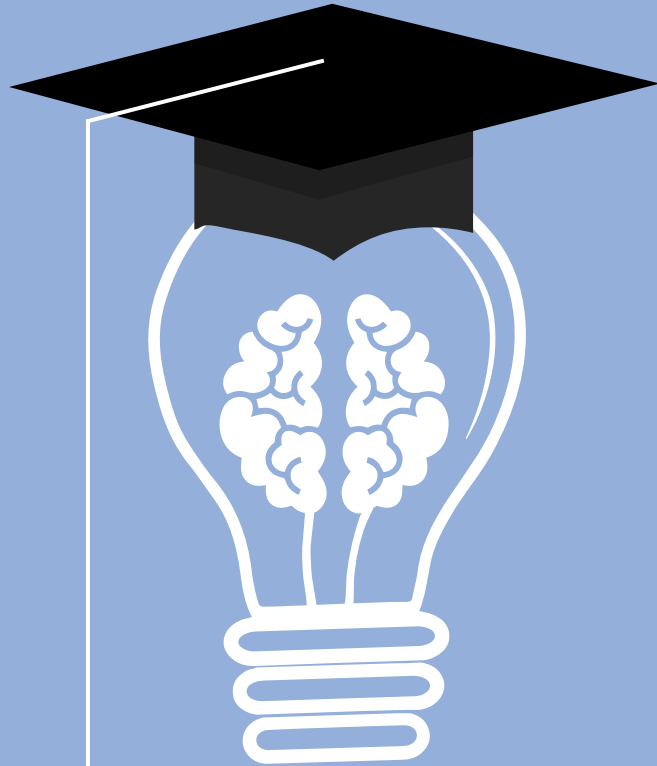


MD REAL ESTATE SALESPERSON'S PRE-LICENSING CATALOG

Welcome to Tristar Academy, a Real Estate Education Provider. We hope the information contained in this catalog is helpful and informative. If you have any questions concerning this material, please feel free to contact us at 240-701-6327.



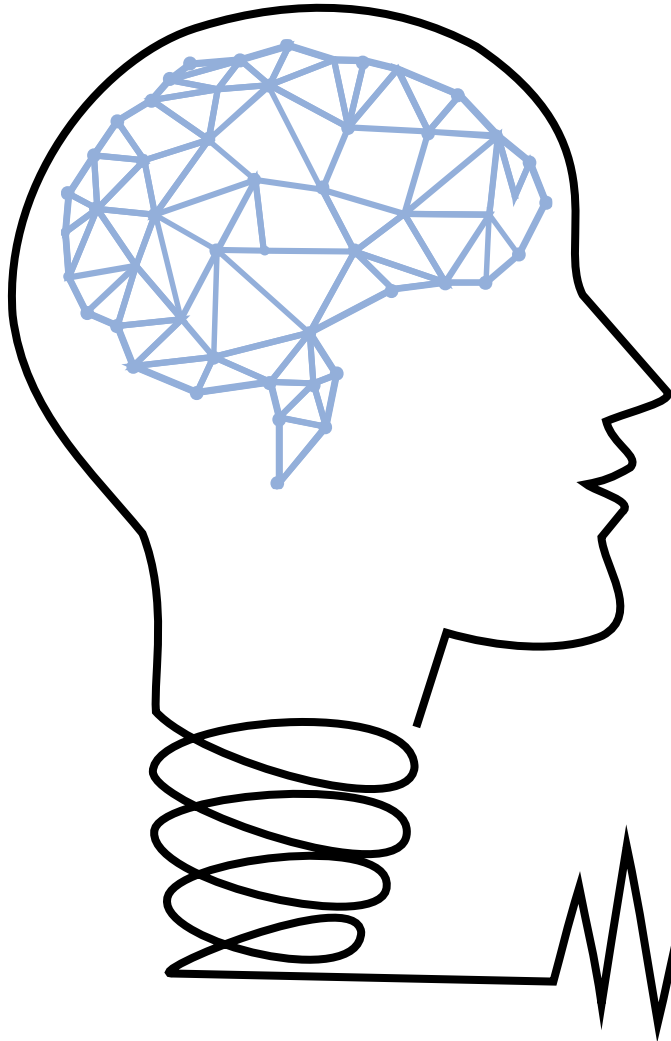


History and Mission Statement :

