



PSI licensure:certification
 3210 E Tropicana
 Las Vegas, NV 89121
 www.psiexams.com



COMMONWEALTH OF PENNSYLVANIA

REAL ESTATE SALESPERSON, BUILDER/OWNER SALESPERSON, RENTAL LISTING REFERRAL AGENT, CEMETERY BROKER, AND BROKER CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at www.psiexams.com

EXAMINATIONS BY PSI

Pennsylvania state laws stipulate that a person may not act as a real estate salesperson, builder/owner salesperson, rental listing referral agent, cemetery broker, or broker without first obtaining a license issued by the Department of State. To be licensed, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to real estate.

The Pennsylvania Real Estate Commission has contracted with PSI licensure:certification (PSI) to conduct its examination program. PSI provides examinations through a network of computer examination centers in Pennsylvania. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The following are the Pennsylvania real estate licensing examinations offered by PSI:

- Real Estate Broker
- Real Estate Salesperson
 - Cemetery Broker
 - Rental Listing Referral Agent
 - Builder/Owner Salesperson

This Candidate Information Bulletin provides you with information about the examination and application process to become a real estate licensee in the State of Pennsylvania.

If you hold a real estate license in a jurisdiction in which Pennsylvania has a signed reciprocal license agreement with and you plan on keeping that licensee active, you are exempt from taking the examination. Please look on the Commission's website (www.dos.pa.gov/estate) for details.

CONTACT INFORMATION

All questions and requests for information pertaining to the examination should be directed to PSI.

PSI licensure:certification
3210 E Tropicana
Las Vegas, NV 89121
(800) 733-9267 * Fax (702) 932-2666
www.psiexams.com

All questions and requests for information pertaining to licensure should be directed to the Pennsylvania Real Estate Commission.

Pennsylvania Real Estate Commission
P.O. Box 2649
Harrisburg, PA 17105-2649
(717) 783-3658 * Fax (717) 787-0250
www.dos.pa.gov/estate

EXAMINATION ELIGIBILITY AND APPROVAL PROCESS

Your examination scores are only valid for *three years*. Therefore, the Commission must receive your completed application, fees and required documentation within three years of passing the examination. If you miss the three-year deadline, you will be required to retake the examination before a license will be issued. Note: if you have passed the two sections of examination, on different dates, the three-year period begins the day you pass the first part of the examination.

BROKER:

A candidate for a broker's license must pass the Broker examination. To qualify to take the Broker examination, download the Broker/Cemetery Broker Examination Eligibility Application (SPOA 2103) from the Commission's website (www.dos.pa.gov/estate). Further, you must:

- be at least 21 years old;
- be at least a high school graduate or equivalent;
- have at least 3 years of qualified experience as a licensed salesperson or at least 3 years of equivalent experience, education or both;
- have completed 16 credits or 240 hours of real estate instruction (as outlined on form SPOA 2103) within 10 years prior to the date of successful completion of the licensing examination;
- submit form SPOA 2103, correct fee and required attachments to the Pennsylvania Real Estate Commission.

Upon approval by the Commission, you will be sent a Certificate of Examination Eligibility Registration Form, including instructions for contacting PSI about scheduling/paying for the Broker examination.

If you are denied eligibility, the Commission office will notify you in writing of the reason(s) for denial.

CEMETERY BROKER:

A candidate for a cemetery broker's license must pass the Salesperson examination. To qualify to take the Salesperson examination, download the Broker/Cemetery Broker Examination Eligibility Application (SPOA 2103) from the Commission's website (www.dos.pa.gov/estate). Further, you must:

- be at least 21 years old;
- have at least 3 years of experience as a licensed salesperson or cemetery salesperson, or at least 3 years of equivalent experience, education or both;
- have completed 4 credits or 60 hours of real estate instruction (as outlined on form SPOA 2103) within 10 years prior to the date of successful completion of the licensing examination;
- submit form SPOA 2103, correct fee and required attachments to the Pennsylvania Real Estate Commission.

Upon approval by the Commission, you will be sent a Certificate of Examination Eligibility Registration Form, including instructions for contacting PSI about scheduling/paying for the Salesperson examination.



If you are denied eligibility, the Commission office will notify you in writing of the reason(s) for denial.

