

MICHIGAN

**FOR
SALE**



**Real Estate
Examination
Program**

Candidate Handbook

Effective April 2006



APPLIED MEASUREMENT PROFESSIONALS, INC.



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HOW TO CONTACT AMP

For inquiries and general registration information write or call:

Examination Services
AMP
8310 Nieman Road
Lenexa, Kansas 66214-1579
800/345-6559
Fax: 913/752-4960
www.goAMP.com
info@goAMP.com

INTRODUCTION

Applied Measurement Professionals, Inc. (AMP) provides a range of services to the states which use the Real Estate Examination Program. This handbook provides information that is needed to apply for the Michigan real estate licensing examination. Be sure to keep the handbook after applying for the examination; you may wish to refer to it later. For specific information about examination eligibility, registration and licensing policies, contact the Department of Labor & Economic Growth (Department).

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 real estate and testing and representatives from participating states review the questions to ensure that they are accurate in their content, relevant to real estate practices and representative of good question-writing procedures. 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 detailed 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 AMP use this content outline as a guide. Thus, examinees are examined only on subjects judged by real estate brokers and salespersons as most important for new salesperson and broker licensees to know.

The content outline does not include topics, such as promotional skills, that may be helpful to success in the industry. Since the purpose of licensure examinations is to protect the consumer rather than to guarantee success in practice, the examinations focus on the knowledge a licensee must have to protect the consumer and his/her ability to apply that knowledge to a consumer's particular situation. Similarly, the examinations include some technical language not used in everyday conversations. The applicant 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

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

REQUIREMENTS FOR REAL ESTATE LICENSURE IN MICHIGAN

■ Salesperson

1. AGE: Must be 18 years old.
2. APPLICATION FORM: A license application form (BCS/LRE-006) is included with notification of a **passing score** at the Assessment Center. The application must be completed and sent with the required fee to the Department of Labor & Economic Growth within one year of passing the examination or this score will become invalid. Signatures of both applicant and employing broker must appear on the application. License application fees are valid for one year. **The license application may not be sent to the Department until all requirements for salesperson licensure have been completed.**
3. EDUCATION: All applicants must successfully complete, at a minimum, the approved 40 clock-hour real estate fundamentals course prior to sitting for the examination. The course includes four clock hours of civil rights law and equal opportunity in housing.
4. EXAMINATION: A salesperson examination administered by AMP must be passed. Please see pages 5 and 13 for registration and fee information. **Passing scores are valid for one year.**
5. BROKER SPONSORSHIP: Salesperson licenses can be issued only if a licensed broker is named on and signs the license application.
6. RESIDENCY: Nonresidents of Michigan must file a Consent to Service of Process form (BCS/LRE-900), which is available from the Department at www.michigan.gov/realestatelicense. Select "forms and publications."
7. LICENSED IN ANOTHER STATE: Persons who have been, or are, licensed in another state must attach to the application, or have sent to the Department, a current letter of good standing from that state's licensing authority before a Michigan license can be issued.
8. RELICENSURE: If the applicant has previously held a Michigan license and the 40-hour course and examination are required for relicensure, continuing education (CE) for renewal is required. Relicensure applicants complete CE course(s) which are required according to Section 2504(4) of the Code.

Relicensure requirements for salespersons from Sec. 339.2504:

- (5) *The department may relicense without examination a licensee whose license has lapsed for less than 3 years if the licensee shows proof of completion of*

not less than 6 clock hours of continuing education for each year the license was lapsed, on topics as described in subsection (4).

- (6) *The department may relicense a broker whose license has lapsed for 3 or more continuous years if the licensee provides proof of the successful completion of 1 of the following:*
- Six clock hours of continuing education for each of the years the license was lapsed on topics described in subsection (4).*
 - Ninety clock hours of instruction described in subsections (1) and (3).*
 - Passing the examination required for licensure as a broker as provided for in section 2505(5).*
- (7) *A salesperson whose license has been lapsed for 3 or more continuous years may be relicensed if the licensee provides proof of the successful completion of 1 of the following:*
- Six clock hours of continuing education for each of the years the license was lapsed on topics described in subsection (4).*
 - Forty clock hours of instruction described in subsections (2) and (3).*
 - Passing the examination required for licensure as a salesperson as provided in section 2505(5).*

hours and six hours of civil rights law and equal opportunity in housing. An MBA degree counts for 60 clock hours. Proof of education must be in the form of completion certificates, transcripts or other official verification from the course provider. The 90 hours are **in addition to** hours required for a salesperson license.

- Experience:** Proof of three years of full-time experience as a salesperson, or its equivalent, in relevant, related experience. For sales experience, attach Verification of Experience form (BCS/LRE-011) from each broker for whom experience was earned. For relevant, related experience, attach the following: builder, property manager or developer – Verification of Relevant, Related Experience form (BCS/LRE-031 and -032); appraiser – Verification of Appraisal Experience form (BCS/LRE-030); attorney – Broker Licensure Requirements for Attorneys-at-Law form (BCS/LRE-033-034); or loan or title company officers – a letter from employer detailing employment dates and job description.
 - Residency:** Associate brokers who do not reside in Michigan must file a Consent to Service of Process form (BCS/LCL-900). Brokers must maintain a physical location in Michigan from which business is transacted and where the broker's books and records are maintained. A post office box cannot be solely used as a broker address.
 - Licensed in Another State:** Persons who have been, or are, licensed in another state must attach to the application, or have sent to the Department, a current letter of good standing from that state's licensing authority before a Michigan license can be issued.
4. **RELICENSURE:** Relicensure applicants must complete the CE course(s) which are required per Section 2504(4) of the Code. Information regarding relicensure requirements can be found at www.michigan.gov/realestatelicense under "Licensing Links" for both brokers and salespersons.

