School Catalog of NCI Associates, Ltd.

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2804 Orchard Lake Rd., Suite 203, Keego Harbor, MI 48320

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Ownership: NCI Associates, Ltd. School Officials:

Jack K Waller, President and Director of Education Marjie Waller, Director of Administrative Operations and Customer Service

Mission Statement

NCI Associates, Ltd. is the leader in delivering exceptional and inspiring education to the real estate and building industries. NCI specializes in training new students and existing professionals who have a passion for learning and respect for the industry they serve. NCI provides the most Michigan-specific, up-to-date, practical, and career-enhancing information.

Vision Statement

The intelligent choice for real estate and building education.

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Note: For purposes of this catalog, the terms "School" and "NCI" refer to NCI Associates, Ltd.

Legal Holidays:

s: The school is closed on the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas.

- School Schedule: Classes are scheduled in advance and posted on TeamNCl.com.
- **Class Schedule**: Classes meet on the day(s) and times noted in the TeamNCI.com schedule (unless altered by holiday observances). Classes are conducted when a sufficient number of students have pre-registered through the school. The School reserves the right to cancel any class based on insufficient enrollment.
- Attendance: To receive a certificate of completion for any class, students must attend all scheduled sessions and remain for the entire scheduled time. In the case of an absence, the specific missed session must be made up by first calling the School to schedule it. Students will not receive credit for any make up that has not been previously scheduled through the School Administrator. Students are encouraged to attend all classes as scheduled since make up availability depends on future classes running.

Grading System: The grading system depends on the class and will be made available to the students at the start of class. The following example pertains to the real estate salesperson license training class:

- Course exam score = 75 100
 Course exam score = 70 74
 Course exam score = 70 74
 Student passes the course, but is recommended to invest more time studying before sitting for the state licensing exam.
 Course exam score = 0 69
 Student does not pass course, does not receive a certificate of completion, and is not prepared to sit for the state licensing exam. Further, student must retake the class exam and earn a passing score to receive a certificate of completion.
- **Conduct**: Students shall be a credit to themselves and to the School. All School rules must be followed. No alcohol or illegal drugs are allowed on School property. This includes School classrooms, or classrooms owned by others in which School classes are instructed, as well as School grounds. The School administration reserves the right to dismiss any student for a violation of the School rules or for conduct that reflects unfavorably on the reputation or operation of the School. In the case of such a dismissal, no refund will be issued. Smoking is only permitted on breaks and in areas designated by the School or building management where the class is conducted.
- **Dress Code**: In order to maintain a level of comfort for all, students are expected to dress in appropriate business or business-casual attire which is neat, clean, and presentable at all times.
- **Repeats/Retakes**: A student may repeat a course within the time period noted in the enrollment agreement for the class. The ability to repeat or retake a class depends on future classes running. Some School classes are conducted through education partnerships with institutes of higher learning that do not permit repeats and retakes. In such cases, students desiring to repeat or retake the program will have to select another School location. Note: Regardless of the reason for repeating or retaking a course, students must make prior arrangements by contacting the School Administrator.
- **Certificate**: A certificate of completion shall be awarded to each student who completes all class requirements.
- **Refund Policy**: This statement of refund policy is subject to a Program Application & Enrollment Agreement entered into between a student-applicant and the School. All tuition and fees paid by the applicant pursuant to the enrollment agreement will be refunded if the applicant is rejected by the School prior to enrollment. An application/processing fee of \$25.00 may be retained by the School if the application is denied. Tuition and fees paid by the applicant shall be refunded if requested, in writing, using the "Cancellation Notice" at the bottom of the Program Application & Enrollment Agreement, within 3 business days after signing it with NCI; except

that, student refunds are not given after the second session of the enrolled program has commenced. Refunds are calculated according to the material fees, non-refundable registration fees and pro-rated session attendance. Refunds are not provided for materials unless they are returned in a timely fashion in their original, unopened condition (shrink-wrap materials must have the original wrapping material fully intact). Material fees are noted on the Program Application & Enrollment Agreement. Approved refunds shall be processed according to the terms of this agreement within 30 days from receipt of cancellation. Once received, no refunds are provided whatsoever for builders license training class materials.

