

Tristar Academy, Inc.
2441 Crain Highway
Waldorf, MD 20601
240-701-6327
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Welcome to Tristar Academy, a Real Estate Education Provider. We hope the information contained in this catalog is helpful and informative. If you should have any questions concerning this material, please feel free to contact Chris Sinanan at 240-701-6327 or 301-434-4065 or Sharon Martlock at 301-358-6038.

History and Mission Statement:

Tristar Academy is the educational arm of Tristar Realty, Inc. that was founded in 2005 by Cindy and Chris Sinanan. Tristar Academy is an independent, private, career Academy approved by the Maryland Higher Education Commission. The Academy prepares the student in the pre-licensing real estate program, Maryland Principles and Practice of Real Estate for Salespersons.

Mission Statement:

To provide to each student a solid understanding of the principles and practices of real estate in the State of Maryland in a safe, pleasant, and comfortable environment and to prepare those students to sit for the State of Maryland Real Estate Licensing Examination.

Ownership:

Cindy Sinanan	President
Chris Sinanan	Resident Agent

Staff:

Chris Sinanan	Academy Director
Sharon E. Martlock	Instructor
Anna Person	Instructor
Chris Sinanan	Instructor
Cindy Sinanan	Instructor
Maria Rozario	Administrative Assistant

Academy Facility

Tristar Academy, Inc. will hold programs in one of four locations:

Charles County, Waldorf Location:	2441 Crain Highway Waldorf, MD 20601 (301) 358-6038 (Student to instructor ratio at this location is 35:1)
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Montgomery County, Silver Spring Location: 1600 Elton Road
 Silver Spring, MD 20903
 (301) 434-4065 or
 (240) 372-8601
 (Student to instructor ratio at this location is 35:1)

Howard County, Columbia Location: 6395 Dobbin Road, Suite #102
 Columbia, MD 21045
 (410) 740-1050
 (Student to instructor ratio at this location is 16:1)

Prince George's County, Bowie Location: 4201 Mitchellville Rd., Suite #101
 Bowie, MD 20716
 301-352-4065
 (Student to instructor ratio at this location is 16:1).

The facilities consist of a large classroom providing plenty of seating capacity for students. Instructors make use of videotape displays, overhead projectors and a personal computer. There are ample lavatories available outside the classrooms. Free parking for students is available.

Academy business hours are: Monday through Friday from 9:00 AM to 5:00 PM.

Schedule:

Weekday Program

Tuesday and Thursday	9:00 AM – 4:00 PM (1 hour lunch break daily)	6.0 instructional hours per day	12 hours/week	5 weeks = 60.0 hours
5.0 Weeks				60.0 hours

Thursday of week 6 is optional as a make-up session. 6.0 hours

Evening and Saturday Program

Monday and Wednesday	6:30 PM – 9:30 PM	3.0 instructional hours per day	6 evening hours/week	8 weeks = 48.0 hours (no classes 11/22 — 11/28)
2 Saturdays	9:00 AM – 4:00 PM (1 hour lunch break daily)	6.0 instructional hours per day	6 Saturday hours/session	2 weeks = 12.0 hours
8.0 Weeks				60.0 hours

Saturday of week 8 is optional as a make-up session. 6.0 hours

Weekend Program

Saturday/Sunday	9:00 AM – 4:00 PM (1 hour lunch break daily)	6.0 instructional hours per day	12 hours/week	5 weeks = 60.0 hours
5.0 Weeks				60.0 hours

Saturday of week 6 is optional as a make-up session. 6.0 hours

Academy Calendar:

2016 Program Schedule

Location	Dates	Day and Time	Instructor	Notes
Silver Spring	1/4/2016-3/5/2016	Mon/Wed: 6:30 PM – 9:30 PM 2 Saturdays: 9:00 AM – 4:00 PM	Cindy Sinanan	No Class- 2/15/2016 Make-Up Saturday 3/5/2016
Silver Spring	3/21/2016-5/14/2016	Mon/Wed: 6:30 PM – 9:30 PM 2 Saturdays: 9:00 AM – 4:00 PM	Cindy Sinanan Chris Sinanan	Make-Up Saturday 5/14/2016
	1/11/2016-3/12/2016	Mon/Wed: 6:30 PM – 9:30 PM 2 Saturdays: 9:00 AM – 4:00 PM	Anna Person and David Brown	No Class- 2/15/2016 Make-Up Saturday 3/12/2016
Bowie	5/9/2016-7/9/2016	Mon/Wed: 6:30 PM – 9:30 PM 2 Saturdays 9:00 AM – 4:00 PM	Anna Person	No Class- 5/30/2016 7/4/2016 Make-Up Saturday 7/9/2016
Silver Spring	7/18/2016 – 9/17/2016	Mon/Wed: 6:30 PM – 9:30 PM 2 Saturdays 9:00 AM – 4:00 PM	Cindy Sinanan Chris Sinanan	No Class- 0/5/2016 Make-up Saturday 9/17/2016
Waldorf	8/23/2016 – 9/27/2016	Tue/Thurs: 9:00 AM – 4:00 PM	Sharon Martlock	Make-Up Tuesday 9/27/2016
Silver Spring	10/17/2016 – 12/17/2016	Mon/Wed: 6:30 PM – 9:30 PM 2 Saturdays 9:00 AM – 4:00 PM	Cindy Sinanan Chris Sinanan	No Class-11/21 thru 11/26/2016 Thanksgiving Make-up Saturday 12/17/2016

Inclement Weather Policy:

The policy regarding the cancellation of the classes due to inclement weather follows that of the local, public school system in the county where the program is held.

Academy Holidays: (Administrative Offices will be closed.)

January 1, 2016	New Year's Day
February 15, 2016	President's Day
May 30, 2016	Memorial Day
July 4, 2016	Independence Day
September 5, 2016	Labor Day
November 24, 2016	Thanksgiving Day
December 25, 2016	Christmas Day

Entrance Requirements

1. All students must be 18 years of age or older.
2. All students must provide documentation or proof of a GED or high school diploma or college diploma.
3. Tuition and registration fees must be paid at the time of enrollment and received no later than five (5) days before the first class. There is no installment plan available.

Enrollment Procedures

Students may apply by calling or visiting any of our Tristar Academy locations to obtain an enrollment agreement. Students can also register online at mytristaracademy.com. Enrollment is subject to space availability and granted on a first come-first serve basis to students meeting the stated criterion. Students can enroll up to 3 days prior to the first day of class

Student Conduct Policy:

Tristar Academy suggests that all students make every effort to be on time. Repeated tardiness will not be permitted. Students are required to act in an ethical and professional manner. The Academy has the right to dismiss any student who fails to adhere to Academy policies.

NOTE: Criminal convictions may affect a student's ability to be licensed.

Credit for Previous Class Time:

The Academy does not accept credit for previous training.

Attendance Policy:

The Maryland Real Estate Commission requires successful completion of 60 instructional hours scheduled to be eligible for taking the real estate salesperson pre-licensure exam. Therefore, students must attempt to attend every session. Arriving more than 10 minutes late or leaving more than 10 minutes early will count as a full hour of absence.

A student must achieve at least a 90% attendance rate in order to successfully complete the program, and all missed hours, up to six (6) must be made up. A student's attendance will be evaluated and reported in writing to students at the end of each week. If a student's cumulative attendance rate is below 90% at the end of any week, the student will be counseled by Academy staff. When a student misses more than 6 hours of the program, the student will be dismissed from the program.

The Academy does not have a leave of absence policy.

Make up Policy

Hours missed cannot exceed 6 hours and *must be made up on the designated session at the completion of the program*. Three (3) hours of the six (6) make-up hours will be the three-hour instruction on Agency. The other three (3) hours will be a review of the program. Students must contact Academy staff to arrange for makeup of missed time on the designated make-up session date and academic assessments up to a maximum of 6 hours.

Grading System:

To successfully complete the program, a student must achieve a cumulative minimum average of 75 on all quizzes and the mid-term and achieve a minimum 75% grade on the final examination. The quizzes and midterm will count toward 50% of the student's final grade, while the final exam will count toward 50% of the final grade. For example, a student whose quiz and mid-term average is 78% and whose final exam score is 90% would receive a program grade of 84% resulting from the following calculation: $.50 \times .78 = 0.39 + .50 \times .90 = 0.450 = 0.84$ Each student will be given examination results once graded. Please note that the Academy does maintain and store grade records for each student.

Satisfactory Academic Progress:

A student's academic progress will be evaluated through the administration of four graded quizzes, a mid-term examination and a final examination. Grades from the quizzes and mid-term examination will be made known to the students by the instructor at the beginning of the class immediately following the testing. The instructor will counsel students who do not achieve satisfactory scores on the first two quizzes. If the student's cumulative average is below 75% after the administration of the first four quizzes and the midterm examination, the student will be terminated from the program.

Grades from quizzes, mid-term examination, final examination, and final grade average will be recorded and maintained on student's permanent transcript.