■ Broker or Associate Broker

- APPLICATION FORM:** A license application form (BCS/LRE-010) is included with notification of a **passing score** at the Assessment Center. The application must be completed and sent with the required fee to the Department of Labor & Economic Growth within one year of passing the examination or this score will become invalid. Associate broker applications must have signatures of both applicant and employing broker. License application fees are valid for one year. **The license application may not be sent to the Department until all requirements for broker licensure have been completed.**
- EXAMINATION:** A broker examination administered by AMP must be passed. Please refer to pages 5 and 13 for registration and fee information. **Passing scores are valid for one year.**
- DOCUMENTATION:** All applicants must successfully complete the following and attach documentation to the license application:
 - Education:** Proof of completion of 90 clock hours of approved instruction, including nine hours of civil rights law and equal opportunity in housing. Applicants must complete a broker basic (preparation) course as part of the 90 clock-hour requirement. A law degree qualifies for 60 clock

HOW THE EXAMINATION IS ADMINISTERED

The Michigan Real Estate Licensing Examinations are administered by computer at six AMP Assessment Centers located throughout the state of Michigan. The examinations are administered by appointment only Monday through Friday at 9:00 a.m. and 1:30 p.m.

A listing of AMP Assessment Center locations follows. Specific driving directions and maps for each center are available on AMP's website at www.goAMP.com.

Southwest Detroit area

Willow Creek Plaza
42180 Ford Road, Suite 202
Canton, Michigan 48187

Located one mile west of I-275 loop at the corner of Ford and Lilley Roads. Look for the Willow Creek Plaza sign.

Northeast Detroit area

Northfield Office Park
5700 Crooks Road, Suite 105
Troy, Michigan 48098

Directions: From I-75 take Exit #72 – Crooks Road. Turn right (north) on Crooks Road. Northfield Office Park is on the east side of Crooks Road between Square Lake Road (19 Mile) and Long Lake Road (18 Mile). Park and enter on the east side (rear) of the building and turn right down the first hallway.

Lansing area

2450 Delhi Commerce Drive, Suite 14
Holt, Michigan 48842

From I-96 on the south side of Lansing, take Exit 104 (Cedar Street). Follow Cedar Street south approximately one mile to Willoughby Road. Turn east (left) on Willoughby Road and go approximately ¼ mile to Delhi Commerce Drive. Turn south (right) on Delhi Commerce Drive, then turn left into the parking lot of 2450 Delhi Commerce Drive. The AMP Assessment Center is in Suite 14, on the north side of the building.

Gaylord

114 S. Center Street, Suite 105
A.S. Gottloeb Building
Gaylord, Michigan 49735

Located ½ mile from the intersection of I-75 and Michigan 32 on the corner of Main Street (Michigan 32) and Center Street.

Marquette

Eastwood Professional Building
1500 W. Washington Street
(Business US Highway 41)
Marquette, Michigan 49855

Washington Street is also known as Business US Highway 41, the main highway to Marquette. The building is located immediately behind the Northern Michigan Bank building. The suite is located on the ground floor of the Eastwood Professional Building.

Grand Rapids

77 Monroe Center Street, NW
Suite 602
Grand Rapids, MI 49503

Directions: The office is located near the junction of I-196 and US 131, two major highways into Grand Rapids. From I-196 take Ottawa Avenue Exit 77-C. Turn left onto Monroe Center Street. The office is located at 77 Monroe Center Street, Suite 602 on the corner of Monroe Center Street and Ionia Avenue. There are a variety of parking options available, including metered parking and a parking garage. There is a parking garage south of the building on Louis Street and Ionia Avenue. Parking will NOT be validated and candidates may not leave during the examination to add money to meters.

■ **Holidays**

Examinations will not be offered on the following holidays:

New Year's Day
Martin Luther King Day
Presidents' Day
Good Friday
Memorial Day
Independence Day (July 4)
Labor Day
Columbus Day
Veterans' Day
Thanksgiving Day (and the following Friday)
Christmas Eve
Christmas Day
New Year's Eve Day

EXAMINATION FEE

Examination Fee: \$52

Payment may be made by credit card (VISA, MasterCard, American Express or Discover), cashier's check or money order made payable to AMP.

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

SCHEDULING AN EXAMINATION APPOINTMENT

Applicants may register by one of the following methods:

1. **Schedule Online:** The candidate may schedule an examination appointment online at any time by using our Online Application/Scheduling service at www.goAMP.com. To use this service on our website, follow these easy steps:
 - Go to <http://mirep.goAMP.com> and select "Candidates."
 - Follow the simple, 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 fees.

OR

2. **Telephone Scheduling:** Call AMP at 800/345-6559 to schedule an examination appointment. This toll-free number is answered from 7:00 a.m. to 7:00 p.m. (Central Time) Monday through Thursday, 7:00 a.m. to 5:00 p.m. on Friday and 8:30 a.m. to 5:00 p.m. on Saturday. Please have your credit card available for payment of examination fees.

OR

3. **Mail your registration form. This is a two-step process:**

First, complete the registration form included in this handbook and mail it to AMP with the examination fee (paid by cashier's check or money order) to the address indicated on the form. All sections of this form must be completed. This form will be returned, if it is incomplete, illegible or submitted with an incorrect fee.