- **Enrollment Dates**: Enrollment is encouraged at least one week before the desired class starts.
- **Program Goal**: To give students a high quality education experience for purposes of sitting for a state licensing exam and/or advancing a professional career.
- Materials: Course tuition may include textbooks and/or materials. Students are responsible for their own notebook, writing utensil, highlighter, and/or calculator.
- **Prerequisites**: None. However, to earn a real estate or residential builder license, the applicant must be at least 18 years of age or older.
- Placement Help: The School does not provide placement assistance.
- **Contact with LARA**: A student who needs to contact the Department of Licensing and Regulatory Affairs (LARA) may do so by calling 517-241-9288.
- **Complaints**: Students who wish to file a complaint with the State of Michigan may do so at www.michiganps.net
- **Equipment**: The School's classes do not require special equipment, laboratories, rentals, deposits or other charges. Note: Separate fees may be assessed by the state and testing bureau for purposes of licensing and testing.
- **Facility Layout**: The main office location is for administration. Classrooms are typically set up with a screen or dry erase board, seating, and table tops (except for classes conducted in some auditorium settings).

Instructors: The following instructors are approved to teach for the School.

• Elaine Berg • Adam Blake	Kingsley Ifezue Thomas Kotzian	Ann Peterson Donald Pratt Cethrun Seelebring
John CooperJames Cristbrook	 Richard Linnell Russell Marrone 	 Cathryn Scalabrino Shelley Schoenherr
Patricia Dery	Vincenzina Merlotti	Brenda Szlachta
Reavis Graham	Ann Millben	Marguerite Walker
• Ryan Guillen	 Michael Morad 	 Jack K Waller
Ann Hernandez-Gabler	Ronald Penz	

Courses Available: The following courses are currently offered by the School.

RES 101: Real Estate Fundamentals (Real Estate Salesperson License Training) • 40 clock hours

Course Code: 1040 Tuition: \$295

Objectives:

- 1. To provide the information necessary to successfully complete the Michigan real estate salesperson examination; and to instill good study and exam preparation habits.
- 2. To help new salesperson licensees enter the real estate business with a strong understanding of its

legal and practical intricacies for purposes of risk management and profitability.

RES 201: Real Estate Broker Preparation (Broker License Training Class) • 30 clock hours

State Course Code: 1045

Tuition: \$350

Objectives:

- 1. To provide the information necessary to successfully complete the Michigan real estate broker examination; and to instill good study and exam preparation habits.
- 2. To gain a practical understanding of a real estate broker's responsibilities as compared to that of a real estate salesperson.
- 3. To help new broker or associate broker licensees fulfill the objectives and responsibilities of a broker with a focus on risk management and profitability.

RES 202: Practical Side of Real Estate Contracts and Fair Housing (Broker Specialty) • 30 clock hours

State Course Code: 1725

Tuition: \$350

Objectives:

- 1. To build and enhance skills in reading, understanding, and interpreting real estate contracts and forms.
- 2. To apply these enhanced skills as a broker or manager to the benefit of all brokerage affiliated licensees.
- 3. To deliver all required nine (9) hours of fair housing training with special emphasis on the practical side of this essential subject.

RES 203: Policies and Procedures for Real Estate Risk Management (Broker Specialty) • 30 clock hours

State Course Code: 1250

Tuition: \$350

Objectives:

- 1. To assist future real estate brokers in creating or upgrading the most important risk management tool for a brokerage operation.
- 2. To learn how to integrate a policy and procedures manual into a brokerage practice.
- 3. To learn how to train all affiliated licensees and staff how to adhere to the new policy and procedures manual.

Fair Housing Principles & Practices • 9 clock hours

State Course Code: 1400

Tuition: \$150

Objective: To deliver all required nine (9) hours of fair housing training with special emphasis on the practical side of this essential subject.

RES 301: Builder's Pre-License Training (Builders License Training Classes) • 60 clock hours

State Course Code: DP203

Tuition: \$425 for Segment I, 30 clock hours

Tuition: \$425 for Segment II, 30 clock hours

- 1. To provide the information necessary to successfully complete the Michigan residential builder examination; and to instill good study and exam preparation habits.
- Segment I subject matter includes: Plans and specifications; Layout, excavation, and foundations; Carpentry essentials; Finishing and mechanical; Business management, estimating, and job costing; Building science; and, Contracts, liability, and risk management.
- 3. Segment II subject matter includes: Residential construction license law and administrative rules; Marketing and sales; Project management and scheduling; Construction safety standards and MIOSHA; and The Michigan Residential Code.