



**PSI licensure:certification**  
 3210 E Tropicana  
 Las Vegas, NV 89121  
 www.psiexams.com



# COMMONWEALTH OF PENNSYLVANIA

## REAL ESTATE SALESPERSON, BUILDER/OWNER SALESPERSON, RENTAL LISTING REFERRAL AGENT, CEMETERY BROKER, 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](http://www.psiexams.com)**

## EXAMINATIONS BY PSI

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

Pennsylvania state laws stipulate that a person may not act as a real estate salesperson, builder/owner salesperson, rental listing referral agent, cemetery broker, or broker without first obtaining a license issued by the Department of State. 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 Pennsylvania Real Estate Commission has contracted with PSI licensure:certification (PSI) to conduct its examination program. PSI provides examinations through a network of computer examination centers in Pennsylvania. 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 Pennsylvania real estate licensing examinations offered by PSI licensure:certification:

- Real Estate Broker
- Real Estate Salesperson
  - Cemetery Broker
  - Rental Listing Referral Agent
  - Builder/Owner Salesperson

If you hold a real estate license in a jurisdiction in which Pennsylvania has a signed reciprocal license agreement with and you plan on keeping that licensee active, you are exempt from taking the examination. Please look on the Commission's website ([www.dos.state.pa.us/estate](http://www.dos.state.pa.us/estate)) for details.

### CONTACT INFORMATION

All questions and requests for information pertaining to the **examination** 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](http://www.psiexams.com)

All questions and requests for information pertaining to **licensure** should be directed to the Pennsylvania Real Estate Commission.

**Pennsylvania Real Estate Commission**  
P.O. Box 2649  
Harrisburg, PA 17105-2649  
(717) 783-3658 \* Fax (717) 787-0250  
[www.dos.state.pa.us/estate](http://www.dos.state.pa.us/estate)

## EXAMINATION ELIGIBILITY AND APPROVAL PROCESS

Your examination scores are only valid for *three years*. Therefore, the Commission must receive your completed application, fees and any required documentation within three years of passing the examination. If you miss the three-year deadline, you will be required to retake the examination before a license will be issued. Note: if you have passed the two sections of examination, on different dates, the three-year period begins the day you pass the first part of the examination.

### BROKER:

A candidate for a broker's license must pass the Broker examination. To qualify to take the Broker examination, download the Broker/Cemetery Broker Examination Eligibility Application (SPOA 2103) from the Commission's website ([www.dos.state.pa.us/estate](http://www.dos.state.pa.us/estate)). Further, you must:

- be at least 21 years old;
- be at least a high school graduate or equivalent;
- have at least 3 years of qualified experience as a licensed salesperson or at least 3 years of equivalent experience, education or both;
- have completed 16 credits or 240 hours of real estate instruction (as outlined on form SPOA 2103) within 10 years prior to the date of successful completion of the licensing examination;
- submit form SPOA 2103, correct fee and required attachments to the Pennsylvania Real Estate Commission.

Upon approval by the Commission, you will be sent a Certificate of Examination Eligibility Registration Form, including instructions for contacting PSI about scheduling/paying for the Broker examination. (*The Commission will fax a copy of this registration form to PSI at the same time it is sent to you.*)

If you are denied eligibility, the Commission office will notify you in writing of the reason(s) for denial.

### CEMETERY BROKER:

A candidate for a cemetery broker's license must pass the Salesperson examination. To qualify to take the Salesperson examination, download the Broker/Cemetery Broker Examination Eligibility Application (SPOA 2103) from the Commission's website ([www.dos.state.pa.us/estate](http://www.dos.state.pa.us/estate)). Further, you must:

- be at least 21 years old;
- have at least 3 years of experience as a licensed salesperson or cemetery salesperson, or at least 3 years of equivalent experience, education or both;
- have completed 4 credits or 60 hours of real estate instruction (as outlined on form SPOA 2103) within 10 years prior to the date of successful completion of the licensing examination;
- submit form SPOA 2103, correct fee and required attachments to the Pennsylvania Real Estate Commission.

Upon approval by the Commission, you will be sent a Certificate of Examination Eligibility Registration Form, including instructions for contacting PSI about



scheduling/paying for the Salesperson examination. *(The Commission will fax a copy of this registration form to PSI at the same time it is sent to you.)*

If you are denied eligibility, the Commission office will notify you in writing of the reason(s) for denial.

