



PSI Services, LLC  
 3210 E Tropicana  
 Las Vegas, NV 89121  
 www.psiexams.com

*Before paying for  
 your examination registration,  
 be sure you understand  
 the contents of this bulletin.  
 Please retain and use it as a reference  
 when contacting PSI.*

# STATE OF NEVADA

## BUSINESS BROKER PERMIT

### 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 Services, LLC

This Candidate Information Bulletin provides you with information about the examination and application process for obtaining a Business Broker permit in the State of Nevada.

Nevada state laws stipulate that a person may not act as a business broker without first obtaining a permit issued by the Nevada Real Estate Division. To obtain a permit, 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 Business Brokerage.

The Nevada Real Estate Division has contracted with PSI to conduct its examination program. PSI provides examinations through a network of computer examination centers in Nevada. 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 is the Nevada Business Broker Permit examination offered by PSI:

- Business Broker Permit Examination

All questions and requests for information about examinations should be directed to:

PSI Services, LLC  
3210 E Tropicana  
Las Vegas, NV 89121  
(800) 733-9267 • Fax (702) 932-2666  
[www.psiexams.com](http://www.psiexams.com)

All questions about applications for licensure should be directed to the:

Nevada Real Estate Division  
Department of Business and Industry  
788 Fairview Avenue, Suite 200  
Carson City, Nevada 89701-5453  
(775) 687-4280 x301

OR

Nevada Real Estate Division  
Department of Business and Industry  
2501 East Sahara Avenue, Suite 102  
Las Vegas, Nevada 89104-4137  
(702) 486-4033 x240  
[www.red.state.nv.us](http://www.red.state.nv.us)

## GUIDELINES FOR PERMIT APPLICATION/QUALIFICATION

To make the permit qualification process go as smoothly as possible, be certain that you:

1. Send the Registration Form found at the end of this Candidate Information Bulletin along with the correct payment for the examination;
2. Prepare for the examination by using the examination content outline in this Candidate Information Bulletin;
3. Be sure to take proper identification with you to your scheduled examination appointment; and
4. Upon passing the examination, submit the required permit application documentation to the Nevada Real Estate Division.

## EXAMINATION REGISTRATION PAYMENT AND SCHEDULING PROCEDURES

The Examination Registration Form is found at the end of this Candidate Information Bulletin. You must pay at the time you register. Be sure the registration form is complete, accurate, signed, and that you include the correct fee. The registration form is valid for one examination. You must first register to be eligible for an examination. Upon approval by PSI, you may then schedule an appointment to take the examination.

### EXAMINATION FEE

|                 |      |
|-----------------|------|
| Examination Fee | \$75 |
|-----------------|------|

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

### STANDARD MAIL REGISTRATION

1. Complete the Examination Registration Form found in this Candidate Information Bulletin. **BE SURE TO READ ALL DIRECTIONS CAREFULLY BEFORE COMPLETING THE EXAMINATION REGISTRATION FORM. IMPROPERLY COMPLETED FORMS WILL BE RETURNED TO YOU UNPROCESSED.**

Return the completed original form to PSI with the appropriate examination fee. Payment of fees can be made by money order or cashier's check. Money orders or cashier's checks should be made payable to PSI. Print your Social Security Number on your check or money order to ensure that your fees are properly assigned. **CASH, COMPANY CHECKS, PERSONAL CHECKS, MASTERCARD, AND VISA ARE NOT ACCEPTED.**

2. Please allow 2 weeks to process your registration before scheduling for your examination.



## TELEPHONE REGISTRATION

For telephone registration, you will need a valid VISA or MasterCard.

Complete the Examination Registration Form, including your credit card number and expiration date, so that you will be prepared with all of the information needed to register by telephone.

1. Call (800) 733-9267, 24 hours a day, and register using the Automated Registration System. Otherwise, PSI registrars are available Monday through Friday, between 4:30 am and 5:00 pm and Saturday, between 8:00 am and 2:00 pm, Pacific Time, to receive the information listed on your Examination Registration Form and schedule your appointment for the examination.