Second, call AMP at 800/345-6559 approximately 7 to 10 days after mailing the registration form and fee to schedule an examination appointment.

When you contact AMP to schedule an appointment, please be prepared to confirm a date and location for testing and to provide your name and Social Security number. Note: Your Social Security number is required for unique identification. All individuals are scheduled on a first-come, first-served basis. Refer to the following chart.

If you call AMP by 3:00 p.m. Central Time on...	Depending on availability, your examination may be scheduled beginning...
Monday	Thursday
Tuesday	Friday
Wednesday	Monday
Thursday	Tuesday
Friday	Wednesday

You will be notified of the time to report to the Assessment Center; please make a note of it since you will NOT receive an admission letter. You will only be allowed to take the examination type for which you have applied; no changes in examination type will be made at the Assessment Center. UNSCHEDULED CANDIDATES (WALK-INS) WILL NOT BE ADMITTED to the Assessment Center.

Special Arrangements for Candidates with Disabilities

AMP 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. AMP will provide reasonable accommodations for candidates with disabilities. Accordingly, the following special needs have been addressed:

1. Wheelchair access is available at all established Assessment Centers. Candidates must advise AMP 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.

Information about applying for special accommodations may be found at www.michigan.gov/commerciallicensing or by calling the Department at 517/241-9289. Be prepared to provide documentation from an appropriate professional (e.g., education professional, doctor, psychologist, psychiatrist).

Candidates requesting special accommodations must receive approval before they can be scheduled for an examination. Approval is good for one examination appointment only.

TELECOMMUNICATION DEVICES FOR THE DEAF

AMP is equipped with Telecommunications Devices for the Deaf (TDD) to assist deaf and hearing-impaired candidates who wish to make application for the examination. TDD calling is available 8:30 a.m. to 5:00 p.m. (Central Time) Monday through Friday at 913/495-4437. This TDD phone option is for individuals equipped with compatible TDD equipment.

EXAMINATION APPOINTMENT CHANGES

Candidates who have scheduled appointments for examination may reschedule their appointments for a future date on **one occasion per examination fee paid**. Candidates desiring to change their appointments, must call AMP at 800/345-6559 at least four business days prior to the examination (see following table). Candidates wishing to change their appointments within four days of the examination will not be refunded their examination fee and will be required to pay the entire examination fee for any future examinations.

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

MISSED APPOINTMENTS AND CANCELLATIONS

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 AMP at least four 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.
- Failure to provide appropriate identification at the time of the examination is considered a missed appointment.

INCLEMENT WEATHER, POWER FAILURE OR EMERGENCY

In the event of inclement weather or unforeseen emergencies on the day of an examination, AMP will determine whether circumstances warrant the cancellation, and subsequent rescheduling, of an examination. The examination will usually not be rescheduled if the Assessment Center personnel are able to open the Assessment Center. If power to a testing center is temporarily interrupted during an administration, your

examination will restart where you left off and you may continue the examination.

Candidates may contact AMP's Weather Hotline at 913/495-4418 (24 hours/day) prior to the examination to determine if AMP has been advised that any Assessment Centers are closed. Every attempt is made to administer the examination as scheduled; however, should an examination be canceled at an Assessment Center, all scheduled candidates will receive notification following the examination regarding rescheduling or reapplication procedures.

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 AMP; 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 by contacting AMP.

PREPARING FOR THE EXAMINATION

The study and examination-taking advice described here may be helpful in preparing for the examination. Try to be objective about personal learning needs when deciding how best to study. Plan a study schedule well in advance. Use learning techniques, such as study group discussions or audiovisual aids. Be sure to find a quiet place to study where interruptions will be minimal. We suggest that study efforts be concentrated on a few carefully chosen textbooks, as well as the material provided by the real estate school.

■ Test-taking Advice

1. The examination will be timed and the computer will indicate the time remaining on the screen. If the time display feature is distracting, it may be turned off during the examination. If the candidate chooses to turn off the time feature, it would be beneficial to periodically check the progress in order to make any necessary adjustments. Remember, the more questions answered, the better the chances are of achieving a passing score. The time limit is intended to allow candidates to complete the entire examination by working quickly and efficiently.
2. To maximize the chances of passing, be sure to answer each question, even the ones for which the answers are uncertain. Avoid leaving any questions unanswered. It is better to guess than to leave a question unanswered; there is no penalty for guessing.

EXAMINATION CONTENT

To begin preparing in an informed and organized manner, it is important to know what to expect from the actual examination in terms of the content. A detailed content outline is included in the back of this handbook and the numbers included on the detailed content outline give a general idea of the importance of each examination category. The specific topics tested are listed in the detailed content outline. Although the topics are virtually the same for the salesperson and broker examinations, the number of questions in each content area may not be the same.

Additionally, the content of the questions on the broker examination may emphasize different aspects of the same content that appears on the salesperson examination. At least 10 questions on each examination require mathematical calculations, and at least five questions on each examination pertain to fair housing law. In addition to the questions that are used to determine your score, the real estate examinations may contain questions that are being pretested for use in future versions of the examination. Pretest questions are not identified, and are not included in the candidate's score.

Note: Unless specified otherwise, all calculations are based on a 360-day year, 30-day month, and costs for the closing date belong to the buyer.