#### **SALESPERSON AND RENTAL LISTING REFERRAL AGENT:**

A candidate for a salesperson or rental listing referral agent license must pass the Salesperson examination. To qualify to take the Salesperson examination, you must:

- be at least 18 years old;
- Meet one of the following:
  - have completed education requirements in one of the following ways:
    - have completed 4 credits or 60 hours of real estate instruction in Real Estate Fundamentals (30 hours) and Real Estate Practice (30 hours) within 10 years prior to the date of successful completion of the licensing examination; or
    - possess a bachelor's degree with a major in real estate or its equivalent from an accredited college, university or institute of higher learning; or
    - have completed 4 credits or 60 hours of acceptable basic real estate courses at a real estate school, accredited college, university or institute of higher learning located outside this Commonwealth that has been approved by the jurisdiction where the school is located;
  - possess a Letter of Certification from another licensing jurisdiction showing you have been actively licensed within the past 5 years. Submit a Letter of Certification from that jurisdiction, **dated within 90 days of the date you are registering.**
  - possess a Juris Doctor degree from an accredited law school or a Certificate of Good Standing from the Supreme Court of the state where you practice law.

If you meet the qualifications above, you may register with PSI to take the Salesperson examination by:

- Submitting the completed PSI Registration Form (form included in this packet), including the \$56 examination fee and;
- Submitting one of the following:
  - The ORIGINAL Uniform Real Estate Transcript issued by a Commission-approved real estate school. **MAKE A COPY** of this transcript to provide to the Commission when requesting licensure.
  - Certified copy of the transcript from an approved out-of-state real estate school.
  - Certified copy of the transcript from an accredited college, university or institute of higher learning
  - Certified copy of the transcript from an accredited law school showing you obtained your Juris Doctor degree, or a Certification of Good Standing.
  - If actively licensed in another jurisdiction within the past 5 years, submit a Letter of Certification from that jurisdiction, **dated within 90 days of the date you are registering** (submit a copy, the original MUST be included with your application for licensure).

- **Certified/Original means the document was obtained directly from the school, agency, etc., with the raised seal and original signature.**

Upon approval of eligibility, you will be mailed a confirmation notice containing instructions for scheduling an appointment to take the examination.

If you are denied eligibility, PSI will notify you via first class mail.

**If this is a first time registration, you must mail these documents to PSI and allow 2 weeks for processing your initial application.**

#### **BUILDER/OWNER SALESPERSON:**

A candidate for a builder/owner salesperson license must pass the Salesperson's examination. To qualify to take the salespersons examination, you must:

- be at least 18 years old.

If you meet the qualification above, you may register with PSI to take the salespersons examination by:

- Submit the completed PSI Registration Form (form included in this packet), including the \$56 examination fee. You may also register via internet, phone, or fax (see instructions on the following page).

#### **EXAMINATION FEE**

Examination Both Portions	\$56
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The fee is \$56 for the 2 examination portions, regardless of whether you take 1 or both examination portions. Examination retakes are \$56 for 1 or both examination portions. The examination fee is valid for one year.

**NOTE: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE**

#### **SCHEDULING AN APPOINTMENT TO TAKE THE EXAMINATION**

Once you have received your eligibility notice, you are responsible for contacting PSI to schedule an appointment to take the examination. PSI will make every effort to schedule the examination site and time that is most convenient for you. You may schedule for an examination via the Internet 24 hours a day at [www.psiexams.com](http://www.psiexams.com). Or, using a touch-tone phone, call PSI 24 hours a day at (800) 733-9267. To schedule with a PSI registrar, call Monday through Friday, between 7:30 am and 8:00 pm and Saturday, between 11:00 am and 5:00 pm, Eastern Time. If space is available in the examination site of your choice, you may schedule an examination 1 day prior to the examination date of your choice, up to 7:00 p.m. ET. Please be prepared to offer alternate examination appointment choices.



## CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee **if your cancellation notice is received 2 days prior to 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. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

**Note: A voice mail message is not an acceptable form of cancellation. Please use the internet, automated telephone system, or call PSI and speak to a Customer Service Representative.**

## MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

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

## SCHEDULING A RE-TAKE EXAMINATION

Due to processing procedures and reporting of your scores, it is not possible to schedule a retake examination on the same day in which you tested unsuccessfully. For example: if a candidate tests unsuccessfully on Wednesday they may contact PSI on Thursday, and depending on seating availability, may retest as soon as Friday.

To schedule a retake:

- ON-LINE REGISTRATION ([www.psiexams.com](http://www.psiexams.com))

Upon completing the on-line registration, send it to us via the Internet. You will be given available dates for scheduling your re-examination. Examination fee must be paid by a valid VISA or MasterCard.

- MAIL (PSI licensure:certification, 3210 E Tropicana, Las Vegas, NV 89121)

Send the completed registration form to the above address. Allow 2 weeks for processing before scheduling the examination date. Examination fee must be paid by a Mastercard, VISA, money order or cashier's check (made payable to PSI and must contain the applicant's social security number). CASH, COMPANY CHECKS, AND PERSONAL CHECKS, ARE NOT ACCEPTED FOR MAIL-IN REGISTRATIONS.