## FAX REGISTRATION

For fax registration, you will need a valid VISA or MasterCard.

Complete the Examination Registration Form, including your credit card number and expiration date.

1. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.
2. Please allow 4 business days to process your registration. After 4 business days, you may call PSI to schedule the examination(s), (800) 733-9267.

## INTERNET REGISTRATION

The Examination Registration Form is available at PSI's website, [www.psiexams.com](http://www.psiexams.com). You may register and schedule for an examination via the Internet 24 hours a day.

1. Complete the registration form on line and send it to PSI via the Internet.
2. Upon completion of the online registration form, you will be given the available dates for scheduling your examination.

## SCHEDULING AN APPOINTMENT TO TAKE THE EXAMINATION

You are responsible for calling PSI to schedule an appointment to take the examination. PSI will make every effort to schedule the examination site location and time that is most convenient for you. To schedule your examination 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 6:00 a.m. and 5:00 p.m., Pacific 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 4:00 p.m., Pacific Time. Please be prepared to offer alternate examination appointment choices.

## RESCHEDULING FOR AN EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an

examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at [www.psiexams.com](http://www.psiexams.com). You may also 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 schedule or reschedule an examination.

## CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received by the close of business on the previous Wednesday. You may call PSI at (800) 733-9267 or fax a note to (702) 932-2666. 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 voicemail message is not an acceptable form of cancellation. Please use the Internet, automated telephone system, or call PSI and speak to a Candidate Service Representative.

## MISSED APPOINTMENT OR LATE CANCELLATION

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

- do not cancel your appointment 2 days before the scheduled examination date;
- do not appear for your examination appointment;
- arrive after the examination start time; and
- do not present proper identification when you arrive for the examination.

## 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 request for alternative arrangements with PSI. Requests for any special accommodations should be made in writing, describing the specific accommodations that will be needed, and must include supporting documentation on official letterhead from a licensed professional.

## 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.



## 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. If you elect not to disclose your Social Security Number to PSI, please enclose a separate letter explaining this with your Examination Registration Form. However, you must provide it to the state.

## WALK-IN EXAMINATIONS

Walk-in registration is available only to those candidates who have previously been registered and taken the same examination with PSI.

You must present a failing score report to be eligible for a walk-in examination. You are strongly encouraged to schedule an examination. However, you may take the examination as a walk-in candidate. Walk-in examinations are available on a space-available, "first-come, first-served" basis. Walk-in candidates will only be admitted after all scheduled candidates have been admitted. Because of seating limitations at examination centers, admission cannot be guaranteed to walk-in candidates. There is an additional fee of \$15 for walk-in candidates. This fee must be paid by money order or cashier's check at the examination center.

Note: Walk-in registration will not be available at the Elko site.

## **EXAMINATION SITE LOCATIONS**

### LAS VEGAS

3210 East Tropicana  
Las Vegas, Nevada 89121

*From I-15 - Exit East on Tropicana, travel approximately 4 miles, turn left on Mojave, turn right into the parking lot.*

*From I-95 - Exit West on Tropicana, travel approximately 1 mile, turn right on Mojave, turn right into the parking lot.*

*From I-215 - Exit at McCarran Airport, go through the airport tunnel. Take the Airport Bypass towards Swenson St. Turn right on Tropicana, travel East approximately 2 miles, turn left on Mojave, turn right into the parking lot.*

### RENO

Airport Plaza Office Building  
1755 E Plumb Lane Ste 108  
Reno, Nevada 89502

*Take I-80 towards Reno. Take the US-395 exit south towards Carson City, exit #15. Continue on US-395 to Plumb Lane off-ramp. Turn left on to Plumb Lane. The center will be on the left hand side, on the corner of Terminal and Plumb Lane.*

### ELKO

225 Silver Street Ste 102  
Elko, Nevada 89801

*From I-80, take the Mountain City exit towards downtown Elko, exit #303. Turn right on Mountain City and continue on Mountain City Highway. Continue on Silver Street until you*

*reach the destination.*

## **REPORTING TO THE EXAMINATION SITE**

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

## REQUIRED IDENTIFICATION AT EXAMINATION SITE

*You must provide 2 forms of identification. One must be a VALID form of government-issued identification (driver's license, state ID, passport, 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.*

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 examinations will be CLOSED book. You will NOT be allowed to bring any reference materials to the examination.

