OHIO DEPARTMENT OF COMMERCE

DIVISION OF REAL ESTATE AND PROFESSIONAL LICENSING

REAL ESTATE SALESPERSON 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 LICENSURE: CERTIFICATION

This Candidate Information Bulletin provides you with information about the examination and application process for obtaining a real estate license in the State of Ohio.

Ohio state laws stipulate that a person may not act as a real estate salesperson or broker without first obtaining a license issued by the Division of Real Estate & Professional Licensing. 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 Division of Real Estate & Professional Licensing has contracted with PSI licensure: certification (PSI) to conduct the examination testing. PSI provides examinations through a network of computer examination centers in Ohio. 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 Ohio real estate licensing examinations offered by PSI:
- Real Estate Salesperson
- Real Estate Broker

HOW TO OBTAIN A LICENSE

1. Complete your pre-examination education requirements.
2. Submit your License Application, and appropriate fee, to the Division.
   License Applications can be obtained from prelicensing schools, offices of real estate brokers, local boards of Realtors® or from the Division’s Web site at www.com.ohio.gov/real. The application must be typed or hand written with black ink. Photocopies of your transcripts or certificates of completion of the educational requirements must be included.
   
   Ohio Department of Commerce
   Division of Real Estate & Professional Licensing
   77 South High Street, 20th Floor
   Columbus, OH 43215-6133
   (614) 466-4100  FAX (614) 644-0584
   www.com.state.oh.us

3. The Division staff will process your examination application for eligibility. If approved by the Division, PSI will mail you this Candidate Information Bulletin containing the examinations that you are eligible for, and instructions for registering and scheduling the examination(s).
   - You must pass both portions of the examination within 12 months of the date on the label of the initial Candidate Information Bulletin from PSI.
   - You must take both portions of the exam in the same examination session unless you have previously passed a single portion. You are not allowed to split the exam into two separate portions to be taken in two different examination sessions.

LICENSE REQUIREMENTS

To be eligible for licensure, candidates must meet qualifications established by Ohio Revised Code 4735 and Ohio Administrative Code 1301:5. License requirements may vary depending on whether you are applying for a salesperson or broker license.

LICENSE REQUIREMENTS FOR REAL ESTATE SALESPERSON

Persons applying for a real estate salesperson license must:
1. Be honest, truthful and of good reputation.
2. Be at least 18 years old.
3. Be sponsored by an Ohio Broker.
4. Not have been convicted of a felony or a crime of moral turpitude. Not have violated any civil rights laws regarding real estate within the past two years as determined by a court of law or violated any rules of the Ohio Division of Real Estate. In some circumstances, it is possible to have a conviction or violation disregarded, which would allow you to sit for the exam. The Division may only make a determination with respect to a conviction or violation if you file an application. For additional information on this process, contact the Division directly or review the additional information found on the Division’s Web site.
5. Have a high school diploma or its equivalent as recognized by the Ohio Department of Education if you were born after 1950.
6. Any person who has not been licensed as a real estate salesperson or broker within a four-year period immediately preceding his/her current application for the salesperson’s exam must have completed the following classroom instruction within a 10-year period immediately preceding the current salesperson application. This education must have been completed at an institution of higher education that awards a degree in at least a two-year program (i.e. an associate degree):

<table>
<thead>
<tr>
<th>Education Requirements</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Principles and Practices</td>
<td>40</td>
</tr>
<tr>
<td>Ohio Real Estate Law, including instruction in civil rights, housing discrimination and desegregation problems*</td>
<td>40</td>
</tr>
<tr>
<td>Real Estate Appraisal</td>
<td>20</td>
</tr>
<tr>
<td>Real Estate Finance</td>
<td>20</td>
</tr>
</tbody>
</table>

*This course in real estate law is not required of an applicant admitted to the practice of law before the Supreme court of Ohio.
LICENSEREQUIREMENTSFOR
REAL ESTATE
BROKER