- FAX (702-932-2666)

Fax completed registration form to PSI. Allow 4 business days for processing before contacting PSI to schedule the examination. Examination fee must be paid by a valid VISA or MasterCard.

- PHONE (800-733-9267)

Contact PSI by telephone. You will be given available dates for scheduling your re-examination. Examination fee must be paid by a valid VISA or MasterCard.

## SPECIAL EXAMINATION ARRANGEMENTS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should contact PSI to make alternative arrangements. Requests for any special accommodations should be made in writing, describing the specific accommodations that will be needed, and requests must include supporting documentation from a licensed professional. **All requests for special testing arrangements must be made when the candidate registers for the examination. PSI will forward the special accommodation request to the commission for final approval.**

## 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 will not be penalized. You will be rescheduled at no additional charge.

## SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.

## EXAMINATION SITE LOCATIONS

The examinations are administered at the examination centers listed below:

Allentown  
1620 Pond Road, Suite 50  
Allentown, PA 18104

*Take Route 22, exit Cedar Crest Blvd North. Turn Right on North Cedar Crest Blvd. Turn left onto Winchester, then turn right onto Pond.*

Bristol  
1200 New Rodgers Rd, Suite B4  
Bristol, PA 19007

*On I-95 toward Bristol Township, exit Bristol then turn right at the stoplight. Office is the first building on the left. There are many entrances, but use the entrance under the clock tower.*

(Continued on next page)



Cranberry Township  
Cranberry Corporate Business Center  
213 Executive Dr., Suite 150  
Cranberry Township, PA 16066

From I-79 exit Cranberry-Mars Route 228, go West. Cross over Route 19 onto Freedom Road. Go three traffic lights then turn right onto Executive Drive. Building is directly across from Hampton Inn.

Erie  
1005 Peninsula Drive, Suite E  
Erie, PA 16505

From I-79 exit W. 12th street to Route 832 (aka. Peninsula Drive). Go about 1 mile and turn right on Route 832. Go 2 blocks, building will be on the right hand side.

Greensburg  
DiCesare Building  
116 E. Pittsburgh St., Suite 101  
Greensburg, PA 15601

From Route 30 East or West, exit Buisness 66 North (NB. NOT Turnpike 66.) Go about 1.5 miles into downtown Greensburg. Turn right in the direction of Route 30 East at the lights between First Commonwealth Bank and Citizen's Bank. Building will be about 500 feet on right, past the YMCA but before Co Go's garage. Look for yellow awning and turn right into the parking lot.

Harrisburg  
2300 Vartan Way, 2nd Floor  
Harrisburg, PA 17110

From 83 North towards Harrisburg, take 581 West. Take I-81 North, exit Progress Avenue (exit 69) and turn left at the exit. Go approximately 1 mile to Vartan Way. Turn Right. Make immediate left into parking lot.  
From I-81 South, exit Progress Avenue and turn left at the exit. Go approximately 1 mile to Vartan Way. Turn Right. Make immediate left into parking lot.  
Note: 2300 Vartan Way faces Progress Avenue. Psi is in the building with 4 radio stations, including Hot 92 and Wink 104.

King of Prussia  
601 South Henderson Road, Suite 205  
King of Prussia, PA 19406

Going East: Take I-76 East and exit #330 toward Gulph Mills. Turn left at the bottom of the ramp at the 1<sup>st</sup> traffic light (Gulph Road). Go North on Gulph. Turn right at the 3<sup>rd</sup> traffic light (S Henderson Rd).

Going West: Take I-76 West and exit #330 toward Gulph Mills. Keep left at the fork in the ramp. Turn slight left onto Balligomongo Road. Turn right onto Trinity Lane and continue to follow Trinity. Turn slight left onto Swedeland Rd. Turn slight right onto S. Gulph Road. Turn slight right onto S. Henderson Rd.

Philadelphia  
One Bala Avenue, Suite 315  
Bala Cynwd, PA 19004

From I-76 exit City Line Avenue. Follow City Line Avenue South. The building is on Bala and City Line (next to the Bala Cynwyd railroad station). Note: This is NOT Bala Plaza.

Pittsburgh  
Towne Center  
1789 Braddock Avenue, Suite 296  
Pittsburgh, PA 15218

From I-376 East go through Squirrel hill tunnels. Exit, #7 toward Swissville. Turn slight left onto Monongahela Avenue. Turn right on South Braddock Avenue.