In the event that a student fails the final examination, there will be an opportunity to re-take the exam by scheduling an appointment with the instructor for the re-examination. Re-examination appointment must be scheduled within five (5) days of completion of the program.

Graduation/Completion Policy:

A certificate will be awarded to the student upon satisfactory completion of the Maryland Principles and Practices of Real Estate for Salespersons program. Those requirements are:

1. Must attend 60.0 clock hours of instruction with no more than 6 clock hours missed and made up.
2. Must complete all work assignments.
3. Must achieve a cumulative minimum grade of 75% on the mid-term and quizzes and must achieve a minimum grade of 75 % on the final grade. A student will be given a second opportunity to pass the final examination, if he/she fails the first.

Re-Admission Policy:

Students who have voluntarily withdrawn from the Academy's program prior to its completion or who were terminated from the Academy's program due to unsatisfactory attendance or academic progress may re-enroll to be accepted into the program. No credit will be granted for any previous training, however.

Program Costs:

Tuition	\$ 120.00
Registration Fee	<u>12.00</u>
Total	\$ 132.00

Textbooks:

Name of Textbook	Edition	Author	ISBN
Maryland Principles and Practices of Real Estate for Salespersons	19	Galaty, Allaway & Kyle DF Institute, Inc. d/b/a Dearborn Real Estate Education)	978-1-44277-4612-2
Maryland Real Estate Practice & Law	14	Donald A. White DF Institute, Inc. (d/b/a Dearborn Real Estate Education)	978-1-4754-2181-1

Additional Costs:

1. Textbooks may be purchased through Tristar Academy, Dearborn.com, or a bookstore. The cost of textbooks through Tristar Academy is \$75.00.
2. Reimbursement of tuition and registration fee may be applicable to those who affiliate with Tristar Realty at their first settlement.

AFFILIATION IS NEITHER REQUIRED NOR GUARANTEED.

3. Textbooks and a small hand-held calculator (both to be supplied by the student) are required for the first session and the calculator for the state examination.
4. The cost of the Maryland State Licensing Exam administered by PSI is \$61.00.

Maryland Principles and Practices of Real Estate for Salespersons for Salesperson Licensure Exam Preparation (60.0 Clock Hours)

Program Objectives:

The pre-licensing program, Maryland Principles and Practices of Real Estate for Salespersons, is designed to teach the student the basic fundamentals of real estate in order to pass the State Licensing Examination. Passing the State Licensing Examination allows the recipients to affiliate his/her license with a Broker of his/her choice and begin a career as a real estate agent.

Class Size and Student/Instructor Ratio:

Silver Spring location:

Student to instructor ratio is 35:1

Waldorf location:

Student to instructor ratio is 35:1

Bowie location:

Student to instructor ratio is 16:1

Columbia location:

Student to instructor ratio is 16:1

Weekday Program or Weekend Program

Program Subjects (Lecture)	#Hours
Session 1:	
Principles of Real Property	2.0
MD Law-License Law & Regulations	2.0
Real Estate Brokerage	1.0
MD Law-Real Estate Brokerage	1.0

Session 2:	
Agency Relations (National and MD Law)	3.0
Client Agreements (Listings & Buyer)	1.5
MD Law Listing Agreements	1.0
Quiz: Material Session 1	.5

Session 3:	
Interests in Real Estate	2.0
MD Law-Interests in Real Estate	1.5
Forms of Ownership	1.5
MD Law-How Ownership is Held	1.0

Session 4:	
Land Description	1.5
MD Law-Legal Descriptions	1.0
Real Estate Taxes & Other Liens	1.5
MD Law-Real Estate Taxes & Other Liens	1.5
Quiz: Material Sessions 2 & 3	.5

Session 5:	
Real Estate Contracts	2.0
MD Law-Real Estate Contracts	1.5
Transfer of Title & Title Records	2.5

Session 6:	
MD Law-Transfer of Title & Title Records	2.5
Real Estate Financing	1.5
Government Involvement in Real Estate Financing	1.5
Quiz: Sessions 4 & 5	.5

Session 7:	
Mid-Term	2.0
Mid-Term Review	.5
MD Ethics, Flipping & Predatory Lending	3.0
Investment in Real Estate	.5

Session 9:	
Environmental Issues & Real Estate Transactions	1.0
MD Law-Environmental Issues & Real Estate Transactions	.5
Closing Real Estate Transactions	1.0
MD Law-Closing Real Estate Transactions	.5
Landlord Tenant Relations:	
Leases	1.0
MD Law-Leases	1.0
Property Management	.5
Quiz Material Sessions 7 & 8	.5