Tristar Academy was founded in 2014 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

Chris Sinanan

President

Resident Agent



Staff

Cindy Sinanan

Chris Sinanan

William Inglis

Seun Lawal

Ishmael White

April White

Sarah Sinanan

Laurie Lukos

Academy Director/Instructor

President/Instructor

Instructor

Instructor

Instructor

Instructor

Education/Coordinator/Instructor

Academic Advisor

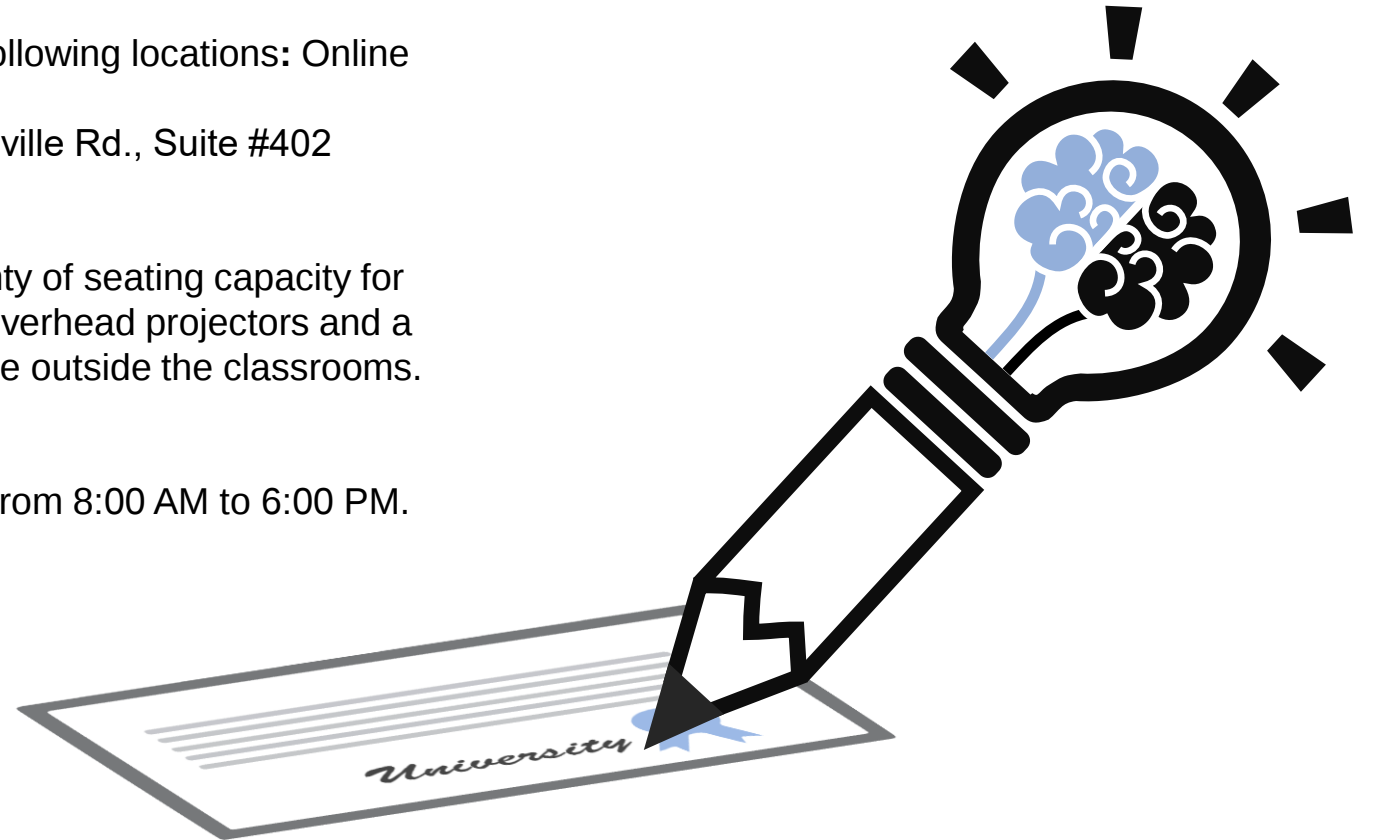
Academy Facility

Tristar Academy, Inc. will hold programs in one of the following locations: Online
Via Zoom

Prince George's County, Bowie Location: 4201 Mitchellville Rd., Suite #402
Bowie, MD 20716

The facilities consist of large classrooms 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 8:00 AM to 6:00 PM.