Scranton  
1125 Lackawanna Trail Rts 6&11  
Clarks Summit, PA 18411

From I-81N take Exit 194 (Clarks Summit) and merge onto US6W/US11N. Continue on Routes 6 & 11 for approximately 3 miles until you see the Agway building on the left side of the road. Just before the Agway building, make a U-turn. After making the U turn you will see 2 houses before you see the PSI parking lot. PSI is located in a long brown brick building which is set back from the highway. There is a small red and white sign located at the entrance to the parking lot.  
(If approaching from the opposite direction (US6S/US11E) PSI is located on the right, approximately 100 feet after the Agway building).

Examinations are also available to Pennsylvania candidates in other PSI testing centers located across the U.S. Regionally located sites are found in:

- W Hartford, CT
- Norwalk, CT

Please contact PSI for other sites that may be located near you.

## REPORTING TO THE EXAMINATION SITE

**On the day of the examination, you should arrive at least 30 minutes prior to your scheduled appointment time.** This allows time for the sign-in and identification verification procedure as well as providing time to familiarize yourself 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, military ID), which bears your signature and has your photograph or a complete physical description. 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.*



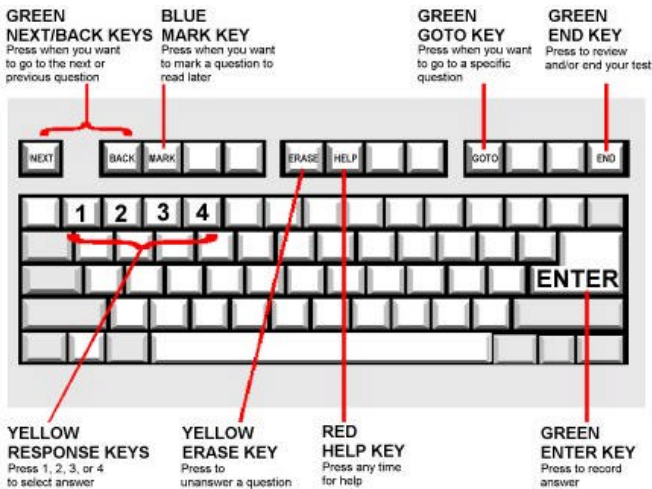
## SECURITY PROCEDURES

The following security procedures will apply during the examination:

- Cell phones, pagers, and children are not allowed in the examination site.
- 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.
- No smoking, eating, or drinking will be allowed in the examination site.
- Copying or communicating examination content is a violation of PSI security policy and Pennsylvania State Law. Either one may result in the disqualification of examination results and may lead to legal action.

## **TAKING THE EXAMINATION BY COMPUTER**

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here.



### 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 to the computer and keyboard 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 using the keys, answering questions, and reviewing your answers.

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.

### EXAMINATION QUESTION EXAMPLE

During the examination, you should press 1, 2, 3, or 4 to select your answer or press "MARK" to mark it for later review. You should then press "ENTER" to record your answer and move on to the next question. A sample question display follows:



**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 Pennsylvania Real Estate Commission, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If an error affecting examination scores is discovered as a result, which occurs very rarely, the examination scores of all affected candidates will be automatically adjusted. **This is the only review of examination materials available to candidates.**

## **SCORE REPORTING**

In order to receive a passing score on each examination, you must correctly answer the minimum number of questions listed here:

Examination	Portion	# of Items	Minimum Passing Score
Salesperson	National	80	56
	State	30	21
Broker	National	80	60
	State	30	23

Your score will be given to you immediately following completion of the examination. Note: your picture will be taken during checkin, and will be on the score report. If this is an issue for you, please contact PSI 2 weeks prior to your examination date.

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 are using review features, you will be able to obtain your score immediately when you indicate that you have finished and would like to see your results.
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination type. Registration forms for submittal to PSI to retake the examination will be available at the examination site.
- **On paper** - an official score report will be printed at the examination site.

### **DUPLICATE SCORE REPORTS**

You can write to PSI to request a duplicate of your score report for up to 1 year after your examination. The fee for a duplicate score report is \$15. *Money Order or cashier's check ONLY.*

## **TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION**

The following suggestions will help you prepare for your examination.

- 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. Underline or highlight key ideas that will help with a later review.
- 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

Pennsylvania Real Estate Commission. Use the latest edition available.

