from the examination.
- Only silent, non-programmable calculators without alphabetic keypads 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. The proctor will lock the soft locker prior to you entering 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 any personal belongings.

If any personal items are observed or heard (e.g., cellular/smart phone, alarm) 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 will not be 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 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 Services. 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.

■ Practice Examination

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. Your photograph, taken before beginning the examination, will remain on-screen throughout your examination session. This photograph will also print on your score report.

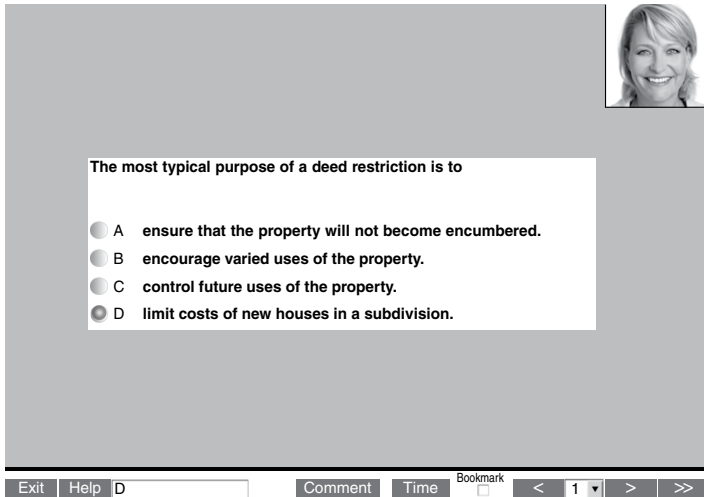
Prior to attempting the examination, you will be given the opportunity to practice taking an examination on the computer. The time you use for this practice examination is NOT counted as part of your examination time or score. When you are comfortable with the computer testing process, you may quit the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

<u>Examination</u>	<u>Time Allotted</u>
Both National and State Salesperson	4 hours
Both National and State Broker	4½ hours
National Salesperson only	2½ hours
National Broker only	2½ hours
State Salesperson only	2 hours
State Broker only	2 hours
Salesperson Licensed in another State	2 hours
Broker Licensed in another State	2 hours

Taking the Multiple-Choice 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.

Taking the Simulation Examination

Three windows appear on the screen at all times during a simulation examination (see Figure 1). The **Scenario Window** section is displayed across the top of the screen; the candidate's picture is displayed in the upper right-hand corner of this window. Each simulation begins with a brief paragraph in this window that provides preliminary information about the situation; subsequent sections contain information about the changing situation. A scroll bar is available when necessary to view all text. Each **Scenario Window** will also provide the candidate with specific instructions about whether to "CHOOSE ONLY ONE" response in the section or to "SELECT AS MANY" responses as appropriate to gather information.

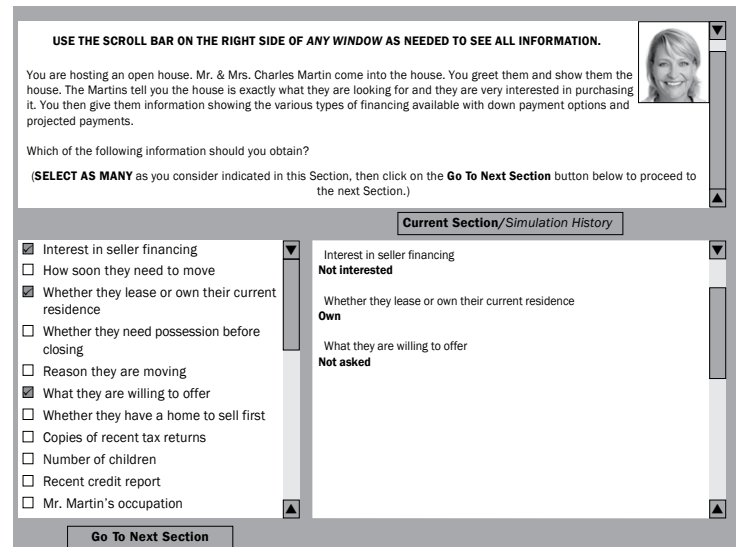


Figure 1. Sample computerized simulation screen layout – Three windows appear on the screen at all times during a simulation examination

The **Options Window** is displayed as the lower left portion of the screen and contains all options (choices or possible responses) from which to choose in the current section. A scroll bar is also available when necessary to view all options.

