
HOW TO OBTAIN A REAL ESTATE LICENSE

1. To be eligible to apply for a real estate Salesperson License, an individual must be a citizen of the United States or a lawfully admitted alien, eighteen (18) years of age or older and a legal resident of Texas.
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2. To be eligible to apply for a real estate Salesperson License, an individual must furnish the Texas Real Estate Commission (TREC) satisfactory evidence of successfully completing the following education:
 1. **Principles of Real Estate** core real estate course (60 hrs. minimum) STC offers two 30- hour courses that fulfill this requirement. (Principles I & II)
 2. **Law of Agency** core real estate course (30 hrs. minimum)
 3. **Law of Contracts** core real estate course (30 hrs. minimum)
 4. An additional 90 classroom hours must be completed. This can be accomplished by completing three additional 30-hour real estate courses (Choose from: Finance, Appraisal, Mathematics, Marketing, or Property Management) **OR** by completing one additional 30-hour real estate course (Finance, Appraisal, Mathematics, Marketing, or Property Management) **and** submitting copies of college transcripts to TREC for approval of 4 semester hours (60 classroom hours) in ¹*related courses* acceptable to the Commission. Thus, the total number of classroom hours for obtaining the salesperson license is 210. See page 5 for the Commission's list of "related courses".

Evidence of successful completion shall be presented via credit transcript or certificate accompanying an application. **DO NOT** submit original transcripts and/or course completion certificates. Keep the originals for your personal files and send photocopies to the Commission.

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3. To be eligible to apply for a real estate Salesperson License you must first obtain a letter from the Commission attesting to satisfaction of all education requirements. THE EVALUATION OF EDUCATION DOCUMENTS MUST BE PERFORMED BEFORE THE APPLICATION CAN BE FILED.

To obtain an evaluation of your education documents, submit a ²REQUEST FOR EVALUATION OF EDUCATION DOCUMENTS.

A fee of \$20.00 is required for the evaluation of education documents for the purpose of determining if education requirements have been satisfied. This fee is good for one year. Please submit copies of your transcripts or course certificates with your request for evaluation. DO NOT submit original documents.

¹ Complete list of related courses can be found at the following web site: <http://www.trec.state.tx.us/Education/related.asp>

² Form can be downloaded from: <http://www.trec.state.tx.us/pdf/education/Ed-eval.pdf>

4. The following required fees must be submitted at the time of filing an application. AN APPLICATION RECEIVED WITHOUT THE APPROPRIATE FEES WILL BE REJECTED AND RETURNED. The following fees should be submitted in one check or money order payable to the Texas Real Estate Commission. ALL FEES LISTED BELOW ARE NONREFUNDABLE.

FEES REQUIRED WITH REAL ESTATE ³ SALESPERSON APPLICATION		
Fee	Amount	Comment
Original Application	\$69.50	Required for all applicants
Recovery Fund	\$10.00	Required for all applicants unless previously paid

5. ⁴License examinations are administered by PSI. Once your application has been received, processed and accepted, a Candidate Information Brochure (CIB) will be mailed to you within 48 hours. The CIB will provide all the information and instructions for making a reservation to take the examination. The CIB also contains study material and instructions about licensing (Note: you may download a copy of the CIB from PSI's web site at www.psiexams.com)
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6. The filing of an application authorizes an investigation of the applicant's background. Information revealed in an investigation may be cause for disapproval of an application even though other requirements for a license are met. If an investigation is necessary, it may not be conducted until the applicant has passed the examination.
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7. State law prohibits issuing more than one license once a licensee has defaulted on a student loan guaranteed by the Texas Guaranteed Student Loan Corporation (TGS LC) unless the licensee has entered into a repayment agreement with TGS LC. **YOU SHOULD CONTACT TGS LC BEFORE FILING THIS APPLICATION** if you have defaulted on a student loan. An application or renewal may be rejected if this agency has received information from TGS LC that the applicant has defaulted on a student loan. The Texas Guaranteed Student Loan Corporation can be contacted at:
- Texas Guaranteed Student Loan Corporation
P.O. Box 15996
Austin, Texas 78761-5996
Telephone: 1-800-222-6297 or On the Web at: www.tgslc.org
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8. Before you can practice as a licensed salesperson you must arrange for a Texas real estate broker holding an active license to sponsor you as a salesperson. Applicants and inactive salespersons are not authorized to act as real estate agents.