## **NATIONAL PORTION OF THE EXAMINATION**

- *Real Estate Fundamentals*, 6<sup>th</sup> Edition, 2003, Gaddy and Hart, Dearborn Real Estate Education, 30 S. Wacker Drive, Chicago, IL 60606-7481, (800) 972-2220, [www.dearbornRE.com](http://www.dearbornRE.com), ISBN 0793164710
- *Modern Real Estate Practice*, 16<sup>th</sup> Edition, 2003, Galaty, Allaway, & Kyle, Dearborn Real Estate Education, , 30 S. Wacker Drive, Chicago, IL 60606-7481, (800) 972-2220, [www.dearbornRE.com](http://www.dearbornRE.com), ISBN 0793144280
- *Real Estate Principles & Practices*, 7<sup>th</sup> Edition, 2004, Arlyne Geschwender, South-Western, a division of Thomson Learning, 5191 Natorp Blvd., Mason, OH 45040, (800) 730-2214, [www.swcollege.com](http://www.swcollege.com), ISBN 0324187475
- *Real Estate Law*, 5<sup>th</sup> Edition, 2003, Karp and Clayman, Dearborn Real Estate Education, 30 S. Wacker Drive, Chicago, IL 60606-7481, (800) 972-2220, [www.dearbornRE.com](http://www.dearbornRE.com), ISBN 0793149568
- *Real Estate Principles*, 9<sup>th</sup> Edition, 2003, Charles Jacobus, South-Western, a division of Thomson Learning, 5191 Natorp Blvd., Mason, OH 45040, (800) 730-2214, [www.swcollege.com](http://www.swcollege.com), ISBN 0324143877
- *The Language of Real Estate*, 5<sup>th</sup> Edition, John Reilly, Dearborn Real Estate Education, 30 S. Wacker Drive, Chicago, IL 60606-7481, (800) 972-2220, [www.dearbornRE.com](http://www.dearbornRE.com), ISBN 0793131936
- *Marketing Real Estate*, 3<sup>rd</sup> Edition, 1994, William M. Shenkel, Regents/Prentice-Hall, Englewood Cliffs, NJ, ISBN 0135550793

## **STATE PORTION OF THE EXAMINATION**

- *Real Estate Licensing and Registration Act 15*, State Real Estate Commission, Commonwealth of Pennsylvania, Harrisburg, PA. [www.dos.state.pa.us](http://www.dos.state.pa.us)
- Rules and Regulations. *Pennsylvania Code Title 49, Professional & Vocational Standards*, Chapter 35, State Real Estate Commission, Commonwealth of Pennsylvania, Harrisburg, PA. [www.dos.state.pa.us](http://www.dos.state.pa.us)
- *The Pennsylvania Human Relations Act*, February 1997, Pennsylvania Human Relations Commission, Harrisburg, PA. [www.phrc.state.pa.us](http://www.phrc.state.pa.us)
- The Pennsylvania Real Estate Sellers Disclosure Act.

Many of these reference materials are available for purchase at [www.psonlinestore.com](http://www.psonlinestore.com) or by calling the PSI Online Store, toll-free, at (866) 589-3088.

Titles currently in stock are listed on the order form near the end of this candidate information bulletin.

## **DESCRIPTION OF EXAMINATIONS**

You are required to pass both the state and national portions of the examination. If you fail one portion of the examination, you will only need to register to retake the failed portion. (You do not need to retake the entire examination.) Please note that you must pass both portions of the examination as well as gain licensure within three years of the date you first passed one part of the examination.



## EXAMINATION SUMMARY TABLE

Examination	Portion	# of Items	Time Allowed
Salesperson	National	80	120 minutes
	State	30	60 minutes
Broker	National	80	120 minutes
	State	30	60 minutes

### PRETEST ITEMS

In addition to the number of examination items specified, a small number of "pretest" questions (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 of 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)

- I. **Property Ownership** (Salesperson-7 Items, Broker-7 Items)
  - A. Classes of Property
  - B. Land Characteristics and Property Descriptions
  - C. Encumbrances
  - D. Types of Ownership
- II. **Land Use Controls and Regulations** (Salesperson-7 Items, Broker-7 Items)
  - A. Government Rights in Land
  - B. Public Controls Based in Police Power
  - C. Private Controls
- III. **Valuation and Market Analysis** (Salesperson-7 Items, Broker-6 Items)
  - A. Value
  - B. Methods of Estimating Value (Applicability, Key Elements)
  - C. Competitive Market Analysis
  - D. Transactions Requiring Formal Appraisal
- IV. **Financing** (Salesperson-8 Items, Broker-7 Items)
  - A. General Concepts
  - B. Types of Loans
  - C. Sources of Loan Money
  - D. Government Programs
  - E. Mortgages/Deeds of Trust
  - F. Financing/Credit Laws