Approved Schedules :

Weekday Program – Tuesday and Thursday

Tuesday and Thursday	09:00AM – 04:00 PM	6.0	12 Hours/Week	5 Weeks – 60.0 Hours
5.0 Weeks	(1 Hour Lunch Break Daily)	Instructional Hours Per Day		60.0 Hours

**Thursday of Week 6 is Optional as a Make-up Session

6.0 Hours

Weekday Program – Monday To Friday

Monday to Friday	09:00AM – 04:00 PM	6.0	12 Hours/Week	5 Weeks – 60.0 Hours
2.0 Weeks	(1 Hour Lunch Break Daily)	Instructional Hours Per Day		60.0 Hours

**Monday After Final is a 6 – Hour, Make-up Session

6.0 Hours

Evening Program – Monday, Wednesday, Friday

Monday, Wednesday & Friday	06:30PM – 09:30 PM	3.0	9 Evening	8 Weeks – 60.0 Hours
8.0 Weeks		Instructional Hours Per Day		60.0 Hours

**Wednesday and Friday After Final are Make-up Sessions of 3 Hours Each

6.0 Hours or 1 Saturday of 6 Hours

Approved Schedules :

Evening and Saturday Program

Monday to Wednesday	06:30 PM – 09:30 PM	3.0 Instructional Hours Per Day	06 Evening Hours/Week	8 Weeks – 48.0 Hours (NO Classes 11/22- 11/28)
2 Saturday	09:00 AM – 4:00PM (1 Hour Lunch Break Daily)	6.0 Instructional Hours Per Day	06 Saturday Hours/Session	2 Week – 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	09:00AM – 04:00 PM	6.0	12 Hours/Week	5 Weeks – 60.0 Hours
5.0 Weeks	(01 Hour Lunch Break Daily)	Instructional Hours Per Day		60.0 Hours

**Saturday of Week 6 is Optional as a Make-Up Session

6.0

Academy Calendar

*2023 Program Schedule

Location	Dates	Day and Time	Instructor	Notes
Online Via Zoom	1/02/2023-2/17/2023	Mon/Wed/Fri 6:30 PM – 9:30 PM	Seun Lawal	No Class on 1/16/2023 Make-up Session 2/18/2023
Online Via Zoom	1/14/2023-2/12/2023	Sat & Sun 9:00 AM- 4:00 PM	Seun Lawal	Make-up Session 2/18/2023
Online Via Zoom	1/23/2023-2/3/2023	Mon-Fri 9:00 AM- 4:00 PM	Bill Inglis	Make-up Session 2/4/2023
Online Via Zoom	1/23/2023-3/10/2023	Mon/Wed/Fri 6:30 PM – 9:30 PM	April White	No Class on 2/20/2023 Make-up Session 3/11/2023

The Academy Calendar will be updated with more as schedules are approved & courses are open for registration.

Program Schedules may be subject to change – please refer to the website for the most recent information. **INCLEMENT WEATHER : Tristar Academy will close if public schools are closed in the county in which classes are scheduled. If there is a delay of start times by public schools in the county in question, Tristar Academy will be open and all classes will be held as scheduled. For example: Charles County announces closure of public schools; Tristar Academy is closed.*

Academy Holidays

(Administrative Office Will Be Closed.)

January 1, 2023

New Year's Day

January 16, 2023

Martin Luther King Day

February 20, 2023

President's Day

May 29, 2023

Memorial Day

July 4, 2023

Independence Day

September 4, 2023

Labor Day

October 9, 2023

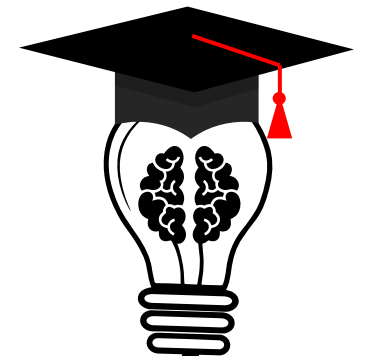
Columbus Day

November 23, 2023

Thanksgiving Day

December 25, 2023

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 three (3) days before the first class. There is no installment plan available.