The **Simulation History Window** is displayed as the lower right portion of the screen. This window can be displayed in two formats using the button labeled "Current Section/Simulation History" located at the top of this window. When in the "Current Section" mode, the options chosen in the current section and the results for each choice are displayed in this window. When in the "Simulation History" mode, the scenarios from all previous sections as well as the options chosen and their results are displayed in the window. A scroll bar is available on the right side of this window to review previous scenarios and/or options and results.

Once a candidate has read the scenario for each section and determined which option(s) are appropriate for selection, he/she can simply click the box to the left of the option to “choose” it. Immediately, the option selected and the results for that option appear in the right-hand **Simulation History Window**. After a candidate selects or “chooses” an option, **he/she cannot reconsider and “unselect” it, since the information from that option has been revealed.**

In sections where a candidate is instructed to “SELECT AS MANY as you consider appropriate,” the candidate should select all of the options believed appropriate at the time and then click the “Go To Next Section” button at the bottom left of the screen to continue to the next section. A dialog box will appear requesting that the candidate confirm he/she wishes to continue to the next section and warning that returning to this section to make additional choices will not be possible. By selecting “Yes,” the software automatically takes the candidate to the next section of the simulation.

In sections where a candidate is instructed to “CHOOSE ONLY ONE unless directed to make another selection,” the candidate should carefully review each option and then choose the one best option. A dialog box will then appear to present the results for the choice or request that the candidate select another response in the section.

A “Help Screen” will be accessible to candidates throughout the simulation examination to explain how to navigate through the examination.

■ 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.

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.

• Simulation Examination

The passing score for the simulation examination is determined using a method similar to that described for multiple-choice portions. Each section in a simulation was evaluated by content experts when the problem was developed. A minimum passing level (MPL) was established for the section using the scoring weights assigned to the options in that section and represents the level of performance expected of a “minimally competent practitioner.” The overall examination has an Information Gathering (IG) MPL and a Decision Making (DM) MPL, which represent the sums of the MPLs of all IG and DM sections 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 Examination Score Report

After you have completed the Salesperson 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. You will only receive diagnostic scoring information if you did not pass the National portion. You will not receive diagnostic scoring information if you did not pass the State portion. To be eligible to apply for a salesperson license in Missouri, you must pass both the National and State portions of the examination.

The passing score for the national portion of the examination is 70 correct answers, and the passing score for the state portion is 30 correct answers.

■ 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. You will only receive diagnostic scoring information if you did not pass the National portion. You will not receive diagnostic scoring information if you did not pass the State portion. To be eligible to apply for a broker license in Missouri, you must pass both the national simulation and state multiple-choice portions of the examination.

For the national simulation portion of the examination, you will score points for Information Gathering (IG) sections and for Decision Making (DM) sections. The sum of your scores on all IG sections is reported as your IG total raw score, and the sum of your scores on all DM sections is reported as your DM total raw score. Your total raw scores must meet or exceed the MPL in both IG and DM to pass this examination.

The passing score for the state multiple-choice portion of the examination is 57 items correct.



■ If You Do Not Appear for Testing

If you do not appear to take the examination for which you are scheduled, you must reapply for another examination. You will be required to pay for the examination that you missed, in addition to the fee for the examination for which you will be scheduled. To reapply, contact PSI at 888-818-5829 or online at <http://schedule.psiexams.com>.