Real Estate Examination Program Michigan Examination Content Outline

	<u>Number of Questions</u>	
	<u>Broker</u>	<u>Salesperson</u>
1. Listing Property	31	34
2. Selling Property	21	22
3. Property Management	14	12
4. Settlement/Transfer of Ownership	14	17
5. Financing	10	12
6. Professional Responsibilities/ Fair Practice/Administration	10	3
7. Michigan State Laws and Rules		
A. Duties and Powers	3	3
B. Licensing Requirements	3	3
C. Statutory Requirements	13	10
D. Additional State Topics	16	14
TOTAL SCORED ITEMS	135	130
PRE-TEST ITEMS (MAXIMUM)	10	10

Sample Questions

The following illustrate the type of questions used on the salesperson and broker examinations. These sample questions do not represent the full range of content or difficulty levels found in the examinations. They are intended to help applicants become familiar with the types and formats of examination questions. Each question should be read carefully and the best answer selected. Answers may then be checked using the answer key that follows. The answer key also shows the topic being tested which may be matched to those sections on the detailed content outline (beginning on page 17 of this handbook).

SALESPERSON EXAMINATION SAMPLE QUESTIONS

- Baird bought two rectangular lots, each of which measured 244' x 250'. Approximately how many total acres were in the two lots combined?
 - 2.8
 - 3.2
 - 5.6
 - 7.0
- 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?
 - escheat
 - homestead
 - eminent domain
 - adverse possession
- 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?
 - power of attorney
 - police power
 - eminent domain
 - escheat
- All of the following would be considered encumbrances **EXCEPT**
 - encroachments.
 - mortgages.
 - easements.
 - closing costs.

5. 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.
6. An agent who works for ABC Realty obtains a listing. Two days later, the agent begins working for XYZ Realty. Which of the following is true regarding this listing?
 - A. The listing is transferred to XYZ Realty.
 - B. The agent is entitled to compensation when she begins working for XYZ Realty.
 - C. The listing remains with ABC Realty.
 - D. The listing is automatically terminated.
2. An investor is considering the purchase of a shopping center. An estimate of the value of the real property should be
 - A. inversely proportional to the property's remaining physical life.
 - B. based on the depreciated cost of improvements plus the land value.
 - C. proportional to the location of the building.
 - D. based on the capitalization of projected future net income.
3. A residential lease would be terminated by which of the following?
 - A. the lessor becomes incompetent
 - B. death of the lessor
 - C. sale of the property
 - D. a bilateral agreement
4. In a deed, the clause that conveys the title is known as the
 - A. alienation clause.
 - B. granting clause.
 - C. dedication clause.
 - D. habendum clause.
5. A buyer who is confined to a wheelchair wishes to purchase a property a broker advertised for sale in a newspaper. The broker honestly believes the buyer may have access problems with the property. To save the buyer trouble, the broker does not show the advertised property. Which of the following best describes the broker's actions?
 - A. The broker is in violation of the law.
 - B. The broker's actions were warranted since he acted in good faith.
 - C. The broker was within his rights since the buyer was not aware of the access problem.
 - D. The broker is in violation unless a comparable barrier-free home is available.

Salesperson Answer Key		
Question #	Key	Topic
1.	A	1A6
2.	D	4D3
3.	C	4D5
4.	D	1A11
5.	B	6A2
6.	C	6A1

BROKER EXAMINATION SAMPLE QUESTIONS

1. All of the following must be considered when using the sales comparison approach **EXCEPT**
 - A. original purchase price.
 - B. date of sale of comparable properties.
 - C. condition of comparable properties.
 - D. financial terms of comparable sales.
6. Carr used her VA guarantee to purchase a home. Later Carr sold this home, paid off the mortgage, and made an offer on another, more expensive home. Which statement about the financing of this second home is true?
 - A. Carr may use a full, new VA guarantee to finance the home because she has repaid the first loan.
 - B. Carr must wait to use a VA-guaranteed loan because she bought and sold the first house within a five-year period.
 - C. Carr may use only one-half of her VA entitlement because VA loans on second homes are guaranteed for one-half of the original entitlement.
 - D. Carr may not use a VA-guaranteed loan because they are available only for mortgage loans on first homes.

Broker Answer Key		
Question #	Key	Topic
1.	A	1C1
2.	D	1C2
3.	D	3B1
4.	B	4C8
5.	A	6A2
6.	A	5B3

■ Sample National Real Estate Salesperson Examination

The Sample National Real Estate Salesperson Examination is available in web-based and paper-and-pencil formats. To order the online sample examination, please visit www.goAMP.com and click on “Products,” “Practice Tests” and “Real Estate Examination Program.” 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. To order the sample examination in paper-and-pencil format, please complete the order form included in this handbook. No duplication of the sample examination is allowed. The examination is copyrighted by AMP.

TAKING THE EXAMINATION

Your examination will be given by computer at an AMP Assessment 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 Assessment Center no later than your scheduled examination time. Look for signs indicating AMP Assessment Center Check-in. **A CANDIDATE WHO ARRIVES MORE THAN 15 MINUTES AFTER THE SCHEDULED EXAMINATION TIME WILL NOT BE ADMITTED.**

■ Identification

To gain admission to the Assessment Center, a candidate needs to present two forms of identification, one with a current photograph. Both forms of identification must be current and include the candidate’s current name and signature. The candidate will be required to sign a roster for verification of identity.

Acceptable forms of photo identification include a current driver’s license with photograph, a current state identification card with photograph, a current passport, or a current military identification card with photograph. Employment ID cards, student ID cards and any type of temporary identification are NOT acceptable as the primary form of identification.

YOU MUST HAVE PROPER IDENTIFICATION TO GAIN ADMISSION TO THE ASSESSMENT CENTER. Failure to provide appropriate identification at the time of the examination is considered a missed appointment. There will be no refund of your examination fee.