- V. **Laws of Agency** (Salesperson-10 Items, Broker-10 Items)
  - A. Law, Definition, and Nature of Agency Relationships
  - B. Common Types of Agency Agreements in Real Estate
  - C. Agency Duties
  - D. Disclosure of Agency (General, Detailed Requirements in State Portions)
  - E. Commission and Fees
- VI. **Mandated Disclosures** (Salesperson-6 Items, Broker-7 Items)
  - A. Property Condition Disclosure Forms
  - B. Need for Inspection and Obtaining/Verifying Information
  - C. Material Facts
- VII. **Contracts** (Salesperson-10 Items, Broker-10 Items)
  - A. General Knowledge of Contract Law
  - B. Offers/Purchase Agreements
  - C. Counteroffers/Multiple Counteroffers
  - D. Leases as Contracts
  - E. Rescission and Cancellation Agreements/Other Contract Terminations
- VIII. **Transfer of Property** (Salesperson-7 Items, Broker-6 Items)
  - A. Title Insurance
  - B. Deeds
  - C. Escrow or Closing
  - D. Tax Aspects
  - E. Special Processes (e.g., Probate, Foreclosure) (**Broker only**)
- IX. **Practice of Real Estate** (Salesperson-10 Items, Broker-10 Items)
  - A. Fair Housing Laws
  - B. Advertising and Misrepresentation
  - C. Agent Supervision (**Broker only**)
  - D. Ethical Issues
  - E. Broker/Salesperson Agreements
- X. **Real Estate Calculations** (Salesperson-5 Items, Broker-6 Items)
  - A. General Math Concepts
  - B. Property Tax Calculations (not Prorations)
  - C. Lending Calculations
  - D. Calculations for Transactions
  - E. Calculations for Valuation
  - F. Mortgage Calculations
- XI. **Specialty Areas** (Salesperson-3 Items, Broker-4 Items)
  - A. Property Management and Landlord/Tenant
  - B. Subdivisions
  - C. Commercial Property/Income Property
  - D. Business Opportunities (**Broker only**)

#### STATE-SPECIFIC PORTION

##### STATE CONTENT OUTLINE

- I. **Real Estate Commission** (10%)
  - A. Duties and powers
  - B. Complaints, investigations, hearings and appeals
  - C. Real Estate Recovery Fund
- II. **Licensure** (20%)
  - A. Activities requiring license
  - B. Types of licenses
  - C. Eligibility for license
  - D. License renewal
  - E. Change of employment
  - F. Exclusions from licensure
  - G. Suspension and revocation
- III. **Regulation of Conduct of Licensees** (70%)

- A. Advertising
- B. Broker/Salesperson relationship
- C. Compensation
- D. Prohibited conduct
- E. Disclosures
- F. Conflict of interest
- G. Documents and forms
- H. Funds and accounts
- I. Office requirements and inspections
- J. *Pennsylvania Human Relations Act*
- K. Promotional land sales

- 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: 3

**SAMPLE QUESTIONS**

The following questions are offered as examples of the types of questions you will be asked during the course of the Pennsylvania real estate salesperson, builder/owner salesperson, rental listing referral agent, cemetery broker, or 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.

- 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 a
  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



## LICENSE APPLICATION INSTRUCTIONS

When you have passed both portions of the examination (within a three year period), you may apply for licensure by submitting the following documents to the Pennsylvania Real Estate Commission. (Details are given on the application form).

If you have ever been convicted of a felony or misdemeanor or pled guilty or nolo contendere, **your application may be delayed and/or denied for licensure.** You must submit the following documentation to the Pennsylvania Real Estate Commission along with your application for licensure:

- 1) *Certified copies of court documents for each conviction. If any record was expunged, you must obtain a letter from the Court stating that the record was expunged and is not available.*
- 2) *A letter from your probation officer, dated within 90 days of submission, advising of your current status, even if probation is complete. (If applicable)*
- 3) *Police reports, if applicable.*
- 4) *An employment history/resume.*
- 5) *A detailed description of the conviction and events leading up to the conviction, in your own words.*
- 6) *A letter from your employing broker, on company letterhead, confirming that he/she is aware of your history and is willing to hire you.*
- 7) *Two letters from persons attesting to your character.*

### Broker:

- Upon passing all required portions of the examination, the testing site will print a passing score report (for your records) as well a broker application.
- Submit to the Real Estate Commission:
  - fully completed application
  - application fee (outlined on application). Cash and credit cards are NOT accepted.
  - completed state police criminal record check
  - copies of examination pass report

### Salespersons and Rental Listing Referral Agent:

- Upon passing all required portions of the examination, the testing site will print a passing score report (for your records) as well a salespersons application.
- Submit to the Real Estate Commission:
  - fully completed application
  - application fee (outline on application) Cash and credit cards are NOT accepted.
  - completed state police criminal record check
  - copies of educational transcripts verifying completion of the educational requirement OR a Certificate of Licensure from another licensing jurisdiction verifying you held an active real estate license within the past five years.
  - Copies of examination pass report

### Cemetery Broker and Builder/Owner Salespersons:

- Upon passing all required portions of the examination, the testing site will print a passing score report for you.
- You must download the appropriate application from the Commission's website ([www.dos.state.pa.us/estate](http://www.dos.state.pa.us/estate)).