SALESPERSON AND RENTAL LISTING REFERRAL AGENT:

A candidate for a salesperson or rental listing referral agent license must pass the Salesperson examination. To qualify to take the Salesperson examination, you must:

- be at least 18 years old;
- Meet one of the following:
 - Have completed education requirements in one of the following ways:
 - Successfully completed 5 credits or 75 hours of basic real estate courses through:
 - A real estate education provider in Pennsylvania approved by the Commission; or
 - A real estate education provider outside of Pennsylvania that has been approved by the real estate licensing authority of the jurisdiction where the real estate education provider is located; or
 - An accredited college
 - Possess one of the following:
 - A bachelor's degree with a major in real estate from an accredited college or university; or
 - A bachelor's degree from an accredited college or university, having completed coursework equivalent to a major in real estate; or
 - A juris doctor degree from an accredited law school

The National portion of the examination will be waived if you meet the following:

- Completed the education requirements listed above and possess a Certification of Licensure (Letter of Good Standing) from the licensing authority of another jurisdiction showing you have been actively licensed within the past 5 years. Submit a Certification of Licensure from that jurisdiction, dated within 90 days of the date you are registering.

If you meet the qualifications above, you may register with PSI to take the Salesperson examination by:

- Submitting the completed PSI Registration Form (form included in this packet), including the \$49 examination fee and;
- Submitting one of the following:
 - The Certificate of Completion or transcript issued by a Commission-approved real estate school. **MAKE A COPY** of this document to provide to the Commission when requesting licensure.
 - Certificate of Completion or transcript from an approved out-of-state real estate school.
 - Certificate of Completion or transcript from an accredited college or university.
 - Certified transcript from an accredited law school showing you obtained your Juris Doctor degree, or a Certification of Good Standing from the Supreme Court in the state where you practice law.
 - If actively licensed in another jurisdiction within the past 5 years, submit a Certificate of Licensure from that jurisdiction, which includes proof of 75 hours of education, **dated within 90 days of the date you are**

registering. **MAKE A COPY** of this document to provide to the Commission when requesting licensure.

Certificates of Completion and transcripts must contain the following information:

- The provider's name and Commission approval number;
- The location where the course was taught (may say "online");
- The name of the student;
- The course title;
- The date the student completed the course;
- The number of hours of the course;
- The student's final grade in the course;
- The date the certificate/transcript was issued.

Note: They are valid for 10 years from completion date, the only exception is if the candidate holds a law or bachelor's degree. After August 28, 2018 they are valid for 5 years from completion date.

These documents may be submitted, along with your two (2) page registration form, to PSI by either fax or email pareapp@psionline.com.

Upon approval of eligibility, you will be mailed a confirmation notice containing instructions for scheduling an appointment to take the examination.

If you are denied eligibility, PSI will notify you via first class mail.

BUILDER/OWNER SALESPERSON:

A candidate for a builder/owner salesperson license must pass the Salesperson's examination. To qualify to take the salespersons examination, you must:

- be at least 18 years old.

If you meet the qualification above, you may register with PSI to take the salespersons examination by:

- Submitting the completed PSI Registration Form (form included in this packet), including the \$49 examination fee. You may also register via internet, phone, or fax (see instructions on the following page).

EXAMINATION FEE

Examination Both Portions	\$49
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The fee is \$49 for the 2 examination portions, regardless of whether you take 1 or both examination portions. Examination retakes are \$49 for 1 or both examination portions. The examination fee is valid for one year.

NOTE: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

SCHEDULING AN APPOINTMENT TO TAKE THE EXAMINATION

Once you have received your eligibility notice, you are responsible for contacting PSI to schedule an appointment to take the examination. PSI will make every effort to schedule



the examination site and time that is most convenient for you. You may schedule for an examination via the Internet 24 hours a day at www.psiexams.com. Or, call PSI at (800) 733-9267. PSI registrars are available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time. If space is available in the examination site of your choice, you may schedule an examination 1 day prior to the examination date of your choice, up to 7:00 pm Eastern Time. Please be prepared to offer alternate examination appointment choices.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee *if your cancellation notice is received 2 days prior to the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak to a Customer Service Representative.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

SCHEDULING A RE-TAKE EXAMINATION

Due to processing procedures and reporting of your scores, it is not possible to schedule a retake examination on the same day in which you tested unsuccessfully. For example: if a candidate tests unsuccessfully on Wednesday they may contact PSI on Thursday, and depending on seating availability, may retest as soon as Friday.

To schedule a retake:

■ **ON-LINE REGISTRATION (www.psiexams.com)**

Upon completing the on-line registration, you will be given available dates for scheduling your re-examination. Examination fee must be paid by a valid credit card (VISA, MasterCard, American Express or Discover).