RULES FOR THE EXAMINATION

■ Security

AMP maintains examination administration and security standards that are designed to assure that all candidates are provided the same opportunity to demonstrate their abilities. The Assessment 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, personal digital assistants (PDAs), pagers or cellular phones are allowed in the testing room.
- No programmable calculators are permitted. Only silent, hand-held, solar- or battery-operated calculators without paper tape-printing capabilities or alphabetic keypads, may be used. Financial calculators are allowed if they meet these specifications. Calculator malfunction during an examination does not constitute grounds for challenging examination scores or requesting additional testing time.
- No guests, visitors or family members are allowed in the testing room or reception areas.
- No personal items, valuables, or weapons should be brought to the Assessment Center. Only keys and wallets may be taken into the testing room and AMP is not responsible for items left in the reception area.

■ Examination Restrictions

- No personal belongings will be allowed in the Assessment Center. Pencils will be provided during check-in.
- You will be provided with scratch paper to use during the examination, which must be returned to the supervisor at the completion of testing, or you will not receive a score report. No documents or notes of any kind may be removed from the examination room.
- No questions concerning the content of the examination may be asked during the examination.
- Eating, drinking or smoking will not be permitted in the Assessment 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

Individuals who engage in any of the following conduct may be dismissed from the examination, their scores will not be reported and examination fees will not be refunded.

Examples of misconduct are when a candidate:

- creates a disturbance, is abusive, or otherwise uncooperative;
- uses electronic communications equipment such as pagers, cellular phones, PDAs;
- gives or receives help or is suspected of doing so;
- attempts to record examination questions or make notes;
- attempts to take the examination for someone else; or
- is observed with notes, books or other aids.

■ Copyrighted Examination Questions

All examination questions are the copyrighted property of AMP. 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

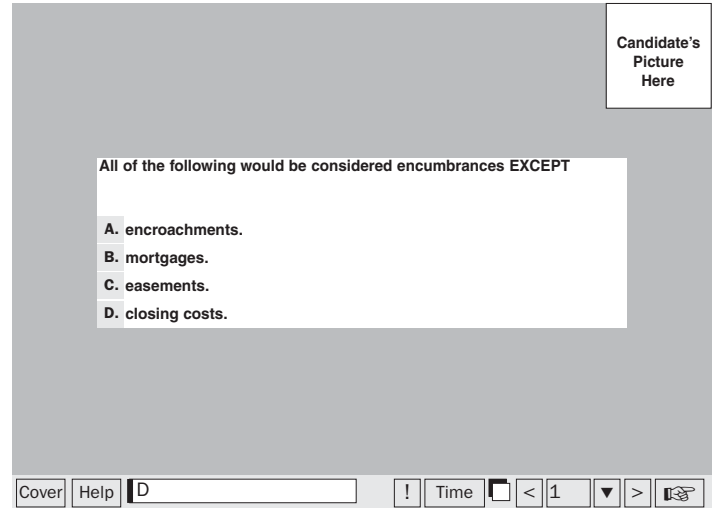
After your identification has been confirmed, you will be directed to an examination station. You will be instructed on-screen to enter your Social Security number. You will take your photograph which will remain on screen throughout your examination session. This photograph will also print on your score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

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
Salesperson	3 hours
Broker	3 hours



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 or select the Time key 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 pressing the A, B, C, or D key 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 or select the NEXT key. 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 examination 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 hand icon or select the NEXT key to advance to the next unanswered or bookmarked question on the examination. To identify all unanswered and bookmarked questions, repeatedly click on the hand icon or press the NEXT key. 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.

■ Candidate Comments

During the examination, online comments may be provided for any question by clicking on the button displaying an exclamation point (!) 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

■ Scoring the Examination

The passing score reflects the amount of knowledge that a committee of experts has determined to be appropriate for licensure. A criterion-referenced, standard-setting procedure involving expert judgment was used to evaluate each question on the entire examination in order to identify an appropriate passing point. Your ability to pass the examination depends on the amount of knowledge that you display, and not on the performance of the other individuals taking the examination.

As new forms of the examination are introduced, a certain number of questions in each content area are replaced by new questions. Questions are selected for inclusion on an examinations form to ensure that it exactly matches the detailed content outline as well as a target difficulty range. By including questions at the specified range of difficulty, the overall difficulty level of the examination remains stable. This means that the passing point consistently reflects the same level of knowledge of real estate. The goal of this procedure is to ensure fairness to all candidates.

After completing the examination, candidates are asked to provide responses to a short evaluation of their examination experience. Then, candidates are instructed to report to the examination proctor to receive their instant score report. Scores are reported in written form only, in person or by U.S. mail. Please do not call AMP or the Department for score information; scores are not reported over the telephone, by electronic mail or by facsimile.

■ If You Pass the Examination

If you pass the examination, the score report will indicate only that the examination has been passed. Numeric scores are not available to passing candidates.

■ If You Fail the Examination

If you fail the examination, you will receive a diagnostic score report showing your score. Your score report will also show your scores on major content areas of the examination. The examination may be retaken by submitting a new registration form and fee to AMP and scheduling an examination appointment online at www.goAMP.com or by calling AMP at 800/345-6559.

■ Duplicate Score Report

Candidates may purchase additional copies of their score reports at a cost of \$3.50 per copy. Requests must be submitted to AMP, in writing, within 12 months after the examination. Complete the request form on page 15 of this handbook and submit it with the required fee payable to AMP. Duplicate score reports will be processed and mailed within approximately two weeks following receipt of the request.