■ Duplicate Score Report

Requests for a duplicate score report must be made in writing within one year of the examination date. Complete the request form enclosed in this booklet, include a check or money order for \$3.50 (made payable to PSI Services Inc.), and mail your request to PSI. Requests will be processed and mailed within approximately five business days following receipt of the request.

HOW TO OBTAIN A LICENSE

After you have met the eligibility requirements as outlined on pages 1-2 of this handbook and passed the examination, you may apply for your real estate salesperson's or broker's license. Follow the instructions on the Missouri Application for Real Estate License provided with your passing score report to apply for your salesperson's or broker's license.



DUPLICATE SCORE REPORT REQUEST FORM FOR MISSOURI REAL ESTATE

DIRECTIONS: Use this form to request a duplicate score report. Complete all requested information. This form must be received within one year of the examination date and include a check or money order made payable to PSI Services Inc. for \$3.50 per copy. Duplicate score reports will be processed and mailed within approximately five business days following receipt of the request.

Name: _____ Social Security #: _____

Address: _____

_____ Daytime Phone: _____

Test Taken: ☐ Salesperson ☐ Broker ☐ Salesperson Licensed in another State ☐ Broker Licensed in another State

Examination Date: _____ Test Center: _____

I hereby authorize PSI to send me a duplicate of my examination results.

Signature: _____ Date: _____

Please submit this form along with your check or money order to:

PSI
18000 W. 105th St.
Olathe, KS 66061
888-818-5829



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.

Candidate Information

Candidate ID # _____

Test Center Preference:

☐ Jefferson City ☐ St. Louis ☐ _____
☐ Springfield ☐ Olathe, KS

Name (Last, First, Middle Initial, Former Name) _____

Mailing Address _____

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 time (time and a half)
_____ Reduced distraction environment
_____ Please specify below if other special accommodations are needed.

Comments: _____

PLEASE READ AND SIGN:

I give my permission for my diagnosing professional to discuss with PSI staff my records and history as they relate to the requested accommodation.

Signature: _____ Date: _____

Return this form to:

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

or submit your accommodations 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.



DOCUMENTATION OF DISABILITY-RELATED NEEDS

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

Professional Documentation

I have known _____ since ____ / ____ / ____ in my capacity as a
Candidate Name
Date

My Professional Title

The candidate discussed with me the nature of the test to be administered. It is my opinion that, because of this candidate's disability described below, he/she should be accommodated by providing the special arrangements listed on the Request for Special Examination Accommodations form.

Description of Disability: _____

Signed: _____ Title: _____

Printed Name: _____

Address: _____

Telephone Number: _____ Email Address: _____

Date: _____ License # (if applicable): _____

Return this form to:

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

or submit this form with your accommodations 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.