■ **MAIL (PSI licensure:certification, 3210 E Tropicana, Las Vegas, NV 89121)**

Please allow 2 weeks to process your Registration. **After 2 weeks**, you may call PSI at (800) 733-9267 Monday-Friday between 7:30 am and 10:00 pm, or Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time, to schedule the examination(s).

Examination fee must be paid by a valid credit card (VISA, MasterCard, American Express or Discover), money order, company check or cashier's check (Make check or money order payable to PSI and write the applicant's social security number on it). CASH AND PERSONAL CHECKS ARE NOT ACCEPTED.

■ **FAX (702-932-2666) or EMAIL PAREAPP@PSIONLINE.COM**

You may fax or email the completed form to PSI. Registrations are accepted 24 hours a day. Please allow 4 business days to process your registration. **After 4 business days** (excluding weekends), you may call PSI at (800) 733-9267 to schedule the examination(s), (800) 733-9267.

■ **PHONE (800-733-9267)**

Contact PSI by telephone. You will be given available dates for scheduling your re-examination. Examination fee must be paid by a valid credit card (VISA, MasterCard, American Express or Discover).

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the Commission. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.



EXAMINATION SITE LOCATIONS

The examinations are administered at the examination centers listed below:

Allentown

1620 Pond Road, Suite 50
Allentown, PA 18104

Take Route 22, exit Cedar Crest Blvd North. Turn Right on North Cedar Crest Blvd. Turn left onto Winchester, then turn right onto Pond.

Bristol

1200 Veteran's Highway, Suite B4
Bristol, PA 19007

On I-95 toward Bristol Township, exit Bristol then turn right at the stoplight. Office is the second building on the left. There are many entrances, but use the entrance under the clock tower.

Cranberry Township

Cranberry Corporate Business Center
213 Executive Dr., Suite 150
Cranberry Township, PA 16066

From I-79 exit Cranberry-Mars Route 228, go West. Cross over Route 19 onto Freedom Road. Go three traffic lights then turn right onto Executive Drive. Building is directly across from Hampton Inn.

Erie

2700 W. 21st Street, Suite 21 & 22
Erie, PA 16506

From Interstate 79 North, take the West 26th St., exit 182, or Rt. 20 West. Just after the 2nd light you'll see Bonnel Auto Sales on your right. Lowell Ave runs along the side of the Bonnel Auto Sales, make a right onto Lowell. Stay on Lowell until it intersects with West 21st St. Make the left onto 21st and our building sits on that corner. The 2700 is written across the front of the building.

From I 79 South coming from Erie proper same directions 26th St., exit 182 or Rt. 20 West right at Bonnel Auto Sales on Lowell. Stay on Lowell until West 21st St intersects. The office at 2700 West 21st St. sits on the left corner across the street from where you are now at the yield sign.

Greensburg

DiCesare Building
116 E. Pittsburgh St., Suite 101
Greensburg, PA 15601

From Route 30 East or West, exit Business 66 North (NB. NOT Turnpike 66.) Go about 1.5 miles into downtown Greensburg. Turn right in the direction of Route 30 East at the lights between First Commonwealth Bank and Citizen's Bank. Building will be about 500 feet on right, past the YMCA but before Co Go's garage.

Harrisburg

2300 Vartan Way, Suite 245
Harrisburg, PA 17110

From 83 North towards Harrisburg, take 581 West. Take I-81 North, exit Progress Avenue (exit 69) and turn left at the exit. Go approximately 1 mile to Vartan Way. Turn Right. Make immediate left into parking lot.

From I-81 South, exit Progress Avenue and turn left at the exit. Go approximately 1 mile to Vartan Way. Turn Right. Make immediate left into parking lot.

Note: 2300 Vartan Way faces Progress Avenue. PSI is in the building with 4 radio stations, including Hot 92 and Wink 104.

King of Prussia

601 South Henderson Road, Suite 205
King of Prussia, PA 19406

Going East: Take I-76 East and exit #330 toward Gulph Mills. Turn left at the bottom of the ramp at the 1st traffic light (Gulph Road). Go North on Gulph. Turn right at the 3rd traffic light (S Henderson Rd).

Going West: Take I-76 West and exit #330 toward Gulph Mills. Keep left at the fork in the ramp. Turn slight left onto Balligomingo Road. Turn right onto Trinity Lane and continue to follow Trinity. Turn slight left onto Swedeland Rd. Turn slight right onto S. Gulph Road. Turn slight right onto S. Henderson Rd.