Online via Zoom: Students are required to have their cameras/video on during instruction (not including breaks). Students are required to have a working microphone for audio to interact in class. A student may request to be excused from having their video on by contacting our Education Coordinator at sarah@mytristaracademy.com. The request will be granted upon written approval.

Self Pace/Distance Learning Format: Course scheduling is continuous in nature (24/7/365). Students are able to enroll and complete the course at times most convenient for them. The course is delivered through a proprietary Learning Management System (LMS). The LMS is accessible online through common internet browsers for both PCs and MACs (Chrome, Firefox, Internet Explorer, and Safari). Additionally, courses are compatible with iPad and Android tablets. An internet connection is required (high speed is recommended but not required).

Course Completion Requirements:

A certificate of completion for the course is awarded upon successful completion of the program pending the following graduation requirements are met:

- Complete the coursework according to its terms and conditions within 1 year of enrollment/purchase.
- Achieve a minimum 75% on the final examination.
- Satisfy all financial obligations to the school.

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 5 days prior to the first day of class if the course is not already sold out.

Job Placement and Assistance: Tristar Academy does not assist students with job placement and does not guarantee job placement or salary amounts upon completion of this program.

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.

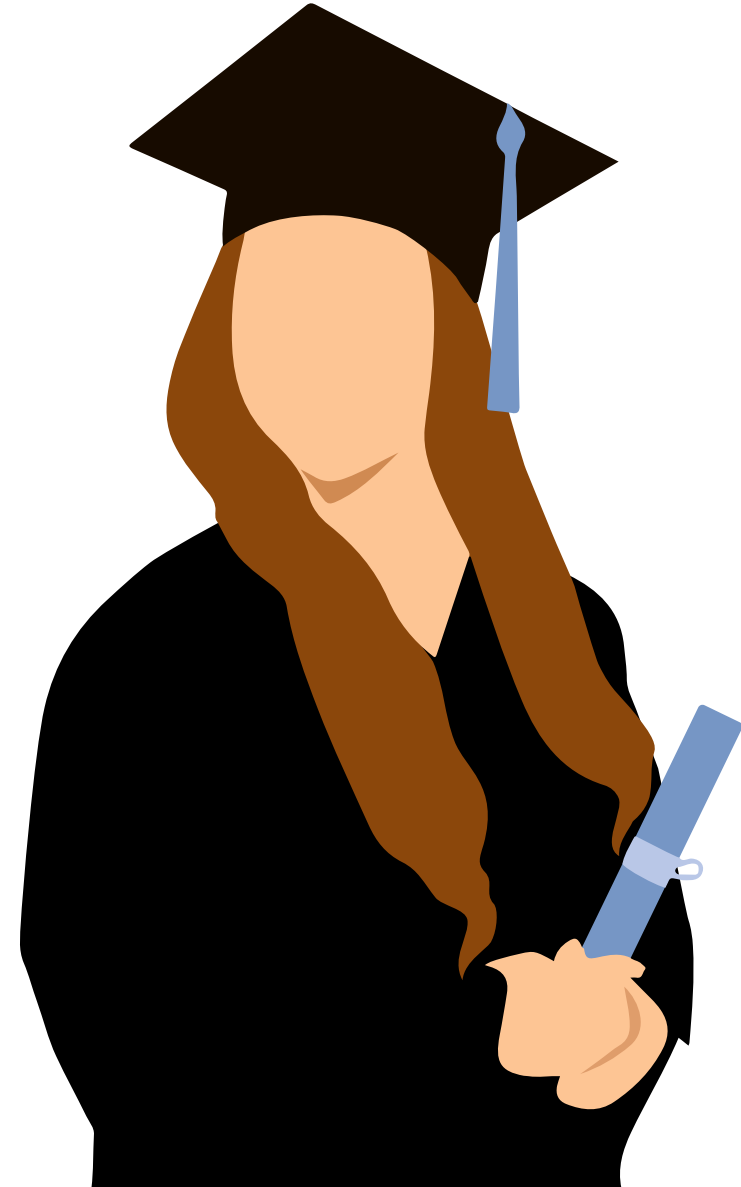
Note: Criminal convictions may affect a student's ability to be licensed.