## CRIMINAL RECORD CHECK

The Pennsylvania Real Estate Commission requires each applicant for licensure to have a criminal record check complete. **This Criminal Record Check may not be older than 90 days from the date this office receives your application.** Pennsylvania residents may apply for a record check on-line at <http://www.psp.state.pa.us> or you may use the attached form and mail it directly to the PA State Police. Please note that it takes approximately two weeks to receive this background check by mail and up to three days to receive it on-line. Therefore, you might wish to state the process immediately to avoid delays in submitting your licensure application.

Please note:

- Any record checks received that are older than 90 days will be returned and the application will not be processed.
- If there is not a STATUS listed on the record check, obtain documentation from the State Police or Court System showing the status of the conviction(s).
- Criminal Record Checks must be completed by the State in which the applicant currently resides. Applicants from outside of Pennsylvania must contact the State Police in the state of residency to obtain this information. You might wish to check to see if the State Police in your state provides on-line services.

For applicants who reside in PA: (The instructions are subjected to change. They were provided to us by the Pennsylvania State Police. Any questions concerning this procedure should be directed to the State Police offices as the Commission Office will NOT be able to assist.) The Pennsylvania State Police telephone number is 717-783-5593

\*On-line Pennsylvania State Police Record Check:  
<https://epatch.state.pa.us>

- After you have completed a request on PATCH, you will receive a screen that shows a control number (this begins with an R), the name of the person being checked, the date of the request, and either no record, under review, pending. This is NOT the form which needs to be submitted.
- If you have no record, just click on the control number and all information entered to obtain this record check will appear on the screen. Around the middle of the screen click on "Certification Form". Once the Certification Form appears, click on print (upper right hand corner). This is the form you are required to submit (it includes your identifying information (social security number, date of birth, etc.) needed for verification)



- If a request shows pending or under review, you can check your status periodically using the your assigned controlled number. A pending request normally takes a short period of time and usually means a lot of users are using this site. If the pending requests is for a long period of time (a couple of days) you should notify the State Police Help Desk at the number published on their website.
- If it is under review, the completion time could be up to 3 weeks. If there is NO record, you may print the Certification Form. If you do have a record, your results will be mailed to you at the address entered when the record check was done.



# COMMONWEALTH OF PENNSYLVANIA EXAMINATION REGISTRATION FORM

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 or transferable.

1. **Legal Name:** \_\_\_\_\_  
Last Name First Name M.I. (Mandatory)

2. **Social Security:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ (FOR IDENTIFICATION PURPOSES ONLY)  
3. **Date of Birth:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Month Date Year

4. **Mailing Address:** \_\_\_\_\_  
Number, Street Apt/Ste  
\_\_\_\_\_  
City State Zip Code

5. **Telephone:** Home \_\_\_\_\_ - \_\_\_\_\_ Office \_\_\_\_\_ - \_\_\_\_\_

6. **Email:** \_\_\_\_\_@\_\_\_\_\_  
NOTE: You will receive an email confirmation once your registration has been processed, if you include an email address on this form.

7. **License Type:** (Check one)  Salesperson  Broker  
 Builder/Owner Salesperson  
 Rental Listing Referral Agent  
 Cemetery Broker  
*If applying for one of these license types, take this exam* *If applying for this license type, take this exam*

8. **Examination:** (Check one)  Salesperson - National and State \$56  Broker - National and State \$56  
 Salesperson - National Only \$56  Broker - National Only \$56  
 Salesperson - State Only \$56  Broker - State Only \$56

9. **Examination:** (Check one)  FIRST TIME  RETAKE

**BE SURE TO SIGN THE FOLLOWING PAGE**



10. **Total Fees Included:** \$\_\_\_\_\_ (Money Order, Cashier's Check, MasterCard or VISA are accepted. Make checks payable to "PSI licensure:certification" and write the applicant's social security number on the check). **Personal and company checks are not accepted.**

Credit card (MasterCard or VISA) payment accepted for phone or fax registrations only. (Check One):  MC  VISA

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Card Verification No: \_\_\_\_\_ *For your security, PSI requires you to enter the card identification number located on your credit card. The card identification number is located on the back of the card and consists of the last three digits on the signature strip.*

Cardholder Name (Print): \_\_\_\_\_ Signature: \_\_\_\_\_

11. **I am enclosing a Special Arrangement Request letter and required documentation.**  Yes  No

12. **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 examination 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 PA RE**