Philadelphia (Bala Cynwyd)

One Bala Avenue, Suite 315
Bala Cynwyd, PA 19004

From I-76 exit City Line Avenue. Follow City Line Avenue South. The building is on Bala and City Line (next to the Bala Cynwyd railroad station). Note: This is NOT Bala Plaza.

Pittsburgh

Towne Center
1789 South Braddock Avenue, Suite 296
Pittsburgh, PA 15218

From I-376 East, go through Squirrel Hill tunnels. Exit #785 7 toward Swissville. Turn slight left onto Monongahela Avenue. Turn right on South Braddock Avenue (IN THE EDGEWOOD TOWNE CENTER OFFICE BUILDING).

All candidates should report to the PSI office 30 minutes prior to the published session time, and no earlier. If candidates wish to arrive earlier, they must wait in the Security Office's designated areas on the first floor, or outside of the building. The building management does not allow candidates to wait in the hallways, and/or common areas of other floors, including our own floor. Thank you for your cooperation.

Scranton

1125 Lackawanna Trail Rts 6&11
Clarks Summit, PA 18411

From I-81N take Exit 194 (Clarks Summit) and merge onto US6W/US11N. Continue on Routes 6 & 11 for approximately 3 miles until you see the Agway building on the left side of the road. Just before the Agway building, make a U-turn. After making the U turn you will see 2 houses before you see the PSI parking lot. PSI is located in a long brown brick building which is set back from the highway. There is a small red and white sign located at the entrance to the parking lot.

(If approaching from the opposite direction (US6S/US11E) PSI is located on the right, approximately 100 feet after the Agway building).

Examinations are also available to Pennsylvania candidates in other PSI testing centers located across the U.S. Regionally located sites are found in:

West Hartford, CT

Milford, CT

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by following the instructions on the out-of-state request form found at the end of this bulletin.



REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 30 minutes prior to your scheduled appointment time. This allows time for the sign-in and identification verification procedure as well as providing time to familiarize yourself with the examination process. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

REQUIRED IDENTIFICATION AT EXAMINATION SITE

You must provide 2 forms of identification. One must be a VALID form of government issued identification (driver's license, state ID, passport, military ID), which bears your signature and has your photograph or a complete physical description. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.

If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement. *Failure to provide all of the required identification at the time of the examination without notifying PSI is considered a missed appointment, and you will not be able to take the examination.*

SECURITY PROCEDURES

The following security procedures will apply during the examination:

- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:
 - **Electronic devices of any type**, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
 - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes, including coats, shawls, hooded clothing, heavy jackets, or overcoats.
 - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
 - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.

- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

TEST QUESTION SCREEN

The “Function Bar” at the top of the test question provides mouse-click access to the features available while taking the examination.

The screenshot shows a test interface with a function bar at the top containing icons for Mark, Comments, Goto, Help, and End. Below the bar, it displays 'Question: 3 of 40', 'Answered: 2', 'Unanswered: 1', 'Marked: 0', 'View: All', and 'Time Left(Min): 359'. The question is: '3. What do the stars on the United States of America's flag represent?'. Below the question, it says '(Choose from the following options)'. There are four radio button options: '1. Presidents', '2. Colonies', '3. States', and '4. Wars'. At the bottom, there are '<< Back' and 'Next >>' buttons.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the Pennsylvania Real Estate Commission, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the department may re-evaluate candidates' results and adjust them accordingly. **This is the only review of examination materials available to candidates.**

SCORE REPORTING

In order to receive a passing score on each examination, you must correctly answer the minimum number of questions listed here:

Examination	Portion	# of Items	Minimum Passing Score
Salesperson	National	80	60
	State	30	23
Broker	National	80	60
	State	40	30

Your score will be given to you immediately following completion of the examination. Note: your picture will be taken during check-in, and will be on the score report. If this is an issue for you, please contact PSI two weeks prior to your examination date.

The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination; if you are using review features, you will be able to obtain your score immediately when you indicate that you have finished and would like to see your results.
 - If you **pass**, you will immediately receive a successful notification.
 - If you **do not pass**, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination type. Registration forms for submittal to PSI to retake the examination will be available at the examination site.
- **On paper** - an official score report will be printed at the examination site.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by writing to PSI, by emailing scorereport@psionline.com or by calling 800-733-9267.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.



- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

EXAMINATION STUDY MATERIALS

The following is a list of possible study materials for the real estate examinations. The list is given to identify resources and does not constitute an endorsement by PSI or by the Pennsylvania Real Estate Commission. Use the latest edition available.