MICHIGAN REAL ESTATE EXAMINATIONS REGISTRATION FORM

Instructions for Completing the Examination Registration Form*

(Use this form only if paying by check or money order.)

The numbered items correspond to the numbered blanks on the registration form (reverse side). **Please type or print in ink all information.**

1. **NAME:** Enter candidate's last name, first name and middle initial exactly as they appear on the driver's license. Do not use nicknames. **NOTE:** If your examination registration does not match your official form of identification provided at the Assessment Center, you will not be admitted to the examination.
2. **MAILING ADDRESS:** Abbreviate words like street, drive or road, and enter the zip code.
3. **TELEPHONE NUMBER:** Please provide a telephone number at which the candidate may be reached during normal business hours Monday through Friday. This number will be used by AMP only in the event the registration form has been incorrectly completed or if there should be a last minute change in the Assessment Center location.
4. **SOCIAL SECURITY NUMBER:** Enter candidate's Social Security number. **The Social Security number will be used as the identification number for this examination. Registration cannot be processed without it.**
5. **BIRTH DATE:** Enter the month, day and year of candidate's birth.
6. **EXAMINATION TYPE:** Choose the appropriate box and indicate if candidate has previously taken the examination.
7. **ELIGIBILITY:** Provide the school name and code (see page 21), and date of completion. The accuracy of this information is important. It is used by the Department to verify the candidate's attendance reported by the school.
8. **EXAMINATION FEE:** The examination fee is \$52. This fee must be submitted with the registration form, unless payment is made by credit card. Cashier's checks, money orders and personal checks should be made payable to AMP.
9. **SIGNATURE AND DATE:** Candidate must read the statement and sign legal name as it would appear on a check or business letter.

* Candidates will be required to provide the above information if scheduling online or calling AMP's toll-free number and paying by credit card.

MICHIGAN REAL ESTATE EXAMINATION REGISTRATION FORM

If you are paying your examination fee by personal check, cashier's check or money order, complete this form and mail it with the \$52 examination fee to: Michigan Real Estate Examination, Examination Services, AMP, 8310 Nieman Road, Lenexa, KS 66214-1579. If payment is made by credit card, visit www.goAMP.com or call AMP at 800/345-6559 to schedule your appointment and do NOT SUBMIT THIS FORM. Review the license requirements and qualifications on pages 2-3 of this handbook.

1. **NAME** _____
 Last Name _____ First Name _____ M.I. _____
2. **MAILING ADDRESS** _____
 Number, Street and Apartment Number _____

 City _____ State _____ Zip Code _____
3. **TELEPHONE NUMBER** (_____) _____ - _____
 Daytime Telephone
4. **SOCIAL SECURITY NUMBER** _____ - _____ - _____
5. **BIRTH DATE** _____ - _____ - _____
 Month Day Year
6. **EXAMINATION TYPE** (*check one*) Broker Salesperson
7. **ELIGIBILITY** (For New Salesperson Applicants only)
 By the examination date for which I am registering, I will have earned a Certificate of Completion from an approved Michigan real estate school. I understand that I must successfully complete the school's requirements prior to sitting for the examination.
 School Name: _____ School Code: _____
 Date program has been, or will be, completed: _____
8. **EXAMINATION FEE** \$52
 The examination fee must be submitted with the registration form. Payment may be made by personal check, cashier's check or money order made payable to AMP or by credit card.
9. **SIGNATURE AND DATE** (You **must** sign and date this application on the lines provided in order to sit for the examination.)
 I certify that I am not affiliated with a real estate school as an administrator, instructor or designee taking the examination for any purpose other than to obtain a license. The information I have provided on this registration form is true and complete to the best of my knowledge.
 Signature: _____ Date: _____

Mail this form with appropriate payment to:

**Michigan Real Estate Examination
 Examination Services
 AMP
 8310 Nieman Road
 Lenexa, KS 66214-1579**

DUPLICATE SCORE REPORT REQUEST FORM FOR MICHIGAN

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 for \$3.50 per copy. Duplicate score reports will be processed and mailed within approximately two weeks following receipt of the request.

Name: _____ Social Security #: _____

Address: _____

_____ Daytime Phone: _____

Examination Taken: Salesperson Broker Examination Date: _____ Assessment Center: _____

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

Signature: _____ Date: _____

DETAILED CONTENT OUTLINE

Topics in italics appear on the Broker Examination only

1. Listing Property

A. Listing

1. Legal description
2. Lot size
3. Physical dimensions of structure
4. Appurtenances (for example, easements and water rights)
5. Utilities
6. Type of construction
7. Encumbrances (for example, liens, encroachments, restrictions)
8. Compliance with building codes
9. Ownership of record
10. Homeowners association documents and expenses
11. Brokerage fee
12. Property taxes

B. Assessment of Property Value

1. Location
2. Anticipated changes (for example, zoning and use)
3. Depreciation
4. Deterioration (for example, physical)
5. Obsolescence (for example, usefulness, outdated characteristics)
6. Improvements (for example, additions)
7. Economic trends
8. Market data

C. Services to the Seller

1. Responsibilities of the licensee and the listing firm
2. Property subdivision
3. Hidden defects known by the owner
4. Information about required disclosures (for example lead based paint)
5. Property included in and excluded from sale (for example, land, minerals, water, crops, fixtures)
6. Personal property and real property differences
7. Net proceed estimation
8. Completion of listing agreement, provision to seller, explanation
9. Determination that parties holding title have signed listing agreement
10. Showing of house and safeguarding property
11. Methods of marketing property
12. Presentation of offers to the seller
13. Property tax information
14. Transaction files
15. Deed restrictions and covenants
16. Forms of ownership interests in real estate, issues related to conveyance of real property
17. Fair housing laws
18. Comparative market analysis – sales comparison approach
19. Comparative market analysis – income derived from property use
20. Independent appraisal necessity
21. Inspection necessity
22. Non-ownership interests in real property (for example leasehold interests of tenants)
23. Planning and zoning (for example, variance, zoning changes, and special study zones such as floods and geological hazards)