DETAILED CONTENT OUTLINE

- I. Property ownership** (*Recall/Recognition 3; Application/Analysis 5*)
 - A. Real versus personal property; conveyances** (2)
 - B. Land characteristics and legal descriptions** (2)
 1. Types of legal descriptions; Metes and bounds, Lot and block, government survey
 2. Measuring structures
 3. Livable, rentable, and usable area
 4. Land Measurement
 5. Mineral, air, and water rights
 - C. Encumbrances and effects on property ownership** (2)
 1. Liens
 2. Easements and licenses
 3. Encroachments
 4. Other potential encumbrances of title
 - D. Types of ownership** (2)
 1. Tenants in common
 2. Joint tenancy
 3. Common- interest ownership
 - a) Timeshares
 - b) Condominiums
 - c) Co-ops
 4. Ownership in severalty/sole ownership
 5. Life Estate ownership
- II. Land use controls and regulations** (*Recall/Recognition 2; Application/Analysis 3*)
 - A. Government rights in land** (1)
 1. Property taxes and special assessments
 2. Eminent domain, condemnation, escheat
 - B. Government controls** (2)
 1. Zoning and master plans
 2. Building codes
 3. Regulation of special land types
 - a) Flood zones
 - b) Wet lands
 4. Regulation of environmental hazards
 - a) Types of hazards
 - b) Abatement and mitigation
 - c) Restrictions on contaminated property
 - C. Private controls** (2)
 1. Deed conditions or restrictions
 2. Covenants, conditions, and restrictions (CC&Rs)
 3. Homeowners association regulations
- III. Valuation and market analysis** (*Recall/Recognition 3; Application/Analysis 4*)
 - A. Appraisals** (2)
 1. Purpose and use of appraisals for valuation
 2. General steps in appraisal process
 3. Situations requiring appraisal by certified appraiser
 - B. Estimating Value** (3)
 1. Effect of economic principles and property characteristics
 2. Sales or market comparison approach
 3. Cost approach
 4. Income analysis approach
- C. Competitive/Comparative Market Analysis** (2)
 1. Selecting comparables
 2. Adjusting comparables
- IV. Financing** (*Recall/Recognition 6; Application/Analysis 4*)
 - A. Basic concepts and terminology** (3)
 1. Points
 2. LTV
 3. PMI
 4. Interest
 5. PITI
 6. Financing instruments (mortgage, promissory note, etc.)
 - B. Types of loans** (4)
 1. Conventional loans
 2. FHA Insured loans
 3. VA guaranteed loans
 4. USDA/rural loan programs
 5. Amortized loans
 6. Adjustable-rate mortgage loans
 7. Bridge loans
 8. Owner financing (installment and land contract/contract for deed)
 - C. Financing and lending** (3)
 1. Lending process application through closing
 2. Financing and credit laws and rules
 - a) Truth in lending
 - b) RESPA
 - c) Equal Credit Opportunity
 - d) CFPB/TRID rules on financing and risky loan features
 3. Underwriting
 - a) Debt ratios
 - b) Credit scoring
 - c) Credit history
- V. General principles of agency** (*Recall/Recognition 4; Application/Analysis 9*)
 - A. Agency and non-agency relationships** (2)
 1. Types of agents and agencies
 2. Other brokerage relationships (non-agents)
 - a) Transactional
 - b) Facilitators*
 - B. Agent's duties to clients** (4)
 1. Fiduciary responsibilities
 2. Traditional agency duties (COALD)
 3. Powers of attorney and other delegation of authority
 - C. Creation of agency and non-agency agreements; disclosure of conflict of interest** (4)
 1. Agency and agency agreements
 - a) Key elements of different types of listing contracts
 - b) Key elements of buyer brokerage/tenant representation contracts
 2. Disclosure when acting as principal or other conflict of interest
 - D. Responsibilities of agent to customers and third parties, including disclosure, honesty, integrity, accounting for money** (2)

*V. A. 2. b) is not applicable for Missouri as only transaction brokers are involved.

E. Termination of agency (1)

1. Expiration
2. Completion/performance
3. Termination by force of law
4. Destruction of property/death of principal
5. Mutual agreement

VI. Property disclosures (*Recall/Recognition 3; Application/Analysis 3*)

A. Property condition (2)

1. Property condition that may warrant inspections and surveys
2. Proposed uses or changes in uses that should trigger inquiry about public or private land use controls

B. Environmental issues requiring disclosure (1)

C. Government disclosure requirements (LEAD) (1)

D. Material facts and defect disclosure (2)

VII. Contracts (*Recall/Recognition 7; Application/Analysis 10*)

A. General knowledge of contract law (10)

1. Requirements for validity
2. Factors affecting enforceability of contracts
3. Void, voidable, unenforceable contracts
4. Rights and obligations of parties to a contract
5. Executory and executed contracts
6. Notice, delivery and acceptance of contracts
7. Breach of contract and remedies for breach
8. Termination, rescission and cancellation of contracts
9. Electronic signature and paperless transactions
10. Bilateral vs. unilateral contracts (option agreements)