Persons applying for a real estate broker license must:
1. Be honest, truthful and of good reputation.
2. Be at least 18 years old.
3. Not have been convicted of a felony or a crime of moral turpitude. Not have violated any civil rights laws regarding real estate within the past two years as determined by a court of law or violated any rules of the Ohio Division of Real Estate. In some circumstances, it is possible to have a conviction or violation disregarded, which would allow you to sit for the exam. The Division may only make a determination with respect to a conviction or violation if you file an application. For additional information on this process, contact the Division directly or review the additional information found on the Division’s Web site.
4. Based upon the date you were originally licensed as a salesperson, you are required to complete the following classroom instruction prior to taking the broker exam. These courses must have been completed at an institution of higher education that awards a degree in at least a two-year program (i.e. an associate degree). You must pass both portions of the examination within 12 months of the initial approval date listed on the mailing label of your bulletin. The label will indicate your 12 month eligibility period. If you do not pass both portions of the exam within the 12 month eligibility period you must start the process over by sending in a new Exam Application to the Division. If you pass only one portion of the exam or if you failed both portions of the exam, within the 12 months you must use the Retake application to retake the portion(s) you failed. If you use the wrong application you will forfeit your fee (ORC 4735.06 or 4735.09) and have to submit the correct application with another fee.

<table>
<thead>
<tr>
<th>Education Requirements if Licensed Prior to January 2, 1972</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>(No additional educational requirements are needed)</td>
<td>0</td>
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</table>

<table>
<thead>
<tr>
<th>Education Requirements if Licensed on or After January 2, 1972, but prior to January 3, 1984</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Principles and Practices</td>
<td>30</td>
</tr>
<tr>
<td>Ohio Real Estate Law</td>
<td>30</td>
</tr>
<tr>
<td>Real Estate Appraisal</td>
<td>30</td>
</tr>
<tr>
<td>Real Estate Finance</td>
<td>30</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education Requirements if Licensed on or After January 3, 1984, but prior to August 1, 2001</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Principles and Practices</td>
<td>30</td>
</tr>
<tr>
<td>Ohio Real Estate Law</td>
<td>30</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education Requirements if Licensed on or After August 1, 2001</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Appraisal</td>
<td>30</td>
</tr>
<tr>
<td>Real Estate Finance</td>
<td>30</td>
</tr>
<tr>
<td>Financial Management</td>
<td>30</td>
</tr>
<tr>
<td>Human Resource or Personnel Management</td>
<td>30</td>
</tr>
<tr>
<td>Applied Business Economics</td>
<td>30</td>
</tr>
<tr>
<td>Business Law</td>
<td>30</td>
</tr>
</tbody>
</table>

Minimum of Two Years of College

<table>
<thead>
<tr>
<th>Education Requirements if Licensed on or After August 1, 2001, but prior to August 1, 2001</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Principles and Practices</td>
<td>30</td>
</tr>
<tr>
<td>Ohio Real Estate Law</td>
<td>30</td>
</tr>
</tbody>
</table>

**The courses listed in this chart may be included in your two years of college.**

5. Experience:
   - You must have been licensed as a broker or salesperson for at least two years.
   - You must have worked as a broker or salesperson for an average of 30 hours per week for two of the last five years immediately preceding your application. If you have been licensed in another state, these years can be counted.
   - You must have completed 20 real estate transactions or have such equivalent experience as defined by rules adopted by the Ohio Real Estate Commission.

The 20 points needed to qualify are counted if the licensee received compensation as part of the transactions listed:

- One point for each completed sale of real property, for the account of another, during which the licensee was the selling and the procuring agent.
- One half point for each completed sale of real property, for the account of another, during which the licensee was the listing agent.
- One half point for each completed sale of real property, for the account of another, during which the licensee was the selling agent.
- One half point for each completed lease of an individual commercial or industrial property, for the account of another, for a term of at least one year, during which the licensee was the listing agent.
- One forth point for each completed lease of residential property, for the account of another, for a term of at least one year during which the licensee was the listing and/or the procuring agent.
The application requires the licensee to list the total number of transactions, the Division will calculate the points earned and send out an affidavit to each of the Brokers listed on your Broker Application. The affidavits will be used to verify you have met the 20 point minimum to qualify for the Broker Exam (ORC 4735.07(b) (5) (a)).

IMPORTANT: Your eligibility is good for only 12 months from the initial approval date listed on the mailing label of your bulletin. If you do not pass both portions of the exam within the 12-month eligibility period you must start the process over by sending in a new Exam Application to the Division. If you pass only one portion of the exam or if you failed both portions of the exam, within the 12 months you must use the Retake application to retake the portion (s) you failed. If you use the wrong application, you will forfeit your fee (ORC 4735.06 or 4735.09) and have to submit the correct application with another fee.

**EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES**

All questions and requests for information about examinations 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

Upon approval of eligibility by the Division, you may proceed with the Examination Registration and Scheduling process.

The Examination Registration Form is found at the end of this Candidate Information Bulletin. You must pay PSI at the time you register. Be sure the registration form is complete, accurate, signed, and that you include the correct fee. The registration form is valid for 1 examination.

- Candidates must pass both portions of the exam, one is a state section and one is a national section, within the 12-month period listed on the label of this bulletin.
- Candidates who fail one or both portions of the examination must submit a retake application and appropriate fee to the Division. The retake application will be provided to the candidate with the failing score report at the examination site. After the Division has notified PSI of your new eligibility, you may register and schedule for the examination.
- You must re-apply using the Retake Application and retake the examination, within the 12-month period indicated on the label of this bulletin.
- If you are over your 12-month eligibility period you must start the process over using either the Sales Exam Application or the Broker Exam Application.

**FEES**

<table>
<thead>
<tr>
<th>Examination</th>
<th>Registration Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Salesperson - State Only</td>
<td>$41.00</td>
</tr>
<tr>
<td>Real Estate Salesperson - National Only</td>
<td>$41.00</td>
</tr>
<tr>
<td>Real Estate Broker - State Only</td>
<td>$41.00</td>
</tr>
<tr>
<td>Real Estate Broker - National Only</td>
<td>$41.00</td>
</tr>
<tr>
<td>Real Estate Salesperson - State &amp; National taken at same time</td>
<td>$61.00</td>
</tr>
</tbody>
</table>

**NOTE:** EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.

**ON-LINE (WWW.PSIEXAMS.COM)**

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI’s registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI’s website and create an account. Please enter your email address and first and last name. This information must match exactly with the information the department has on file. Be sure to check the box next to “Check here to attempt to locate existing records for you in the system”
- You will be asked to select the examination and enter the OH RE_ID# that was provided to you. Your record will be found and you will now be ready to pay and schedule for the exam. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear. If you have problems, contact PSI at (800) 733-9267 for help.

**TELEPHONE**

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). Call (800) 733-9267, 24 hours a day and speak to a PSI registrar 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.

**FAX REGISTRATION**

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

**STANDARD MAIL REGISTRATION**

Complete the PSI registration form (found at the end of this bulletin), and appropriate examination fee to PSI. Payment of fees can be made by credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier’s check, made payable to PSI. Print your name on the check or money order to ensure that your fees are properly assigned. CASH and PERSONAL CHECKS ARE NOT ACCEPTED.

Please allow 2 weeks to process your registration. After 2 weeks, you may go online or call PSI to schedule the examination.
CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267.

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

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule 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.

RE-TAKING A FAILED PORTION

Candidates who fail one or both portions of the examination must submit a retake application and appropriate fee to the Division. The retake application will be provided to the candidate with the failing score report at the examination site. After the Division has notified PSI of your new eligibility, you may register and schedule for the examination.

You must re-apply, using the Retake Application, for the portion you failed, and retake the examination, within the 12 month period indicated on the label of this bulletin.

EXAM ACCOMMODATIONS

All 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. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666. This form also includes out-of-state testing requests.

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 may also check our website at www.psiexams.com.

EXAMINATION SITE LOCATIONS

The Real Estate Licensing examinations are administered at the examination centers listed below:

Akron
Bryden Center
1815 West Market Street, Suite 101
Akron, OH 44313

Cambridge
1300 Clark Street, Suite #4
Cambridge, OH 43725

Cincinnati
4000 Executive Park Dr., Suite 105
Cincinnati, OH 45241
FROM I-275 EASTBOUND TAKE THE US-42 EXIT 46 TOWARD MASON/SHARONVILLE. TURN RIGHT ONTO LEBANON RD/US-42. TURN LEFT INTO EXECUTIVE PARK OFFICE COMPLEX.

Cleveland
7029 Pearl Rd, Suite 320
Middleburg Heights, OH 44130
FROM I-71S - TAKE EXIT 235 FOR BAGLEY RD. USE THE LEFT TWO LANES TO TURN LEFT INTO BAGLEY RD. TURN LEFT ONTO PEARL RD. THE OFFICE COMPLEX WILL BE ON THE RIGHT. WE ARE LOCATED IN SUITE 320.