While you are not required to have a sponsoring broker to file an application for a license, a sponsorship request form is included with the application materials. If you wish, you may file the sponsorship request along with the application. Once all licensing requirements have been satisfied, TREC will send an active salesperson license to the broker, and you may act for the broker on receipt of the license.

You may also file the application and arrange for sponsorship after TREC notifies you that you have been issued an inactive license. Once a broker holding an active license has mailed a request to TREC

³ Application can be downloaded from: <http://www.trec.state.tx.us/pdf/forms/real-est/SL-10.pdf>

⁴ For additional License Examinations info, check out: <http://www.trec.state.tx.us/licenses/default.asp> or visit PSI at www.psiexams.com

to act as your sponsor, you may begin to act for the broker as a salesperson.

9. The time involved in processing an application depends on work volume. Inquiry as to the status of an application delays processing work. Inquiry should not be made unless there is reason to believe that information submitted to the Commission has not been received.

 10. An incomplete application will not be returned for completion. A letter will be mailed requesting the incomplete information.

 11. The examination must be passed within six months from the date the application is filed with the commission office.

 12. You are not authorized to perform any act for which a real estate license is required until an ACTIVE Texas Real Estate Commission license is in the possession of your sponsoring broker.
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The following courses are being offered at STC through The Partnership for Workforce Training and Continuing Education: (please check current schedule for locations, dates, times, and current textbook editions)

RELE 1002 PRINCIPLES OF REAL ESTATE I

30 HOURS \$135.00 Text: Modern Real Estate Practice in Texas

This 30-hour course is an overview of licensing as a real estate broker and salesperson, ethics of practice, titles to and conveyancing of real estate, legal descriptions, law of agency, deeds, encumbrances and liens, distinctions between personal and real property, contracts, appraisal, finance and regulations, closing procedures, and real estate mathematics. Also includes federal, state, and local laws relating to housing discrimination, housing credit discrimination, and community reinvestment.

RELE 1039 PRINCIPLES OF REAL ESTATE II

30 HOURS \$135.00 Text: Modern Real Estate Practice in Texas

This 30*-hour course is a continuation of objectives covered in Principles of Real Estate I. Principles of Real Estate I is NOT a prerequisite for taking Principles of Real Estate II.

RELE 1012 REAL ESTATE LAW OF CONTRACTS

30 HOURS \$135.00 Text: Texas Real Estate Contracts

This 30-hour course covers real estate contracts/principles involved in promulgating contracts. Included are contracts for VA, FHA, conventional, and owner financed. Students will define the term contract; list and explain the essential elements of a valid contract; compare and explain the difference between VA, FHA, and conventional contracts; list and explain the remedies for breach of contract; explain how a contract may be terminated. ***It is highly recommended that students pass a Principles or Agency course BEFORE taking Law of Contracts.***

RELE 2002 LAW OF AGENCY

30 HOURS \$135.00 Text: Texas Real Estate Agency

This 30-hour course is a study of law of agency including principal-agent and master-servant relationships, the authority of an agent, the termination of an agent's authority, the fiduciary and other duties of an agent, employment law, deceptive trade practices, listing or buying procedures, and the disclosure of an agency. The student will identify reasons for suspension or revocation of a real estate license; illustrate ways in which agency relationships can be created and terminated; describe the judiciary relationship that exists between an agent and his principal; discuss the Deceptive Trade Practices Act as it affects the real estate agent and the duties and obligations of the client, customer, and agent; distinguish between dual agency and intermediary relationships; and explain the mandatory Sellers Disclosure of Property Condition form.

RELE 1026 REAL ESTATE MATHEMATICS

30 HOURS \$135.00 Text: Mastering Real Estate Mathematics

This 30-hour course introduces students to mathematical logic and basic arithmetic skills including percentages, interest, time-valued money, depreciation, amortization, proration, and estimation of closing statement. The student will calculate estimates of closing costs and prorations; calculate loan amortization problems; demonstrate proficiency in calculating

area and volume problems; perform commission calculations and sales price problems; and apply the concepts of total, part, and percent in problem solving when applicable.