B. Contract Clauses, including amendments and addenda (1)

C. Offers/purchase agreements (4)

1. General requirements
2. When offer becomes binding
3. Contingencies
4. Time is of the essence

D. Counteroffers/multiple offers (2)

1. Counteroffers
2. Multiple offers

VIII. Leasing and Property Management (*Recall/Recognition 2; Application/Analysis 1*)

A. Basic concepts/duties of property management (0-1)

B. Lease Agreements (0-1)

1. Types of leases, e.g., percentage, gross, net, ground
2. Key elements and provisions of lease agreements

C. Landlord and tenant rights and obligations (0-1)

D. Property manager's fiduciary responsibilities (0-1)

E. ADA and Fair Housing compliance in property management (0-1)

IX. Transfer of Title (*Recall/Recognition 5; Application/Analysis 3*)

A. Title Insurance (2)

1. What is insured against
2. Title searches, title abstracts, chain of title
3. Marketable vs insurable title
4. Potential title problems and resolution

B. Deeds (2)

1. Purpose of deed, when title passes
2. Types of deeds and when used
3. Essential elements of deeds
4. Importance of recording

C. Escrow or closing; tax aspects of transferring title to real property (2)

1. Responsibilities of escrow agent
2. Prorated items
3. Closing statements/TRID disclosures
4. Estimating closing costs
5. Property and income taxes

D. Special processes (1)

1. Foreclosure
2. Short sale

E. Warranties (1)

1. Purpose of home or construction warranty programs
2. Scope of home or construction warranty programs

X. Practice of real estate (*Recall/Recognition 6; Application/Analysis 7*)

A. Trust/escrow accounts (2)

1. Purpose and definition of trust accounts, including monies held in trust accounts
2. Responsibility for trust monies, including commingling/conversion

B. Federal fair housing laws and the ADA (4)

1. Protected classes
2. Prohibited conduct (red-lining, blockbusting, steering)
3. Americans with Disabilities (ADA)
4. Exemptions

C. Advertising and technology (4)

1. Advertising practices
 - a) Truth in advertising
 - b) Fair housing issues in advertising
2. Use of technology
 - a) Requirements for confidential information
 - b) Do-Not-Call List

D. Licensee and responsibilities (2)

1. Employee
2. Independent Contractor
3. Due diligence for real estate transactions

E. Antitrust laws (1)

1. Antitrust laws and purpose
2. Antitrust violations in real estate

XI. Real estate calculations (*Application/Analysis 10*)

A. Basic math concepts (3)

1. Loan-to-value ratios
2. Discount points
3. Equity
4. Down payment/amount to be financed

B. Calculations for transactions (7)

1. Property tax calculations
2. Prorations
3. Commission and commission splits
4. Seller's proceeds of sale
5. Buyer funds needed at closing
6. Transfer fee/conveyance tax/revenue stamps
7. PITI (Principal, Interest, Taxes and Insurance) payments

Missouri Salesperson State Portion Examination Content Outline

TOPIC	NUMBER OF QUESTIONS
1. General Rules	2
• Definitions	
• Disputes	
2. Licenses	7
• Applications for License	
• Qualification for, Expiration, and Renewal	
• Individual License; Business Name	
• Broker-Salesperson Relationship	
• Salesperson License; Transfers	
• Denial of License	
• Application and License Fees	
3. Educational Requirements	2
• Salesperson Course	
• Continuing Education Requirements	
4. Business Conduct and Practices	17
• Improper Use of License and Office	
• Branch Offices	
• Clerical Personnel; Personal/Professional Assistants	
• Advertising	
• Listings	
• Offers	
• Licensee's Interest in Transactions; Relationship with Parties	
• Earnest Money; Disputes	
• Standard Forms	
• Closings and Closing Statements	
• General	
• Commissions (must be licensee)	
5. Disciplinary Proceedings	6
• Complaints	
• Investigation	
• Violations	
• Action by the Commission	
• Action by the Administrative Hearing Commission	
• Penalty for Violating or Practicing without a License	
6. Brokerage Relationships	6
• Disclosure of Agency	
• Types of Brokerage Relationships Permitted	
• Agency Duties and Responsibilities	
• Dual Agency	
TOTAL	40