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

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.

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. 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 five 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 five 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.

In the event a student's average is equal to or above 65% but not exceeding 74%, the student will be granted an opportunity to retake one of the lowest graded quizzes to improve their average

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. Students are allowed up to one reschedule without paying additional fees, if the first reschedule is not fulfilled, student will forfeit the registration fee paid for the course.

Program Costs:

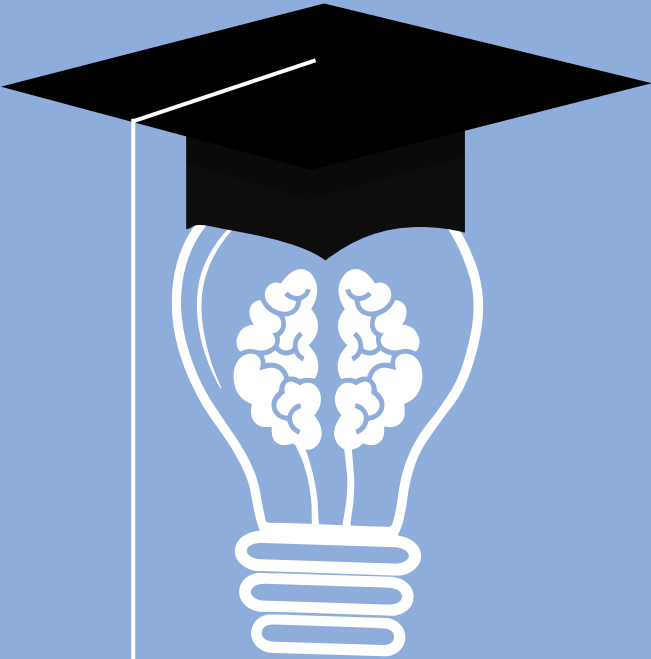
Tuition	\$200.00
Course Textbook	\$85.00(Free Shipping)
Registration Fee	\$20.00(Non-Refundable)

Total	\$305.00
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Textbook:

Name of Textbook	Edition	Author	ISBN
Principles of Real Estate Practice in Maryland	1	Stephen Mettling, David Cusic, Jane Somers	978-091-5777730





Additional Cost

01

Textbooks are to be purchased through Tristar Academy & shipped out directly to the student for Live courses. Textbooks are an optional purchase for the self-pace/distance learning course.

02

Textbooks and a small hand-held calculator (both to be supplied by the student) are required for the course and the calculator for the state examination.

03

Tristar Academy does **not** accept checks or ACH transfer.

04

The cost of the Maryland State Licensing Exam administered by PSI is \$44.00. Pricing may vary

**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:

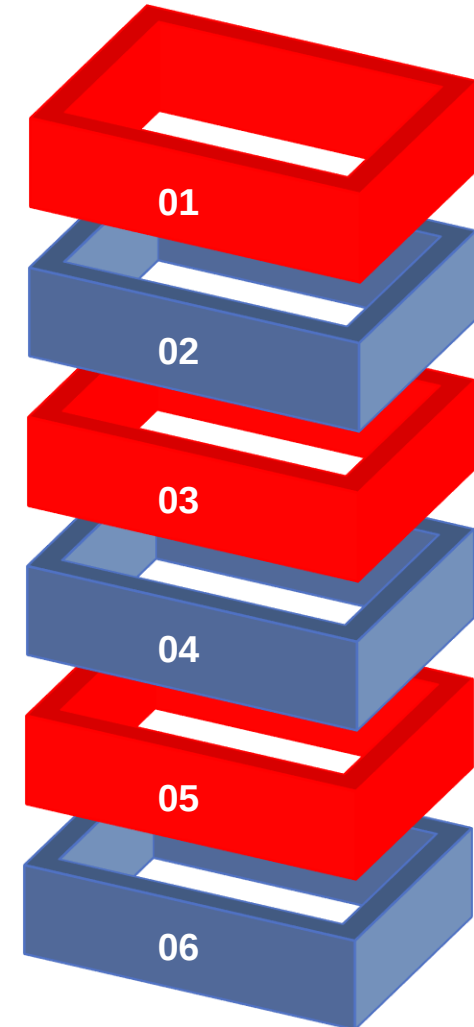
Bowie Location :
Online via Zoom

Student to instructor ratio is 35:1
Student to instructor ratio 75:1*

*Instructors have been trained to control Zoom & there are monitoring Proctors in class

