



Dias Real Estate Academy
8222 Schultz Road, Suite #206
Clinton, Maryland 20735
Telephone: (240) 429-9842
URL "<http://www.diastraining.net>" | www.diastraining.net
email: contact@diastraining.net

REAL ESTATE PRINCIPLES & PRACTICES FOR BROKERS
135-HOUR PRE-LICENSING PROGRAM
SCHOOL CATALOG

Mission

The mission of Dias Real Estate Academy is to prepare licensees to sit for or to take the Maryland State Real Estate Broker licensure exam.

Ownership

Dias Real Estate Academy is owned by the Academy for Real Education, LLC, with Kurt Dias as the sole member. Marie Dias makes decisions for the school as the school Director.

Staff

School Director: Marie Dias
Administrative Assistant: Aisha Dias
Instructors: Marie Dias and Larry Hudson

School Facility and Equipment

Dias Real Estate Academy is located in the Real Estate Building at 8222 Schultz Road, Suite 206, Clinton, Maryland 20735. The building is a two-story, detached office building. There is ample free parking on the front and rear parking lots. The parking areas are well lit. The exterior doors have required safety features (panic bars) and the building has an alarm system, monitored by Select Security. In addition to an elevator, there are front and rear stairs for entry and egress. There are adequate restroom facilities that meet the ADA requirements for persons with disabilities.

The administrative office is located on the second floor in Suite #206. The classroom is located on the second floor in Suite #206 and is approximately 934 square feet. The classroom is equipped with the following: Two (2) exit doors, both with lighted exit signs; ample lighting; emergency floodlights; overhead sprinkler system; fire alarm; air conditioning; heat; tables; chairs and lectern.

Course Schedule: Wednesday, Friday & Saturday

Course Time: 5:00pm-10:00pm on Wednesdays & Thursdays
2:00pm-5:00pm on Saturdays

9 weeks at 15 hours per week – 135 Hours (27 Sessions)

Course Location: Live Streaming - 8222 Schultz Road, Suite #206; Clinton, MD 20735

Maximum Students per Class: 15 students per teacher (15:1 ratio)

Inclement Weather:

Dias Real Estate Academy follows Prince George’s Community College closing schedule.

School Holidays: Dias Real Estate Academy observes the following holidays:

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|------------------------------------|-------------------------------|
| New Year’s Day | Memorial Day |
| Independence Day | Labor Day |
| Thanksgiving Day and the day after | Christmas Eve & Christmas Day |
| New Year's Eve | |

Entrance Requirements:

All applicants must be at least 18 years of age. A state-issued ID with date of birth is acceptable. Students must also provide evidence of possessing a high school diploma or G.E.D. prior to the start of class. Criminal convictions may affect a student’s ability to be licensed.

Enrollment Procedures:

Students may request an application for enrollment by calling or visiting the school. To complete enrollment, students must meet with the school admissions representative (Aisha Dias) to review and sign the Enrollment Agreement and complete financial arrangements. When enrolled, a student will be accepted into the next available session. The school does not accept credit for previous training.

Attendance Policy:

The Maryland Real Estate Commission requires successful completion of 135 instructional hours to be eligible for taking the real estate exam. Therefore, students must attempt to attend every session. Hours missed cannot exceed 27 hours and must be made up in the next available program or within sixty (60) days of contracted last date. Arriving more than 10 minutes late or leaving more than 10 minutes early will count as a full hour absent.

A student must achieve at least an 80% attendance rate in order to graduate. A student’s attendance will be evaluated at the end of each trimester (45-hour session). If a student’s attendance rate is below 80% at the end of any trimester, the student will be placed on attendance probation for the following trimester. If, at the end of the next trimester (probationary period) the student’s cumulative attendance rate is at least 80%, the student will be removed from probation. If the cumulative attendance rate is below 80%, the student will remain on probation until the student’s cumulative attendance rate is at least 80%. Any student who misses more than 27 hours will be terminated from the program. The school has no leave of absence policy.

Grading Policy:

Grading System	Grading Calculations	Grades
A 95%-100%	1 st Trimester – General Exam	20%
B 85%-94%	2 nd Trimester – General Exam	20%
C 75%-84%	2 nd Trimester – Maryland Exam	20%
F Below 75%	3 rd Trimester – General Exam - Final	20%
	3 rd Trimester – Maryland Exam - Final	20%

To successfully complete the program, a student must have received a cumulative minimum grade average of 75%. Grade records and daily attendance will be maintained on the Student’s Record Card and will be reported in writing to students after each trimester and upon request. Students have two (2) weeks

from the last session to make up all missed assignments, quizzes and/or exams, after which they will be considered withdrawn for unsatisfactory progress. The exception is, if completion of the assignment, quiz or exam is contingent upon attending a missed class.