RELE 1020 REAL ESTATE FINANCE

30 HOURS

\$135.00

Text: Essentials of Real Estate Finance

This 30-hour course includes an overview of the U.S. monetary system, primary and secondary money markets, sources of mortgage loans, federal government programs, loan applications, processes and procedures, closing costs, alternative instruments, laws affecting mortgage lending, and the State Housing Agency. The student will discuss various types of financing with clients and customers; explain the function of the primary and secondary money markets; list the types of lenders and explain the types of loans they provide; qualify the buyer and the property using lender guidelines; and calculate net sheets for both parties in a real estate transaction.

RELE 1022 REAL ESTATE MARKETING

30 HOURS

\$135.00

Text: Real Estate Sales Handbook

This 30-hour course is a study of real estate professionalism and ethics; characteristics of successful salespersons; time management; psychology of marketing; listing procedures; advertising; negotiating and closing financing; and the Deceptive Trade Practice Act. Students will demonstrate the ability to overcome objections and utilize closing techniques.

RELE 1016 REAL ESTATE PROPERTY MANAGEMENT

30 HOURS

\$135.00

Text: Property Management

This 30-hour course is a study of the role of the property manager, landlord policies, operational guidelines, leases, lease negotiations, tenant relations, maintenance, reports, habitability laws, and the Fair Housing Act. Students will Discuss the agent/owner relationship; describe the types of leasehold estates and elements of a valid lease; explain ways in which the landlord tenant relationship can be terminated; and demonstrate application of Fair Housing Laws as they apply to real estate.