Refund Policy: For Classroom-Based Instruction

1. All monies excluding the registration fee & textbooks 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.



1. All monies excluding the registration fee & textbooks 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, after the seven-day cancellation period, a student withdraws or is terminated after the instruction begins, refunds of the tuition 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

3. 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.
4. Students are requested, but not required, to notify the Academy Director or designated Academy official if they are withdrawing from the Academy.



5. The date of withdrawal or termination is the last date of attendance by the student. Refunds are based on the last date of attendance.
6. All refunds due will be paid within 60 days of the student's last date of attendance.
7. Textbooks purchased are the property of the student and are not refundable.
8. **Resolving Disputes** - If a dispute arises under this Agreement, any party may take the matter to Maryland state court, jurisdiction of the county of Montgomery. OR If a dispute arises under this Agreement, the parties agree to first try to resolve the dispute with the help of a mutually agreed-upon mediator. Any costs and fees other than attorney fees associated with the mediation shall be shared equally by the parties. If it proves impossible to arrive at a mutually satisfactory solution through mediation, the parties agree to submit the dispute to a mutually agreed-upon arbitrator. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction to do so. Costs of arbitration, including attorney fees, will be allocated by the arbitrator. Students who uses a payment method that is not under their own name, will require written confirmation from the cardholder. If written confirmation is not obtained by the cardholder, Tristar Academy reserves the right to not enroll the student.

Tristar Academy's real estate pre-licensing course in Maryland will expire within 1 year after the date of purchase.

Each individual course will have an expiration date listed in the student's account. Extensions will be granted on a case-by-case basis.

Weekday Program or Weekend Program

Program Subjects (Lecture)	Hours
Session 1:	
Principles of Real Property	1.0
MD Law-License Law & Regulations	2.0
MD Ethics, Flipping & Predatory Lending	3.0
Session 2:	
Interests in Real Estate	
MD Law-Interests in Real Estate & Ownership	1.5
Form of Real Estate Ownership	1.5
Land Description	1.0
Quiz: Session #1	0.5
Session 3:	
Transfer of Title	1.5
Title Records	1.5
MD Law-Transfer of Title & Recordation	1.0
Real Estate Brokerage	1.0

Session 4:	
Agency	1.0
MD Law-Agency	3.0
Client Representation Agreements	1.5
Quiz: Sessions 2 & 3	0.5
Session 5:	
MD Law-Representation Agreements	1.0
Real Estate Contracts	2.5
MD Law-Real Estate Sales Contracts	1.5
Quiz: Session #4	0.5
Session 6:	
Mid-Term	2.0
Real Estate Financing	1.5
Government Involvement in Real Estate Financing	1.5
MD Law-Real Estate Financing	1.0

Session 7:	
Closing the Real Estate Transaction	2.0
MD Law-Closing the Real Estate Transaction	1.0
Real Estate Taxes & Other Liens	2.0
MD Law-Real Estate Taxes & Other Liens	1.0
Session 8:	
Real Estate Appraisal	2.0
Leases	1.0
MD Law-Leases	0.5
Fair Housing	1.0
MD Law-Fair Housing	1.0
Quiz: Sessions #6 & #7	0.5
Session 9:	
Property Management	1.0
Land Use Control & Property Development	0.5

Environmental issues & Real Estate Transactions	1.0
MD Law-Environmental issues & Real Estate Transactions	0.5
MD Law Quiz for Study Purposes	2.5
Quiz: Session #8	0.5
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 3:	
MD Ethics, Flipping & Predatory Lending	3.0
Session 4:	1.5
Interest in Real Property	1.0
MD Law-Real Estate Interest & Ownership	0.5
Quiz: Session #1	
Session 5:	
Agency	1.0
MD Law-Real Estate Agency	3.0
Forms of Ownership	2.0