The following security procedures will apply during the examination:

- NO conversing or any other form of communication among candidates is permitted once you enter the examination area.
- Cell phones, pagers, and children are not allowed in the examination center. **NO personal items are to enter the testing center.** PSI will not be responsible for any personal items and suggests that you leave them locked in the trunk of your car.
- 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 at the examination site.
- You may not exit the building during the examination.
- Copying or communicating examination content is a violation of PSI security policy and the State Law. Either one may result in the disqualification of examination results and may lead to legal action.

## REVIEW OF EXAMINATION QUESTIONS

PSI, in cooperation with the Nevada Real Estate Division, 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 welcome. 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 the examination available to candidates.

## EXAMINATION QUESTION EXAMPLE

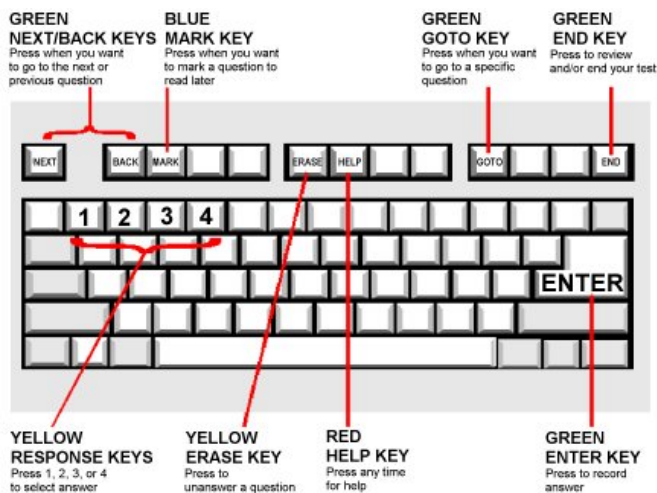
During the examination, you should press 1, 2, 3, or 4 to select your answer or press "MARK" to mark it for later review. You should then press "ENTER" to record your answer and move on to the next question. A sample question display follows:



**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.

## 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. You may also use the mouse.



### 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 as part of 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.

## SCORE REPORTING

In order to pass the examinations, you must achieve a minimum score of 75%.

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination; if you 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 and performance summary on the screen.
  - 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 portion. 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.

## TIPS FOR PREPARING FOR YOUREXAMINATION

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.

## DESCRIPTION OF EXAMINATION

The Business Broker Permit examination is required to obtain a "Business Broker Permit".

### EXAMINATION SUMMARY TABLE

| Examination            | # of Items | Minimum Passing   | Time Allowed |
|------------------------|------------|-------------------|--------------|
| Business Broker Permit | 50         | 75%<br>(38 items) | 120 minutes  |

### PRETEST ITEMS

In addition to the number of examination items specified, a small number of five to ten "pretest" questions 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 OUTLINE

The examination content outline has been prepared and is periodically updated by committees of professionals who are subject matter experts in business brokerage practice and related regulatory issues. The examination content outline that these professionals have prepared identify areas of importance to licensees acting as business brokers in order for them to perform their duties to the public in a competent and legally responsible manner.

Use the outline as a guide for pre-examination review course material. The outline lists 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 this outline.