Satisfactory Academic Progress:

Student's academic progress will be evaluated at the end of each trimester (considered to be a session of 45 hours). If a student's grade average is less than 75%, the student will be placed on academic probation for the following module. If, at the end of the next module (probationary period) the student's grade average is at least 75%, the student will be removed from probation. If, at the next trimester, the student's grade average is still below 75%, the student will remain on probation until the cumulative grade average is at least 75%. However, if it is no longer mathematically possible for the student to achieve a cumulative grade average of at least 75%, the student will be terminated from the program.

Graduation Requirements:

A certificate of completion is awarded upon successful completion of the program.

Graduation requirements are:

- Complete 135 hours of training with no more than 27 hours missed and made up within the allotted time frame.
- Achieve at least 80% overall attendance rate.
- Achieve a minimum cumulative average of 75% on all quizzes, and a minimum score of 75% on both mid-term and final examinations.
- Financial obligations to Dias Real Estate Academy satisfied.

Re-Admittance Policy:

Students who have voluntarily withdrawn from the school's program prior to its completion or who were terminated from the school program due to unsatisfactory attendance or academic progress may re-apply to be accepted into the program at any time. Credit will be granted for passed trimesters and attendance, provided re-enrollment occurs within six (6) months of their last date of attendance. If re-enrollment occurs after six (6) months have passed, then the student must enroll for and attend the complete program.

Cost of the Program: The total cost of the program is \$1,740.00 (tuition-\$1,450.00; registration/application fee - \$70.00).

Students may purchase books from Amazon.com or by calling Dearborn Publishers. The approximate cost of books and materials is \$220.00.

Refund Policy:

1. All monies paid by the student will be fully refunded if the student chooses not to enroll in or withdraw from the school within seven calendar days after having signed the enrollment contract.
2. If the student chooses not to enroll after the seven-day cancellation period, but before the first day of instruction, the registration or application fee will be retained by the school.
3. If, after the seven-day cancellation period expires a student withdraws, or is terminated after instruction begins, refunds will be made based on the total contract price for the course or program, and will include all fees, except the application/registration fees.
4. Textbooks are owned by the student and are not purchased from Dias Real Estate Academy, therefore no refund will be provided by the Academy for the purchase of books.

The minimum refund that the school will pay a student who withdraws or is terminated after the seven-day cancellation period has expired and instruction has begun is as follows:

Proportion of Total Program Taught by Date of Withdrawal	
Less than 10%	90%
10% up to but not including 20%	80%
20% up to but not including 30%	60%
30% up to but not including 40%	40%
40% up to 50%	20%
More than 50%	No refund

5. If the school closes or discontinues a course or program, the school will refund to each currently enrolled student all monies paid by the student for tuition and fees and all monies for which the student is liable for tuition and fees.
6. Students are requested, but not required to notify the Director or designated official if they are withdrawing from the school. The date of withdrawal or termination is the last date of attendance by the student. Refunds are based on the student's last date of attendance.
7. All refunds due will be paid within sixty (60) days of the student's last day of attendance.

Student Services, Rights, Privileges and Responsibilities:

Transcripts: Students wishing to obtain a transcript from the school must send a written request to Dias Real Estate Academy. The cost of an official transcript is \$15.00.

Placement: In order to maintain a neutral environment, Dias Real Estate Academy does not place students for employment and does not guarantee employment. Instructors will give general guidance on how the student may make decisions in choosing a broker.

Student Conduct Policy, Grievance, and Program Performance

Conduct Policy:

Students are required to dress and act in an ethical and professional manner. The school has the right to dismiss any student who fails to adhere to school policies.

Grievance Procedures:

Students who have a grievance with Dias Real Estate Academy are encouraged to resolve the matter with their instructor. If it fails or the student is still not satisfied, the student may submit a written complaint to the Secretary of Higher Education at the Maryland Higher Education Commission at 6 North Liberty Street, Baltimore, MD 21201. Telephone (410) 767-3301 or (800) 974-0203.

Program Performance:

Students and prospective students may obtain information regarding Dias Real Estate Academy program performance from the Maryland Higher Education Commission at 6 North Liberty Street, Baltimore, MD 21201. Telephone (410) 767-3301 or (800) 974-0203.