Session 10:	
Math Review	1.5
Program Review	1.5
Final Examination	2.0
Exam Review & Graduation	1.0

Total Hours: 60.0

Evenings & Saturdays

Program Subjects (Lecture)	#Hours
Session 1:	
Principles of Real Property	2.0
Real Property & the Law	1.0

Session 2:	
MD Law-License Law & Regulations	2.0
MD Law-Real Estate Brokerage	1.0

Session 3:	
Agency Relations (National and MD Law)	3.0

Session 4:	
Client Agreements (Listings & Buyer)	1.5
MD Law-Listing Agreements	1.0
Quiz: Material Session 1	.5

Session 5:	
Interests in Real Estate	2.0
MD Law-Interests in Real Estate	1.0
Forms of Ownership	1.5
MD Law-How Ownership is Held	1.0
Quiz: Sessions 2-4	.5

Session 6:	
Land Description	1.0
MD Law-Legal Descriptions	1.0
Real Estate Taxes & Other Liens	1.0

Session 7:	
MD Law-Real Estate Taxes & Other Liens	1.5
MD Law-Real Estate Contracts	1.5
Session 8:	
Transfer of Title & Title Records	1.5
MD Law – Transfer of Title Records	1.5
Session 9:	
Real Estate Financing	1.5
Government Involvement in Real Estate Financing	1.5
Session 10:	
MD Law-Real Estate Taxes & Other Liens	1.5
MD Law-Real Estate Contracts	1.5
MID-TERM & Review	3.0
Session 11:	
MD Ethics, Flipping, & Predatory Lending	3.0
Session 12:	
Investment In Real Estate	.5
MD Law-Financing	1.0
Real Estate Appraisal	1.5
Session 13:	
Land Use Controls & Property Development	1.0
Fair Housing	1.5
MD Law-Fair Housing	.5
Session 14:	
Environmental Issues & Real Estate Transactions	1.5
MD Law-Environmental Issues & Real Estate Transactions	1.5
Session 15:	
Closing Real Estate Transactions	1.5
MD Law-Closing Real Estate Transactions	1.0
Quiz: Materials Sessions 11-14	.5
Session 16:	
Landlord Tenant Relations:	
Leases	1.0
MD Law-Leases	1.0
Property Management	1.0

Session 17:	
Math Review	1.5
Program Review	1.5

Session 18:	
Final Exam & Review	3.0

Total Hours: 60.0

Refund Policy: for classroom-based instruction

1. All monies paid by the student will be fully refunded if the student chooses not to enroll in or to withdraw from the Academy 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 fee will be retained by the Academy.
3. If, after the seven-day cancellation period, a student withdraws or is terminated after the instruction begins, refunds will be made according to the following schedule:

Proportion of Total Program Taught by Date of Withdrawal	Tuition Refund
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

4. If the Academy closes, cancels or discontinues a course or program, the Academy 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.
5. Students are requested, but not required, to notify the Academy Director or designated Academy official if they are withdrawing from the Academy.
6. The date of withdrawal or termination is the last date of attendance by the student. Refunds are based on the last date of attendance.
7. All refunds due will be paid within 60 days of the student's last date of attendance.
8. Books purchased from the Academy are the property of the student and are not refundable, except within the seven-day cancellation period.

Responsibilities and Grievance Procedure:

Students who have a grievance with the Academy are encouraged to resolve the matter with their instructor. If still unsatisfied, the grievance should be addressed to the Academy Director. If still unsatisfied, the student may submit a written complaint to: the Maryland Real Estate Commission, 500 North Calvert Street, 3rd Floor, Baltimore, Maryland 21201-3651, 410-230-6230, fax: 410-333-0023, e-mail: mrec@dllr.state.md.us; the Secretary of Higher Education at the Maryland Higher Education Commission, 6 N. Liberty Street, 10th Floor, Baltimore, Maryland 21201; or the Maryland Consumer Protection Division at 200 St. Paul Place, Baltimore, Maryland 21202, 410-576-6550, email: consumer@oag.state.md.us.

Program Performance:

Prospective students and enrolled students may obtain from the Maryland Higher Education Commission information regarding the performance of this class, including, but not limited to, information regarding each program's enrollment, completion rate, and pass rate of graduates on any licensure examination. The commission may be reached by writing to the Maryland Higher Education Commission, 6 N. Liberty Street, 10th Floor, Baltimore, Maryland 21201, <http://www.mhec.state.md.us/>