Missouri Broker State Portion Examination Content Outline

TOPIC	NUMBER OF QUESTIONS
1. Licenses	7
• Applications for License	
• Qualification for, Expiration, and Renewal	
• Fictitious Name	
• Individual License; Business Name	
• Broker-Salesperson	
• Salesperson License	
• Partnership, Association or Corporate License	
2. Educational Requirements	2
• Continuing Education Requirements	
3. Business Conduct and Practices	40
• Improper Use of License and Office	
• Branch Office	
• Sales Manager	
• Clerical Personnel; Personal/Professional Assistants	
• Display of License	
• Advertising	
• Franchises; Trade Name; Insignia	
• Listings	
• Offers	
• Licensee's Interest in Transactions; Relationship with Parties	
• Escrow and Trust Accounts	
• Earnest Money; Disputes	
• Standard Forms	
• Closings and Closing Statements	
• Retention of Records	
• Commissions (must be licensee)	
• Property Management	
• Closing an Office	
• Minimum Services	
4. Disciplinary Proceedings	8
• Complaints	
• Investigation	
• Violations	
• Action by the Commission	
• Action by the Administrative Hearing Commission	
• Penalty for Violating or Practicing without a License	
5. Listing, Offer, and Closing Contract Forms and Costs	12
6. Brokerage Relationships	6
• Disclosure of Agency	
• Types of Brokerage Relationships Permitted	
• Agency Duties and Responsibilities	
• Dual Agency	
TOTAL	75



REAL ESTATE REFERENCES

The references provided below are some of the available relevant written study materials for the National Salesperson and Broker Examinations. However, they are not necessarily recommended by PSI or the Missouri Real Estate Commission. Computer software is also available from several publishing companies, but it is not listed here. Please use the most current publication.

Armbrust, Betty J.; Bradley, Hugh H. and Armbrust, John W. Practical Real Estate Math. Thompson South-Western.

Burgess, Russell W. Real Estate Home Inspection. Chicago: Dearborn Real Estate Education.

Cortesi, Gerald. Mastering Real Estate Principles. Chicago: Dearborn Real Estate Education.

Gaddy, Wade E., Jr. and Hart, Robert E. Real Estate Fundamentals. Chicago: Dearborn Real Estate Education.

Galaty, Fillmore W.; Allaway, Wellington J. and Kyle, Robert C. Modern Real Estate Practice. Chicago: Dearborn Real Estate Education.

Geschwender, Arlyne. Real Estate Principles and Practices. Thompson South-Western.

Gibson, Frank; Karp, James and Klayman, Elliot. Real Estate Law. Chicago: Dearborn Real Estate Education.

Jacobus, Charles J. Real Estate: An Introduction to the Profession. Thompson South-Western.

Jacobus, Charles J. Real Estate Law. Thompson South-Western.

Kyle, Robert C.; Baird, Floyd M. and Kyle, C. Donald. Property Management. Chicago: Dearborn Real Estate Education.

Lindeman, Bruce. Real Estate Brokerage Management. Thompson South-Western.

Palmer, Ralph. Real Estate Principles and Practices. Thompson South-Western.

Realtors® National Marketing Institute. Real Estate Office Management: People, Functions, Systems. Chicago: Author.

Reilly, John W. The Language of Real Estate. Chicago: Dearborn Real Estate Education.

Shilling, James D. Real Estate. Thompson South-Western.

Sirota, David. Essentials of Real Estate Finance. Chicago: Dearborn Real Estate Education.