2. Selling Property

A. Services to the Buyer

1. Relationship and responsibilities of licensees and selling firm to buyer
2. Rights of ownership (for example, bundle of rights)
3. Types of ownership (for example, joint tenancy and tenancy in common)
4. Determination of buyer's price range and eligibility for various types of financing
5. Identification of property that meets buyers needs and specifications
6. Current market conditions
7. Showing properties to prospective buyers
8. Characteristics of property
9. Material facts concerning property (for example, taxes, zoning, building codes, and other land use restrictions)
10. Physical condition of property (for example, defects and environmental hazards)
11. Psychological impact related to property
12. Income tax implications of home ownership
13. Tax implications for real estate investments
14. Required disclosure statements
15. Sales contract forms and provisions, including contingencies
16. Recommendation that buyer seek legal counsel
17. Preparation of offers and counteroffers
18. Presentation of offers and counteroffers
19. Planning and zoning (for example, variance, zoning changes, and special study zones such as floods and geological hazards)
20. Availability of home protection plans
21. Need for insurance (for example, fire, hazard, liability)
22. Policy for complying with fair housing laws

B. Advising Buyers of Outside Services

1. Inspection reports
2. Survey reports
3. Appraisal reports
4. Environmental reports

3. Property Management

A. Leasing and Management

1. Negotiation of property management agreements
2. Negotiation of lease agreements used in property management
3. Preparation of rental and lease agreements
4. Explanation of rental and lease agreements
5. Methods of marketing property
6. Rental market evaluation
7. Disclosure of material facts to lessee
8. Obtaining tenants
9. Showing property to prospective tenants
10. Occupancy terms
11. Applicant screening according to laws and regulations
12. Complaints and conflict resolution among tenants
13. Prorating of rents and leases
14. Operating budgets
15. Trust accounts
16. Financial statements for owners
17. Income, expenses, and rate of return

18. Environmental and safety hazards
19. Compliance with federal requirements (for example, ADA, fair housing, lead-based paint disclosures)
20. Eviction proceedings
21. Maintenance and repair management
22. Fees, security deposits, and rent
23. Insurance coverage to protect tenant and owner

4. Settlement/Transfer of Ownership

A. Tax Issues

1. Tax implications of interest expenses
2. Real property taxes
3. Tax shelters
4. Capital improvements
5. Property taxation (for example, ad valorem, special assessments)
6. Tax deferred exchanges

B. Titles

1. Need for title search
2. Title insurance (for example, owner and mortgagee)
3. Title problems
4. Legal procedures (for example, quiet title, foreclosure, bankruptcy, declaratory judgment)
5. Preparation of title abstracts
6. Liens and order of priority (for example, mortgages, trust deeds, construction/mechanics liens, judgments by court)
7. Importance of recording

C. Settlement Procedures

1. Purposes and procedures of settlement
2. Obligations of settlement agent
3. Calculations regarding proration/prepayment
4. Warranties associated with deeds (for example, grant, quitclaim)
5. Settlement statement (HUD-1 form)
6. Other settlement documents (for example, deed, bill of sale, note, deed of trust)
7. Real Estate Settlement Procedures Act
8. Transfer tax

D. Completion of the Transaction

1. Negotiations between buyers and sellers leading to an agreement
2. Contract requirements and fulfillment of contingencies leading to closing
3. Federal statutory requirements
4. Rights of home ownership (for example, homestead, rights of husband and wife)
5. Rights of others related to property (for example, adverse possession, adjoining owners, encroachments)
6. Nature and types of common interest ownership (for example, condominium, planned unit development, cooperative, townhouse)
7. Eminent domain proceedings
8. Legal proceedings against property (for example, attachments and notice of pending legal action)
9. Securities law application and referral
10. Situations where experts are required (for example, financial planning and legal advice)
11. Closing statements (for example, calculate amount owed by buyer and net to seller)

5. Financing

A. Sources of Financing

1. Institutional (for example, savings and loans, banks, mortgage brokers)
2. Seller financing (for example, land contract, purchase money mortgage)
3. Assumption of financing
4. Other sources of financing

B. Types of Loans

1. Security for loans (for example, trust deeds, land contracts, mortgages)
2. Repayment methods (for example, adjustable rate mortgage, fully/partially/nonamortized, renegotiated rate)
3. Forms of financing (such as FHA, VA, FmHA, conventional loan)
4. Secondary mortgage markets (for example, Fannie Mae, FHLMC, GNMA)
5. Other types of mortgage loans (for example, wraparound, blanket, package)
6. Down payment assistance programs

C. Terms and Conditions

1. Compliance with provisions of federal regulations (for example, Truth-in-Lending Act, Equal Credit Opportunity Act)
2. Loan origination costs (for example, appraisal fee, credit reports, points)
3. Lender requirements (for example, property insurance, escrow, deposits, underwriting criteria)
4. Conditional approval
5. Default
6. Foreclosure and redemption rights
7. Nonrecourse provision