STATE PORTION OF THE EXAMINATION

- *Real Estate Licensing and Registration Act 15*, State Real Estate Commission, Commonwealth of Pennsylvania, Harrisburg, PA.
www.dos.pa.gov/estate (Click on link for Law)
- Rules and Regulations. *Pennsylvania Code Title 49, Professional & Vocational Standards*, Chapter 35, State Real Estate Commission, Commonwealth of Pennsylvania, Harrisburg, PA.
www.pacode.com/secure/data/049/chapter35/chap35toc.html
- *The Pennsylvania Human Relations Act*, February 1997, Pennsylvania Human Relations Commission, Harrisburg, PA.
http://www.portal.state.pa.us/portal/server.pt/community/law_legal_resources/18980/pennsylvania_human_relations_act/725567
- The Pennsylvania Real Estate Sellers Disclosure Act, www.phic.info/SB1032P2140.pdf

DESCRIPTION OF EXAMINATIONS

You are required to pass both the state and national portions of the examination. If you fail one portion of the examination, you will only need to register to retake the failed portion. (You do not need to retake the entire examination.) Please note that you must pass both portions of the examination as well as gain licensure within three years of the date you first passed one part of the examination.

EXAMINATION SUMMARY TABLE

Examination	Portion	# of Items	Time Allowed
Salesperson	National	80 (80 points)	120 minutes
	State	30 (30 points)	60 minutes
Broker	National	75 (80 points)	120 minutes
	State	40 (40 points)	60 minutes

Note: National broker exams include questions that are scored up to two points.

EXPERIMENTAL QUESTIONS

A small number of “experimental” questions (i.e., 5 to 10) may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against testing time. The administration of such unscored, experimental questions is an essential step in developing future licensing exams.

CONTENT OUTLINES

The examination content outlines have been prepared and are periodically updated by committees of professionals who are subject matter experts in real estate practice, real estate instruction, and regulatory issues. The examination content outlines these professionals have prepared identify areas of importance to licensees in order for them to perform their duties to the public in a competent and legally responsible manner.

Use the outline as a guide for pre-examination review of course material. The outlines list the topics that are on the examination and the number of questions for each topic. Do not schedule your examination until you are familiar with the topics in the outline.

NATIONAL PORTION CONTENT OUTLINE

(REAL ESTATE PRINCIPLES AND PRACTICES)

- I. **Property ownership (Salesperson 8%; Broker 10%)**
 - A. Real versus personal property; conveyances
 - B. Land characteristics and legal descriptions
 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
 1. Liens
 2. Easements and licenses
 3. Encroachments
 4. Other potential encumbrances of title
 - D. Types of ownership
 1. Tenants in common
 2. Joint tenancy
 3. Common- interest ownership
Timeshares
 4. Condominiums
Co-ops
 5. Ownership in severalty/sole ownership
Life Estate ownership
 6. Property ownership held in trust
(BROKER ONLY)
- II. **Land use controls and regulations (Salesperson 5%; Broker 5%)**
 - A. Government rights in land
 1. Property taxes and special assessments
 2. Eminent domain, condemnation, escheat
 - B. Government controls
 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
 1. Deed conditions or restrictions
 2. Covenants, conditions, and restrictions (CC&Rs)
 3. Homeowners association regulations
- III. **Valuation and market analysis (Salesperson 7%; Broker 7%)**
 - A. Appraisals
 1. Purpose and use of appraisals for valuation
 2. General steps in appraisal process
 3. Situations requiring appraisal by certified appraiser
 - B. Estimating Value
 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
 1. Selecting comparables
 2. Adjusting comparables
- IV. **Financing (Salesperson 10%; Broker 8%)**
 - A. Basic concepts and terminology
 1. Points
 2. LTV
 3. PMI
 4. Interest
 5. PITI
 6. Financing instruments (mortgage, promissory note, etc.)
 - B. Types of loans
 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
 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 (Salesperson 13%; Broker 11%)**
 - A. Agency and non-agency relationships
 1. Types of agents and agencies
 2. Other brokerage relationships (non-agents)
 - a) Transactional
 - b) Facilitators
 - B. Agent's duties to clients
 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
 - 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
 - E. Termination of agency
 - 1. Expiration
 - 2. Completion/performance
 - 3. Termination by force of law
 - 4. Destruction of property/death of principal
 - 5. Mutual agreement
- VI. Property disclosures (Salesperson 6%; Broker 7%)**
- A. Property condition
 - 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
 - C. Government disclosure requirements (LEAD)
 - D. Material facts and defect disclosure
- VII. Contracts (Salesperson 17%; Broker 18%)**
- A. General knowledge of contract law
 - 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
 - C. Offers/purchase agreements
 - 1. General requirements
 - 2. When offer becomes binding
 - 3. Contingencies
 - 4. Time is of the essence
 - D. Counteroffers/multiple offers
 - 1. Counteroffers
 - 2. Multiple offers
- VIII. Leasing and Property Management (Salesperson 3%; Broker 5%)**
- A. Basic concepts/duties of property management
 - B. Lease Agreements
 - 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
 - D. Property manager's fiduciary responsibilities
 - E. ADA and Fair Housing compliance in property management
 - F. Setting rents and lease rates (*BROKER ONLY*)
- IX. Transfer of Title (Salesperson 8%; Broker 7%)**
- A. Title Insurance
 - 1. What is insured against
 - 2. Title searches, title abstracts, chain of title
 - 3. Marketable vs insurable title
 - 4. Potential title problems and resolution
 - 5. Cloud on title, suit to quiet title (*BROKER ONLY*)
 - B. Deeds
 - 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
 - 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. Foreclosure
 - 2. Short sale
 - E. Warranties
 - 1. Purpose of home or construction warranty programs
 - 2. Scope of home or construction warranty programs
- X. Practice of real estate (Salesperson 13%; Broker 14%)**
- A. Trust/escrow accounts
 - 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
 - 1. Protected classes
 - 2. Prohibited conduct (red-lining, blockbusting, steering)
 - 3. Americans with Disabilities (ADA)
 - 4. Exemptions
 - C. Advertising and technology
 - 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