Session 6:	
Land Description	2.0
Transfer of Title	1.5
Quiz: Sessions #4 & #5	0.5
Session 7:	
Title Records	1.0
MD Law-Transfer of Title & Recordation	0.5
Real Estate Brokerage	1.5
Session 8:	
MD Law-Real Estate Brokerage	0.5
Client Representation	1.0
MD Law –Representation Agreements	1.0
Quiz: Sessions #6 & #7	0.5
Session 9:	
Real Estate Contracts	1.5
MD Law-Real Estate Contracts	1.5

Session 10:	
Mid-Term & Review	3.0
Session 11:	
Real Estate Financing	1.0
Government Involvement in Real Estate Financing	1.5
Md Law-Real Estate Financing	0.5
Session 12:	
Real Estate Financing: Practice Continued	0.5
Closing the Real Estate Transaction	1.5
MD Law-Closing the Real Estate Transaction	0.5
Real Estate Taxes & Other Liens	2.0
MD Law-Real Estate Taxes & Other Liens	1.0
Session 13:	
Real Estate Appraisal	2.5
Quiz: Sessions #11 & #12	0.5

Session 14:	
Leases	1.0
MD Law-Leases	0.5
Fair Housing	1.0
MD Law-Fair Housing	0.5
Session 15:	
Property Management	1.5
Land Use Control & Property Development	1.0
Quiz: Sessions #13 & #14	0.5
Session 16:	
Environmental issues & The Real Estate Transaction	1.5
MD Law-Environmental issues & The Real Estate Transaction	1.5
Session 17:	
Law Review(Study Purpose Only)	2.0
Math Review	1.0

Session 18:	
Final Exam & Review	3.0
Total Hours	60.0

Evenings-Monday/Wednesday/Friday

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	3.0
Session 3:	
Real Estate Brokerage	1.5
MD Law-Real Estate Brokerage	1.0
Quiz: Session #1	0.5

Session 4:	
Agency Relations(National and MD Law)	3.0
Session 5:	
Interests in Real Estate-National and State	1.5
Forms of Real Estate Ownership-National and State	1.5
Session 6:	
Client Agreements(Listing and Buyer)	2.0
MD Law-Listing Agreement and Buyer Representation Agreements	1.0
Session 7:	
Land Description-National and State	2.5
Quiz: Session #3 & #4	0.5
Session 8:	
Real Estate taxes & Other Liens-National and Sate	3.0

Session 9:	
Real Estate Contracts-National & State	2.5
Government Involvement in Real Estate Financing	0.5
Session 10:	
Transfer of Title-National and State	1.5
Title Records-National and State	1.5
Session 11:	
Mid-Term	3.0
Session 12:	
Real Estate Financing-National and State	1.5
Government Involvement in Real Estate Financing	1.5
Session 13:	
Real Estate Financing Continued	1.0
Leases-National and State	2.0

Session 14:	
Property Management	1.0
Real Estate Appraisal	2.0
Session 15:	
Land Use Controls and Property Development	1.0
Fair Housing and Ethical Practices-National and State	2.0
Session 16:	
Environmental issues and the Real Estate Transaction-National and State	1.0
Closing the Real Estate Transaction-National & State	2.0
Session 17:	
MD Ethics	2.5
Quiz: Sessions #11 & #14	0.5
Session 18:	
Investing in Real Estate	1.0
Math Review	2.0

Session 19:	
Law Quiz	1.0
Program Review	2.0
Session 20:	
Final	3.0
Total Hours	60.0

Disclosure Per HB464:

Tristar Academy does not provide placement services; therefore, there is no placement rate to note. **Tristar Academy does not have any affiliation with any real estate brokerage. We are neutral and allow our students to choose their desired broker to affiliate with.** Upon graduation from the Tristar Academy program, the student may affiliate with the broker of his/her choice.

Tristar Academy's program, *Maryland Principles and Practices of Real Estate for Salespersons* is the 60-hour program approved through the Maryland Real Estate Commission and Maryland Higher Education Commission and meets all the requirements for a successful student to be eligible to sit for the Maryland real estate license exam as provided by PSI.

The average earnings for the first year of practice as a real estate salesperson is dependent upon status as full or dual career. Full time median earnings = \$ 42,500; Dual career median earnings (less than 20 hrs./wk.) = \$8,940.00. (Source: NAR 2017 Member Profile).

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/>**



Tristar Academy, Inc.
240-701-6327
Info@mytristaracademy.com