D. Common Clauses and Terms in Mortgage Instruments

1. Clauses and terms in mortgage (for example, prepayment, interest rates, release, due-on-sale, subordination)
2. Escalation
3. Acceleration

6. Professional Responsibilities/Fair Practice/ Administrative

1. *Terms of contract between salesperson and broker (for example, employee, independent contractor)*
2. *Trust accounts*
3. Complete and accurate records of business transactions
4. *Required notifications and reports to real estate regulatory agency*
5. *Company policies, procedures, and standards*
6. Market trends, availability of financing, rates, and conditions of obtaining credit
7. Resolving misunderstandings among parties to real estate transactions
8. *Sales force training*
9. *Sales force supervision*
10. Commissions from sales of real estate
11. *Appropriate distribution of commissions*
12. *Accounting procedures in the office*

7. MICHIGAN STATE LAWS AND RULES

A. Duties and Powers of the Department and the Board

[NOTE: On the examinations, “Department” refers to the Department of Labor & Economic Growth (DLEG); “Board” refers to the Board of Real Estate Brokers and Salespersons.]

1. general powers
2. investigations, conferences, hearings and exemptions
3. penalties

B. Licensing Requirements

1. activities requiring a license and exemptions
2. types of licenses
3. eligibility for licensing
4. license renewal, including continuing education
5. transfer or change in license

C. Statutory Requirements Governing the Activities of Licensees

1. advertising
2. broker/salesperson relationship
3. commissions
4. disclosure/conflict of interest
5. handling of contracts, documents, listings and recommendations
6. handling of monies
7. place of business
8. recordkeeping
9. inducements

D. Additional State Topics

1. Land Division Act – Public Act 591, as amended
2. Michigan Land Sales; Land Sales Act, out-of-state promotional sales
3. Michigan fair housing; Elliott-Larsen Act, Persons with Disabilities Civil Rights Act
4. Landlord-Tenant Relationship Act, Truth in Renting Act
5. usury laws
6. transfer tax
7. Construction Lien Act and Recovery Fund
8. Michigan Condominium Act
9. Michigan Consumer Protection Act
10. Michigan State Housing Development Authority (MSHDA)
11. Michigan Due-on-Sale Clause Act
12. Uniform State Antitrust Act
13. Michigan Environmental Protection Act (MEPA)
14. Wetland Protection Act and Rules
15. Michigan Uniform Securities Act
16. Mortgage Brokers, Lenders, and Servicers Licensing Act
17. Michigan Right to Farm Act

In addition, all items will be classified according to the cognitive level that is expected to be required for the entry-level candidate to appropriately respond to the item. The cognitive level classifications are defined in the following table, which also shows the approximate number of items at each level for the broker and sales examinations.

Level	Definition	Broker	Sales
Recall (1)	Requires only recognition of isolated information, such as specific facts, generalizations, concepts, principles, or procedures. The information generally does not vary relative to the situation.	23	41
Application (2)	Requires interpretation, classification, or manipulation of limited concepts or data, in which the response or outcome is situationally dependent, but not overly complex.	59	48
Analysis (3)	Requires integration or synthesis of a variety of concepts to solve a specific problem situation (for example, evaluating and rendering judgments on complex problems with many situational variables).	18	11



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 AMP or the Department. Please refer to the most current editions. Computer software is also available from several publishing companies, but it is not listed here.

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.

Waller, J.D., Jack, K. Michigan Real Estate Law and Practice: A Contemporary Guide to a Changing Industry. Version 4, Madison Heights, MI; Ritam Press, Ltd.

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



REAL ESTATE SCHOOL CODES

Use these real estate school codes to complete Section 7 of the registration form on page 14.

<u>Code</u>	<u>Name</u>	<u>Code</u>	<u>Name</u>
269	Academy of Real Estate	188	National School of Real Estate
257	AD Appraisal and Real Estate Training	216	NCI Associates, Ltd.
262	Career Academy of Real Estate, LLC	275	Northern Michigan University
274	Career WebSchool/Thomson Learning	259	Northville High School
122	Central Michigan University	236	Professional Learning Network, Inc.
233	Currey Management Institute	249	Property Professionals, Inc.
124	Delta College	266	Quickstart Licensing
248	Education Services Plus	250	Real Estate Careers' Academy
270	Fresh Start School of Real Estate	271	Real Estate Institute
263	Future Technologies and Training, Inc.	106	Real Estate One Academy
183	Glen Oaks Community College	244	Real Estate Professional Education Group, LLC
272	Great Oaks Education	107	Sharp Real Estate Training, Inc.
261	Greater Michigan School of Real Estate	258	The Forte Institute, LC
109	Holloway's Real Estate Institute, Inc.	256	The Institute – The Source for Continuing Education, LLC
246	Independence School of Real Estate, L.C.	252	The Real Estate Education Center, Inc.
118	Lansing Community College	134	The Real Estate School
265	Learning Solutions	174	The Real Estate School of Michigan, Inc.
207	Macomb County Association of Realtors School of Real Estate (MCAR)	239	Theresa A. Morse School of Real Estate
172	Michigan Association of Realtors	105	U. S. Brokers Institute, Inc.
230	Michigan Institute of Real Estate	268	Urban Training Center
225	Michigan Real Estate Academy	260	Vaughn's Real Estate Training
267	Michigan Realty Training Center	136	Viking School of Real Estate
264	Michigan State University	243	Washtenaw Community College
231	Mid-Michigan School of Real Estate Training	273	Wayne County Community College District
103	Middleton Real Estate Training, Inc.	999	OTHER SCHOOLS NOT LISTED
115	Muskegon Community College		



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