Columbus North
6397 Emerald Pkwy, Suite 150
Dublin, Ohio 43017
FROM I-270 W TAKE THE TUTTLE CROSSING BLVD EXIT AND TURN RIGHT. TURN LEFT ONTO BLAZER PKWY. TURN LEFT ONTO RINGS ROAD. TURN LEFT ONTO EMERALD PKWY.

Columbus South
6431 Alum Creek Dr, Suite I
Groveport, OH 43125
IF COMING FROM (CLEVELAND) 270W OR 270S TOWARD CINCINNATI, TAKE ALUM CREEK EXIT. TURN RIGHT TOWARD GROVEPORT. TURN RIGHT AT SPIEGEL DRIVE AND AN IMMEDIATE RIGHT INTO FIRST PARKING LOT ON RIGHT. IF COMING FROM 270 E OR 270S TOWARD WHEELING, EXIT ALUM CREEK. TURN LEFT TOWARD GROVEPORT. TURN RIGHT ON SPIEGEL DR. AND TURN AN IMMEDIATE RIGHT INTO FIRST PARKING LOT ON RIGHT.
Toledo
1446 S. Reynolds Road, Suite 201
Maumee, OH 43537
FROM THE NORTH OR SOUTH: TAKE I-75 TO I-475/US 23, BYPASSING DOWNTOWN TOLEDO. FROM THE NORTH, USE EXIT 204; AND FROM THE SOUTH, USE EXIT 192 TO MERGE ONTO I-475/US 23. TAKE I-475/US 23 TOWARD MAUMEE, AND EXIT AT DUSSEL DRIVE/SALISBURY ROAD (EXIT 6). DRIVE EAST ON DUSSEL DRIVE, TOWARD MAUMEE. FROM THE EAST OR WEST: TAKE THE OHIO TURNPIKE TO EXIT 59, THE MAUMEE - TOLEDO EXIT. UPON EXITING THE TURNPIKE, DRIVE SOUTH ON SOUTH REYNOLDS ROAD (TOWARD MAUMEE) TO DUSSEL DRIVE. TURN LEFT ON DUSSEL DRIVE. PSI IS LOCATED ON THE SE CORNER OF DUSSEL DRIVE AND SOUTH REYNOLDS ROAD, IN THE “RMS” BUILDING.

Troy
1100 Wayne Street, Suite 3330
Troy, OH 45373
FROM I-75 SOUTH TAKE THE STATE ROUTE 55 EXIT #73 FOR TROY/LUDLOW FALLS. TURN LEFT AT THE LIGHT AT THE EXIT TOWARDS TROY ONTO ST RT 55 (BECOMES WEST MARKET ST). FOLLOW ST RT 55/ MARKET ST TO THE FOURTH LIGHT AFTER THE EXIT. TURN LEFT ONTO RIDGE AVE. CONTINUE TO WAYNE STREET AND TURN LEFT. THE TEST SITE IS UP THE HILL LOCATED IN THE LARGE BUILDING ON YOUR LEFT THAT USED TO BE STOUDER MEMORIAL HOSPITAL. FROM I-75 NORTH TAKE THE STATE ROUTE 55 EXIT #73 FOR TROY/LUDLOW FALLS. TURN RIGHT AT THE LIGHT ONTO ST RT 55 (BECOMES WEST MARKET ST.). FOLLOW ST RT 55/MARKET TO THE THIRD LIGHT AFTER THE EXIT. TURN LEFT ONTO RIDGE AVE. CONTINUE TO WAYNE STREET AND TURN LEFT. THE TEST CENTER IS UP THE HILL LOCATED IN THE LARGE BUILDING ON YOUR LEFT THAT USED TO BE STOUDER MEMORIAL HOSPITAL.

Enter the hospital grounds from Wayne right at the sign that says, “STOUDER CENTER 1100”. You will enter a short driveway that curves to the right. As you begin to turn to the right, you will see the “WEST ENTRANCE” marked on your left. This is your entrance and the only one that has wooden doors. So if you enter the complex somewhere else through metal doors---you are at the wrong entrance. Continue on the short drive to the parking lot immediately in front of you. This is the WEST lot. Park and enter the complex through the WOODEN DOORS marked “WEST ENTRANCE”. You will enter what used to be the main hospital entrance. A gift shop area will be on your right and a reception desk on your left. Go past the reception desk to the large elevator doors just to the left a bit. DO NOT go down the hallway to the right. Enter the elevator, which also has doors in the back. You will need to push “3F” so the doors open to the office suites. If you accidentally push 3R, the doors to the Residential side will open instead. When the doors open on the third floor, walk around to your right to the PSI Office.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination by completing and faxing the Out-of-State Testing Request form at the end of this bulletin.