Sirota, David. Essentials of Real Estate Investment. Chicago: Dearborn Real Estate Education.

Tamper, Ralph. Mastering Real Estate Math. Chicago: Dearborn Real Estate Education.

Ventolo, William L., Jr. and Williams, Martha R. Fundamentals of Real Estate Appraisal. Chicago: Dearborn Real Estate Education.

Wiedemer, John P. Real Estate Finance. Thompson South-Western.

MISSOURI TEST CENTER LOCATIONS

PSI TEST CENTER LOCATIONS

For a complete listing of available test sites, [click here](#).

■ Location 1: St. Louis

PSI
11100 Mueller Road
Suite 7 and 8
St. Louis, MO 63123

Directions: Go I-270 South and exit onto MO-21 (Tesson Ferry Rd) and go east for about one and a half miles. From Tesson Ferry Rd turn right onto US-50 (Lindbergh Blvd) for approximately a quarter mile. From Lindbergh Blvd turn left onto Mueller Rd. The building is located by a McDonalds and a Mobile gas station.

■ Location 2: Kansas City - Olathe, KS

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

Directions: From the East – Take I-435 West to the K-10/Lawrence exit 1B. Continue on K-10 to the Ridgeview Road exit. Turn Left/South and enter the office park at the first left turn. Turn left to the PSI office.

From the North – Take I-35 South to the I-435 West exit 222B. Continue to K-10/Lawrence exit 1B to the Ridgeview Road exit. Turn Left/South and enter the office park at the first left turn. Turn left to the PSI office.

*From points West of I-35, take I-435 North to the K-10 exit and follow to Ridgeview Road.

From the South – Take I-35 North to the I-435 West exit 222B. Continue West to the K-10/Lawrence exit 1B to the Ridgeview Road exit.

From the West – Take K-10 East to Ridgeview Road. Turn Right/South and take the first left into the office park.

■ Location 3: Springfield

PSI
3003 East Chestnut Expressway
RDI Building, Suite 400
Springfield, MO 65802

Directions: From I-44, take US-65 South to Chestnut Expressway. Turn right at the bottom of the exit ramp. Go to the first stoplight at Belcrest Ave. and turn right. From US-60, take US-65 North to Chestnut Expressway. Turn left at the bottom of the exit ramp. Go to the first stoplight at Belcrest Ave. and turn right. RDI Center will be on the right, on the NE corner of Chestnut Expressway and Belcrest Ave.

■ Location 4: Jefferson City

PSI
2410 Hyde Park Road
Suite C
Jefferson City, MO 65109

Directions: (From the Missouri Capitol Building vicinity) Exit Highway 50 West at the Dix Road exit. Go south through two traffic lights. Go west on Missouri Blvd. At the first traffic light, turn south onto Stadium. Go $\frac{3}{10}$ mile and turn left on Hyde Park Road.

■ Location 5: West Plains

West Plains - Missouri State University
605 W. Main Street
Lybyer Enhanced Technology Center - Room 108
West Plains, MO 65775

Parking lot is on the left. Use door on right side of building. ADA door is on left side of building.

Directions: From the North – South on US 63. Left on Broadway. Go over hill and through stoplight. Right at Porter Waggoner/Gibson. Right at Missouri Ave. First right on Cass Ave.

From the South – North on US 63. Right on Bill Virdon Blvd. Go through stoplight at Washington Ave. Go four blocks and turn left on Missouri Ave. First right on Cass Ave.

From the West – East on US 160. Go through light at top of hill at the US 63 bypass. Go down to four-way stop at West Main St, and take a right. Left at Missouri Ave. Left on Cass Ave.

From the East – Stay on US 160/17/St. Louis St. Take right at the stoplight at Broadway. Go four blocks, then turn left on Missouri Ave. First right on Cass Ave.



18000 W. 105th St.
Olathe, KS 66061-7543
888-818-5829
Fax: 913-895-4651