1. Employee
2. Independent Contractor
3. Due diligence for real estate transactions
4. Supervisory responsibilities (BROKER ONLY)
 - a) Licensees
 - b) Unlicensed personnel
- E. Antitrust laws
 1. Antitrust laws and purpose
 2. Antitrust violations in real estate

XI. Real estate calculations (Salesperson 10%; Broker 8%)

- A. Basic math concepts
 1. Loan-to-value ratios
 2. Discount points
 3. Equity
 4. Down payment/amount to be financed
- B. Calculations for transactions
 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
- C. Calculations for valuation, rate of return (BROKER ONLY)
 1. Net operating income
 2. Depreciation
 3. Capitalization rate
 4. Gross Rent and gross income multipliers

3. Eligibility for license
Sec. 501, 511, 521; 35.251, 35.222(a, b), 35.223(b)
4. License renewal and reactivation
Sec. 404(b), 501; 35.203, 35.382
5. Change of employment
Sec. 603(a)
6. Exclusions from licensure
Sec. 304; 35.202
7. Suspension and revocation
Sec. 501, 604(a)

Regulation of Conduct of Licensees (Salesperson 21 Items, Broker 29 Items)

1. Advertising
Sec. 604(a); 35.301, 35.304, 35.305, 35.306(a), 35.307
2. Broker/Salesperson relationship
Sec. 201, 604(a)(16), 604(a)(27, 28)
3. Agency relationships
Sec. 606; 608; 604(a)(7),(25); 606.1(c,d), 606.1(g); 35.311-.316
4. Compensation
Sec. 604(a)(12), (12.1), (19), 606.1(b)(1), 606.1 (d)
 - a. Employment of associate broker/salesperson
Sec. 603(a)
 - b. Qualified associations (Broker only)
Sec. 604(c.), 604(a)(31)
5. Duties of licensees generally
Sec. 606.1, 608.3, 201, 702; 35.292
6. Prohibited conduct
Sec. 604(a), 608.5; 604(a)(16)
7. Disclosures
Sec. 604(a) (7), (13), (15.1), 606.1(a)(7), 606.1(g),608.4; 35.288, 35.339
 - a. Agency disclosures
Sec. 606.1(a)(6), 606.1(b)(1), 608; 35.284-.285
 - b. Property disclosure
Sec. 606.1(a)(4); 35.282
 - c. Conflict of interest
Sec. 606.1(a)(7), 606.1(a)(13); 35.283, 35.304
8. Documents, contracts, and forms
Sec. 604(a)(6), 604 (a) (10), 606.1(b)(2,3,4), 606.1(c.), 608.1, 608.2, 35.204, 35.331-.334
9. Funds and accounts
Sec. 606.1(a)(5), 608.5, 35.321- .328
10. Office requirements and inspections (Broker only)
Sec. 601, 35.241-.246, 35.252, 253, 254
11. Pennsylvania Human Relations Act
Sec. 604(a)(22); *Pennsylvania Human Relations Act, as amended by Act 34 (1997)*, 43 PA Statute #951-963
12. Time-Shares
Sec. 609

STATE-SPECIFIC PORTION CONTENT OUTLINE

Unless otherwise noted, all references below are to PA Real Estate Licensing and Registration Act, 63 P.S. § 455.101-455.902 or Regulations of the State Real Estate Commission, 49 PA. CODE, Chapter 35.