REPORTING TO THE EXAMINATION SITE
On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you 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), which bears your signature and has your photograph. 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:

▪ You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your 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. Items may not exceed 15” x 15”. 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.

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 Division of Real Estate and Professional Licensing, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. 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 pass, you will immediately receive a successful notification.
  - If you do not pass, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.
- On paper - an unofficial score report will be printed at the examination site.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination 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.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- 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.
- 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 Division of Real Estate & Professional Licensing. Use the latest edition available.

NATIONAL PORTION FOR SALESPERSON AND BROKER


STATE PORTION FOR SALESPERSON AND BROKER


Now you can take the practice exam online at www.psiexams.com to prepare for your Ohio Real Estate Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

Note: You may take the practice exams an unlimited number of times. However, you will need to pay each time.

DESCRIPTION OF EXAMINATIONS

Candidates must pass both portions of the examination within one year of the date on the label of the Initial Candidate Information Bulletin from PSI. If you fail one or both portions of the examination you must submit a retake application and appropriate fee to the Division. After the Division has notified PSI of your eligibility, you may register and schedule for the examination. You must apply and retake the failed portion by the date indicated on the label of the Initial Candidate Information Bulletin.

For national broker exams, scenario-based test questions are included to contain more than four options and ONLY ONE BEST option shall be selected to answer the question. Some options are appropriate but not the BEST ANSWER. Please select the option that best answers the question in the exam. A BEST ANSWER reflects the optimal solution or most complete resolution to the scenario presented in the question. These items are associated with scenarios presented in the form of text, graphs, or tables representing a situation in which candidates must identify the best course of action by selecting only one option. Each option is weighted as zero-point, one-point, or two-points based on the completeness and accuracy of the solution. Sample questions are provided.
EXAMINATION SUMMARY TABLE

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<th>Passing Score</th>
<th>Time Allowed</th>
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<tr>
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<td>75%</td>
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<tr>
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<td>Both</td>
<td>115 (120 points)</td>
<td>75%</td>
<td>180 minutes</td>
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*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 examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

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 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)

CONTENT OUTLINE

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

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
   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 remedies for breach
   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
The following questions are offered as examples of the types of questions you will be asked during the course of the Ohio 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**

A. A real estate licensee acting solely as a seller’s agent is MOST likely to be held liable for claims of misrepresentation by a buyer if the licensee committed which of the following acts in the course of the transaction?
   1. Failed to provide previous purchase prices for the property.
   2. Obeyed the seller’s instructions to leave all discussions of property condition to the seller.
   3. Continued to accept and present offers on the property after the seller accepted the buyer’s offer.
   4. Deposited the earnest money check in a personal account to clear before transferring it to the trust account.

B. A lender wanting title insurance coverage on property pledged as collateral would ask for which of the following policies?
   1. A mortgagee’s policy.
   2. An owner’s policy.
   3. An errors and omissions policy.
   4. An extended homeowner’s policy.

C. A business property is valued at $20,000. To earn 12% on the total investment, the property should return a monthly income of
   1. $200.
   2. $500.
   3. $1,200.
   4. None of the above.

D. A lender is making a loan on a property and wants to make sure that a borrower will be legally obligated to pay off the entire unpaid loan balance if the borrower defaults on the payments. Which of the following clauses should be included in the contract?
   1. Defeasance.
   2. Prepayment.
   3. Acceleration.
   4. Due-on-sale.

E. A financial arrangement by which a buyer purchases property using borrowed funds but does not actually receive title to the property until after the loan has been fully repaid is BEST referred to as
   1. Leveraged sale.
   2. Sale and leaseback.
   3. Purchase money mortgage.
   4. Land contract.

Answers to Sample Broker Questions:
   A: 2; B: 1; C: 1; D: 3; 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)
Before you begin...  
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.