RELE 1004 REAL ESTATE APPRAISAL

30 HOURS

\$135.00

Text: Fundamentals of Real Estate Appraisal

This 30-hour course is a study of the central purposes and functions of an appraisal, social and economic determinant of value, appraisal case studies, cost, market data and income approaches to value estimates, final correlations, and reporting. The student will explain the functions of an appraisal; identify the three approaches to the appraisal process; describe both social and economic determinant of value; write reports that illustrate final correlations; and examine case studies as related to the appraisal process.

~~~~~CHECK CURRENT SCHEDULE FOR ADDITIONAL COURSES ADDED~~~~~

Class dates, times, or locations are subject to change or may be rescheduled or cancelled based on enrollment or availability of instructors and classrooms. For a current schedule of course dates, please call our Customer Service Technicians at (956) 447-6686 (Mid-Valley Campus), or (956) 872-3585 (McAllen Pecan Campus) or David Valdez, Coordinator at (956) 872-6783. Schedules may also be picked up at our Mid-Valley Campus, 400 N. Border, Bldg. D in Weslaco, or at the STC Pecan Campus, 3201 Pecan Blvd, McAllen, Bldg. A, Room 131. Current schedules may also be faxed, mailed, or emailed to you upon request.

Textbooks are required on the first day of class and may be purchased at the STC Bookstores at 3201 W. Pecan in McAllen, or 400 N. Border Ave. in Weslaco. STC Bookstores usually close at noon on Fridays and are closed weekends. Please call the Bookstore for current prices and hours of operation: (956) 872-2075 (Pecan Campus) or (956) 973-7633 (Mid-Valley Campus).



**STATEMENT OF EQUAL OPPORTUNITY**

No person shall be excluded from participation in, denied the benefits of, or be subject to discrimination under any program or activity sponsored or conducted by South Texas Community College on the basis of race, color, national origin, religion, sex, age, veteran status, or disability. Individuals with disabilities requiring assistance should contact our disABILITY Support Services at 872-2006.

# TEXAS REAL ESTATE COMMISSION - LIST OF RELATED COURSES

## REAL ESTATE

- Law, Finance, Contracts as long as they have a real estate concentration
- Real Estate trade association courses
- Farm and Ranch Properties
- Real Estate Trends & Problems
- Syndication
- Title and Closings
- Construction
- Ethics
- Surveying
- Taxation
- Exchange Techniques

## ACCOUNTING

- Principles
- Bookkeeping
- Cost
- Income Tax
- Intermediate
- Managerial
- Pharmacy/Drugstore
- Secretarial

## ADVERTISING

- Principles
- Advertising Art
- Public Relations

## AGRICULTURE

- Agricultural Economics
- Agricultural Finance
- Agricultural Law
- Agricultural Marketing
- Farm and Ranch Mgt.
- Land Economics
- Range Management

## ARCHITECTURE

- Architectural Drafting
- Basic Design
- City Planning

## BANKING

- Principles
- Loan Processing

## BUSINESS, GENERAL

- Introduction to Business
- Business Enterprises
- Business Machines
- Business Policy
- Business Principles
- Shorthand
- Typing

## CIVIL ENGINEERING

- Mechanics of Materials
- Reinforced Concrete
- Strength of Materials
- Surveying

## COMPUTER

- Intro to Data Processing

- Intro to Micro Processing
- Programming

## CONSTRUCTION

- Architectural Drawing
- Basic Design
- Blueprint Reading
- Building
- Cabinet Making
- City Planning
- Cost Estimating
- Circuits
- Electricity
- Environmental Design
- Framing
- Interior Decorating
- Landscape
- Mechanics of Materials
- Reinforced Concrete
- Reinforced Steel
- Roofing
- Strength of Materials
- Structures
- Surveying
- Welding
- Wiring

## ECONOMICS

- Principles
- Agricultural
- Consumer
- Economic History
- Economic Policy
- Land Economics
- Macro Economics
- Micro Economics
- Money and Banking

## EDUCATION

- Counseling Theory and Administration
- School Administration
- School Finance
- School Law
- School Plant
- Test and Measurements

## ENGLISH

- Business
- Business Writing
- Composition
- Discourse and Literature
- Grammar
- Reading and Writing
- Thinking and Writing

## FINANCE

- Agricultural
- Business
- Corporation
- Entrepreneurship
- Family Financial Problems
- Financial Institutions
- Money and Banking
- Mortgage Lending

- Personal
- School

## GEOGRAPHY / GEOLOGY

- Cultural
- Economic
- Geology
- Urban

## GOVERNMENT/POLITICAL SCIENCE

- Political Systems
- International Relations
- Local
- State
- National

## HISTORY

- American
- Texas

## HOME ECONOMICS

- Home Management
- Household Equipment
- Interior Decorating

## INSURANCE

- Property and Casualty

## INVESTMENTS

- Principles
- Investment Analysis

## JOURNALISM

- Basic Editing
- Basic Reporting
- Copy Editing

## LAW

- Agency
- Agricultural
- Business
- Commercial
- Contracts
- Institutions & Management
- Law and Society
- Legal Environment
- Oil and Gas
- Pharmacy
- Property
- School

## MANAGEMENT

- Principles
- Business Organization
- Farm and Ranch
- Office
- Marketing
- Personnel
- Public Administration
- Range
- Occupational Administration
- Bank Administration
- Fire Administration
- Hospital Administration
- Police Administration
- School Administration

## MARKETING

- Principles

- Agricultural Marketing
- Marketing Management
- Retail Marketing
- Salesmanship

## MATHEMATICS

- Algebra
- Business Calculus
- Business Math
- Calculus
- Financial Math
- Geometry
- Statistics
- Trigonometry

## PETROLEUM AND MANAGEMENT

- Land Leasing Royalties
- Oil and Gas Law

## PHILOSOPHY

- Ethics
- Logic

## PSYCHOLOGY

- Introduction/General
- Applied Psychology
- Business Psychology
- Counseling Theory & Administration
- Educational Psychology
- Human Growth and Development
- Human Relations
- Managerial Psychology
- Social Psychology
- Tests and Measurements

## SCIENCE

- Environmental & Population Biology
- Physics
- Science and the Environment
- Thermodynamics

## SOCIOLOGY/ANTHROPOLOGY

- Introduction
- Cultural Anthropology
- The Family
- Marriage and Family Adjustments
- Rural Sociology
- Social Problems
- Urban Sociology

## SPEECH

- Fundamentals
- Business Communications
- Business and Professional
- Mass Communications
- Public Speaking