**3210 E Tropicana \* Las Vegas \* NV \* 89121**

**Fax (702) 932-2666 \* (800) 733-9267 \* TTY (800) 735-2929**

[www.psiexams.com](http://www.psiexams.com)



SP 4-164 (1-97)	PENNSYLVANIA STATE POLICE  <b>REQUEST FOR CRIMINAL RECORD CHECK</b>  <u>TYPE OR PRINT LEGIBLY WITH INK</u>	FOR CENTRAL REPOSITORY USE ONLY (LEAVE BLANK)
<b>PART I: TO BE COMPLETED BY REQUESTER</b> (INFORMATION WILL BE MAILED TO REQUESTER ONLY)		DATE OF REQUEST:
NAME OF REQUESTER:		
ADDRESS:		
CITY:		STATE:                      ZIP:
AREA CODE:	CONTACT TELEPHONE NUMBER:	
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
REQUESTER IDENTIFICATION: (CHECK ONE BLOCK)		
<input type="checkbox"/> INDIVIDUAL/NONCRIMINAL JUSTICE AGENCY - ENCLOSE A CERTIFIED CHECK/MONEY ORDER IN THE AMOUNT OF \$10.00 PAYABLE TO "COMMONWEALTH OF PENNSYLVANIA"		
<input type="checkbox"/> FEE - EXEMPT NONCRIMINAL JUSTICE AGENCY <b>***DO NOT SEND CASH OR PERSONAL CHECK***</b>		
NAME/SUBJECT OF RECORD CHECK:		
(LAST)	(FIRST)	(MIDDLE)
MAIDEN NAME AND/OR ALIASES:	SOCIAL SECURITY NUMBER (SOC):	DATE OF BIRTH (DOB):
		SEX:
		RACE:
REASON FOR REQUEST: (CHECK ONE BLOCK)		
<input type="checkbox"/> EMPLOYMENT		
<input type="checkbox"/> FIREARMS PROHIBITION CHALLENGE		
<input type="checkbox"/> INDIVIDUAL ACCESS AND REVIEW BY SUBJECT OF RECORD CHECK OR LEGAL REPRESENTATIVE (AFFIDAVIT OF LEGAL REPRESENTATIVE ATTACHED)		
<input type="checkbox"/> OTHER (SPECIFY) _____		
NOTE: A "NO RECORD" RESPONSE MAY TAKE THREE WEEKS TO PROCESS; A "RECORD" RESPONSE TAKES LONGER THAN A "NO RECORD" RESPONSE.		IF THIS FORM IS NOT LEGIBLE OR NOT PROPERLY COMPLETED, IT WILL BE RETURNED UNPROCESSED TO THE REQUESTER.
REQUESTER CHECKLIST: DID YOU ENTER THE FULL NAME, DOB, AND SOC? DID YOU ENCLOSE THE \$10.00 FEE? (CERTIFIED CHECK/MONEY ORDER)  <b>***DO NOT SEND CASH OR PERSONAL CHECK***</b>  DID YOU ENTER YOUR COMPLETE ADDRESS INCLUDING ZIP CODE AND TELEPHONE NUMBER IN THE BLOCKS PROVIDED?		AFTER COMPLETION MAIL TO:  <b>PENNSYLVANIA STATE POLICE CENTRAL REPOSITORY - 164          1800 ELMERTON AVENUE          HARRISBURG, PENNSYLVANIA 17110-9758</b>
<b>PART II: CENTRAL REPOSITORY RESPONSE</b> <b>***DO NOT WRITE BELOW THIS LINE***</b>		
INFORMATION DISSEMINATED:		INQUIRY/DISSEMINATED BY:
<input type="checkbox"/> NO RECORD <input type="checkbox"/> CRIMINAL RECORD ATTACHED		SID NO:
THE INFORMATION DISSEMINATED BY THE CENTRAL REPOSITORY IS BASED SOLELY ON THE FOLLOWING IDENTIFIERS THAT MATCH THOSE FURNISHED BY THE REQUESTER.		CERTIFIED BY:
<input type="checkbox"/> NAME	<input type="checkbox"/> SOCIAL SECURITY NUMBER	(DIRECTOR, CENTRAL REPOSITORY)
<input type="checkbox"/> DATE OF BIRTH	<input type="checkbox"/> RACE	
<input type="checkbox"/> SEX	<input type="checkbox"/> MAIDEN/ALIAS NAME	
The response is based on a comparison of data provided by the requester in Part 1 against information contained in the files of the Pennsylvania State Police Central Repository only. The Pennsylvania State Police response does not preclude the existence of criminal records which might be contained in the repositories of other local, state, or federal criminal justice agencies.		



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*Please note: Inventory and pricing subject to change without notice.*

**PSI LICENSURE: CERTIFICATION**

3210 E TROPICANA

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