1. Legal Name: 
<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>M.I.</th>
</tr>
</thead>
</table>

2. ID Number: 

3. Mailing Address: 
   | Number, Street | Apt/Ste | City | State | Zip Code |

4. Telephone: 
   | Home | Office |

5. Birth Date: 
   | M  | M  | D  | D  | Y  | Y  |

6. Email: 

7. Examination: (Check one) 
   - Salesperson - National and State $61  
   - Broker - National and State $41  
   - Salesperson - National Only $41  
   - Broker - National Only $41  
   - Salesperson - State Only $41  
   - Broker - State Only $41  
   (Check one)  
   - FIRST TIME  
   - RETAKE

8. Payment: Pay by credit card, money order, company check or cashier's check payable to PSI. 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: ________________________________

9. I am submitting the Exam Accommodations Request (at the end of this bulletin) and required documentation.  
   - Yes  
   - No  
   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.

10. 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 Candidate 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  
   OH RE  
   3210 E Tropicana Ave * Las Vegas, NV* 89121  
   Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929 * www.psiexams.com

WWW.PSIEXAMS.COM
# REAL ESTATE RETAKE APPLICATION

A check or money order for any fees, made payable to the Division of Real Estate & Professional Licensing, must accompany this application. **Cash will not be accepted.** The name and date of birth on this application must match the name and date of birth on the applicant’s government-issued photo ID for identity verification at the examination site.

## EXAMS

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## APPLICANT INFORMATION

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## SPONSORING BROKER INFORMATION

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## ETHICAL CONDUCT AND LEGAL HISTORY

Please attach a complete explanation for any questions answered “Yes.” Questions concerning professional licenses apply to all professional licenses regardless of profession.

Since the last filing of your application for Ohio real estate licensure, have you:

- Yes No been disciplined in any manner by any public entity or professional or trade association for any violation of any professional licensing law, regulation or ethical rule?
- Yes No been refused or denied any professional license or registration by any public entity?
- Yes No had any professional license revoked, suspended or limited in any way for any reason?
- Yes No been notified by any public entity or professional or trade association that you were under investigation for any violation of any professional licensing law, regulation or ethical rule?
- Yes No been the subject of any unsatisfied judgments?
- Yes No been convicted, plead guilty to or been granted intervention in lieu of conviction for any unlawful conduct excluding minor traffic violations?

**THE APPLICANT MUST COMPLETE THE FOLLOWING CERTIFICATION**

I certify that all of the statements on this application and all of the attached materials are complete and accurate. I understand that any false statement on this form may subject me to criminal prosecution and the loss of my Ohio real estate license.

**SIGNATURE OF APPLICANT**

**DATE**

**THE SPONSORING BROKER MUST COMPLETE THE FOLLOWING CERTIFICATION**

I hereby certify that, from the investigations made by me, I find the above listed applicant for a real estate license is honest, truthful and of good reputation. I understand that any false statement on this form that is known to me at the time of my signing may subject me to criminal prosecution and the loss of my Ohio real estate license.

**NAME OF BROKER (please type or print)**

**FILE NUMBER**

**SIGNATURE OF BROKER**

**DATE**

**NOTICE:** This application and the information contained therein, except for the social security number, is public record pursuant to Ohio Revised Code 149.43.

**NOTICE:** Refusal of check payment by the drawer’s bank may result in a one-hundred-dollar fee to the superintendent and/or the rejection or withdrawal of approval of this application.
All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request exam accommodations.

Candidates who wish to request exam accommodations because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for exam accommodations requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date: __________________________________________ SS#: __________________________________________

Legal Name: ___________________________________________________________________________________

Last Name                                      First Name

Address: ____________________________________________________________

Street                                      City, State, Zip Code

Telephone: (_________) _________ - ___________     (_________) _________ - ___________

Home                                      Work

Email Address: ____________________________________________________________________________

Check any exam accommodations you require (requests must concur with documentation submitted):

☐ Reader (as accommodation for visual impairment or learning disability)    ☐ Extended time (Additional time requested: _____________)

☐ Large-print written examination    ☐ Other ________________________________

☐ *Out-of-State Testing Request (this request does not require additional documentation) ________________________________

*You may email your out-of-state request to OutofStateRequest@psionline.com.

Complete and fax this form, along with supporting documentation, to (702) 932-2666 or email it to examaccommodations@psionline.com.

After 4 days, PSI Exam Accommodations will email you confirmation of approval with instructions for the next step.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI EXAM ACCOMMODATIONS.
This notice serves to confirm that you are now eligible to take the examination that is listed directly under the mailing address on the mailing label.

This bulletin is designed to provide you with information regarding examination procedures and content areas. To schedule your examination, please refer to the instructions in this bulletin.