Real Estate Commission (Salesperson 3 Items, Broker 3 Items)

1. Duties and powers
Chapter 3-4, Sec. 202, 305, 604
2. Complaints, investigations, hearings and appeals
Sec. 604(a)(17), Chapter 7
3. Real Estate Recovery Fund
Chapter 8

Licensure (Salesperson 6 Items, Broker 8 Items)

1. Activities requiring license
Sec. 301, 604(a)(21); 35.304, 35.288(A).
2. Types of licenses- standard or reciprocal
Sec. 201, 511-592, 602, 604(a)(29), 601(a); 35.201, 35.222-.229, 35.245
 - a. Broker
 - b. Salesperson
 - c. Cemetery Broker
 - c. Builder-owner Salesperson
 - e. Time-share Salesperson



SAMPLE QUESTIONS

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

SAMPLE SALESPERSON QUESTIONS

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

Answers to Sample Salesperson Questions:

A: 1; B: 2; C: 4; D: 1; E: 4

SAMPLE BROKER QUESTIONS (SCENARIO-BASED)

Scenario:

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

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

- A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have a written buyer's agent agreement with Mary's broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.
1. Seek advice from your supervising broker.
 2. Tell them to come to your office.
 3. Ask them to bring the buyer's agency agreement to you for your interpretation.
 4. Tell them to be patient and continue trying to reach Mary.
 5. Tell them to call Mary's supervising broker or branch manager.
 6. Tell them you are really sorry, but there is nothing you can do.
- B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist you immediately write an offer for the house. How should you proceed? Select the best answer.
1. Write the offer after entering into a buyer's broker agreement with them.
 2. Write the offer after explaining they may owe Mary's broker a commission.
 3. Write the offer after trying to contact Mary's broker yourself.
 4. Refuse to write an offer and explain that doing so would be unethical.
 5. Refuse to write and offer since it would be illegal.
 6. Refuse to write the offer and tell the Martins to contact another Salesperson in Mary's office.

Answers (Points) to Sample Broker Questions:

A. 1 (2 points), 2 (1 point), 3 (0 point), 4 (0 point), 5 (1 point) , 6 (0 point);

B. 1 (1 point), 2 (2 points), 3 (1 point), 4 (0 point), 5 (0 point) , 6 (0 point);



LICENSE APPLICATION INSTRUCTIONS

When you have passed both portions of the examination (within a three year period), you may apply for licensure by submitting a completed application to the Pennsylvania Real Estate Commission.

Apply online at: www.pals.pa.gov

Broker/Cemetery Broker:

- Upon passing all required portions of the examination, the testing site will print a passing score report (for your records).
- Submit to the Real Estate Commission online:
 - fully completed application
 - application fee (outlined on application). Cash is NOT accepted.
 - completed state police criminal record check
 - copies of examination pass report

Salespersons and Builder-Owner Salespersons:

- Upon passing all required portions of the examination, the testing site will print a passing score report (for your records).
- Submit to the Real Estate Commission online:
 - fully completed application
 - application fee (outline on application) Cash is NOT accepted.
 - completed state police criminal record check
 - copies of educational transcripts verifying completion of the educational requirement OR a Certificate of Licensure from another licensing jurisdiction verifying you held an active real estate license within the past five years. (Not applicable to Builder-Owner Salespersons)
 - Copies of examination pass report

Rental Listing Referral Agent:

- Upon passing all required portions of the examination, the testing site will print a passing score report for you.
- You must download the appropriate application from the Commission's website (www.pals.pa.gov) or apply online at www.pals.pa.gov

CRIMINAL RECORD CHECK

The Pennsylvania Real Estate Commission requires each applicant for licensure to have a criminal record check complete. **This Criminal Record Check may not be older than 90 days from the date the Commission receives your application.** Pennsylvania residents may apply for a record check on-line at <https://epatch.state.pa.us>. Please note that it takes approximately two weeks to receive this background check by mail and up to three days to receive it on-line.

Please note:

- Any record checks received that are older than 90 days will be returned and the application will not be processed.
- If there is not a STATUS listed on the record check, obtain documentation from the State Police or Court System showing the status of the conviction(s).
- Criminal Record Checks must be completed by the State Police in the state where the applicant currently resides. Applicants from outside of Pennsylvania must contact the State Police in the state of residency to obtain this information. You might wish to check to see if the State Police in your state provides on-line services.

For applicants who reside in PA: The instructions are subjected to change. They were provided to us by the Pennsylvania State Police. Any questions concerning this procedure should be directed to the State Police. The Pennsylvania State Police telephone number is 717-783-5593

*On-line Pennsylvania State Police Record Check:
<https://epatch.state.pa.us>

- After you have completed a request on PATCH, you will receive a screen that shows a control number (this begins with an R), the name of the person being checked, the date of the request, and either no record, under review, pending. This is NOT the form which needs to be submitted.
- If you have no record, just click on the control number and all information entered to obtain this record check will appear on the screen. Around the middle of the screen click on "Certification Form". Once the Certification Form appears, click on print (upper right hand corner). This is the form you are required to submit. It includes your identifying information (social security number, date of birth, etc.) needed for verification.



- If a request shows pending or under review, you can check your status periodically using your assigned controlled number. A pending request normally takes a short period of time and usually means a lot of users are using this site. If the pending requests are for a long period of time (a couple of days) you should notify the State Police Help Desk at the number published on their website.
- If it is under review, the completion time could be up to 3 weeks. If there is NO record, you may print the Certification Form. If you do have a record, your results will be mailed to you at the address entered when the record check was done.

If you have ever been convicted of a felony or misdemeanor or pled guilty or nolo contendere, **your application may be delayed and/or denied for licensure.** You must submit the following documentation to the Pennsylvania Real Estate Commission along with your application for licensure:

- The conviction summary information provided by the State Police
- Certified copies of court documents;
- Letter from Probation Officer, dated within 90 days, indicating current probationary status/completion date;
- Police incident reports;
- Employment History (resume);
- Detailed description (in applicant's words) of the circumstances surrounding the conviction, the basis for the conviction and the disposition of the conviction;
- A signed and dated reference letter from the employing broker, on the company letterhead, indicating that the broker is aware of all conviction(s) and is willing to hire the applicant;
- Two signed and dated character references from individuals who are not related to or residing with the applicant.



COMMONWEALTH OF PENNSYLVANIA EXAMINATION REGISTRATION FORM

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. PLEASE TYPE OR PRINT LEGIBLY. Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable or transferable.

1. Legal Name: _____
Last Name First Name M.I. (Mandatory)

2. Social Security: _____ - _____ - _____ (FOR IDENTIFICATION PURPOSES ONLY)
3. Date of Birth: _____ - _____ - _____
Month Date Year

4. Mailing Address: _____
Number, Street Apt/Ste

City State Zip Code

5. Telephone: Home _____ - _____ Office _____ - _____

6. Email: _____@_____

NOTE: You will receive an email confirmation once your registration has been processed, if you include an email address on this form

7. License Type: (Check one) Salesperson Broker
 Builder/Owner Salesperson
 Rental Listing Referral Agent
 Cemetery Broker

If applying for one of these license types, take this exam

If applying for this license type, take this exam

8. Examination: (Check one) Salesperson - National and State \$49 Broker - National and State \$49
 Salesperson - National Only \$49 Broker - National Only \$49
 Salesperson - State Only \$49 Broker - State Only \$49
(Check one) FIRST TIME RETAKE

9. Total Fees Included: \$_____ Pay by credit card, money order, company check or cashier's check. Make check or money order payable to "PSI Examination Services" and write your social security number on it. Cash and personal checks are not accepted.)

If paying by credit card, check one: VISA MasterCard American Express Discover

Card No: _____ Exp. Date: _____

Card Verification No: _____
The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).

Billing Street Address: _____ Billing Zip Code: _____

Cardholder Name (Print): _____ Signature: _____

Please continue on the next page.



10. I am submitting the Exam Accommodations Request form and required documentation (see last page of bulletin). Yes No

11. **Affidavit:** I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the examination information bulletin.

Signature: _____ **Date:** _____

IF YOU ARE REGISTERING BY MAIL OR FAX, SIGN AND DATE THIS REGISTRATION FORM ON THE LINES PROVIDED.

Complete and forward this registration form with the applicable examination fee to:
PSI licensure:certification * ATTN: Examination Registration PA RE
3210 E Tropicana * Las Vegas * NV * 89121
Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929
Email: PAREAPP@PSIONLINE.COM
www.psiexams.com

Check this box if you do not want PSI to share your information with third parties. Please note that PSI will NOT release social security numbers to 3rd parties.