## BUSINESS BROKER CONTENT OUTLINE

1. Understanding and Recasting Financial Statements (15 items)
  - a. Accounting Terminology and Concepts
  - b. Understanding Key Financial Reports and Tax Returns
  - c. How to Recast Financials
  - d. Accrual vs. Cash Accounting
  - e. Identifying Seller's Discretionary Income (vs. EBITDA, NOP)
  - f. How to Identify Questionable Expenses
  - g. Distinctions Between Compiled/Reviewed/Audited Financials
2. Business Valuation: Determining Most Probable Selling Price (9 items)
  - a. Stock Sales vs. Asset Sales: Distinctions and Implications
  - b. Describing and Establishing Value of Assets
  - c. Determining Owner's Role in Business and Implications for Value
  - d. Identifying Potential Add-Ins, Deductions
  - e. Factors to Consider in Determining Appropriate Income Multiplier
  - f. Factors in Valuing Inventory
  - g. Application of Recast in Valuation
  - h. Comparative Market Data
  - i. Other Valuation Techniques or Issues
3. Listing a Business and Structuring the Transaction (11 items)
  - a. Elements of a Business Listing Contract
  - b. Information to be Collected from Seller
  - c. Business Terminology
  - d. Key Elements of the Business Description
  - e. Business Advertising Pitfalls
  - f. Necessity of Confidentiality Agreement
  - g. Standards for Prescreening Buyers
  - h. Elements Required in Transaction Timeline
  - i. Distinction Between Letter of Intent and Offer
  - j. Elements of a Business Offer to Purchase
  - k. Features that Protect Buyer (Earn-Outs, Holdbacks, etc.)
  - l. Lease Review and Related Issues
  - m. Including Real Property Interests in a Business Sale
  - n. Seller Financing
  - o. Miscellaneous Transaction Issues
4. Additional Terms and Conditions in Business Acquisition Transactions (8 items)
  - a. Possible Contingencies to be Considered for Inclusion in Contract
  - b. Considerations in Sale of a Franchise
  - c. Contents of Seller's Voluntary Disclosure
  - d. Closing Documents
  - e. Adjustments at Close of Escrow
  - f. Other Contingency Issues
  - g. Removal of Contingencies
5. Ethical Issues in Business Brokerage (3 items)
6. Nevada Laws and Regulations Relating to Business Brokerage (4 items)
  - a. Activities Requiring Permit/Who Must Have Permit



- b. Duration of Permit
- c. Renewal Requirements
- d. Application of General Real Estate Regulation to Business Brokerage
- e. Other Regulatory Issues

Key 1:D; 2:C; 3:B; 4:A; 5:B

## SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the Nevada Business Broker Permit examination. The examples do not represent the full range of content or difficulty levels found in the actual examination. They are intended to familiarize you with the types of questions you can expect to find in the examination. (The answer key is found after the questions.)

1. Accurate comparative market data on the sale of businesses is BEST obtained from
  - a. trade associations.
  - b. county records.
  - c. speaking with competitors.
  - d. proprietary data banks.
  
2. Where in the financial statements would you find the amounts being paid in liability insurance premiums for the business?
  - a. The balance sheet.
  - b. The bank statement.
  - c. The profit and loss statement.
  - d. The insurance claims statement.
  
3. Which aspect of a business' financial condition is addressed by the balance sheet?
  - a. Net cash flow
  - b. Net worth
  - c. Liquidity
  - d. Profitability
  
4. When recasting a business' financial statements, which of the following would increase the seller's discretionary earnings?
  - a. The seller employs her daughter and overcompensates her significantly.
  - b. The seller has realized a gain on the sale of assets.
  - c. The income statement shows bad debts that the seller cannot recover.
  - d. The rent will increase upon the sale of the business.
  
5. In advertising a business for sale, the listing agent should NEVER include in the ad
  - a. his own name or telephone number.
  - b. the name of the business that is being sold.
  - c. any representation about the profitability of the business.
  - d. the reason the business is being sold.

## BUSINESS BROKER PERMIT APPLICATION INSTRUCTIONS

After you have passed the Nevada Business Broker Permit examination, you must follow the guidelines described below to receive a permit to conduct business brokerage activities in the state of Nevada. Make sure that you read the Permit Application form #624 carefully and that you complete all sections pertaining to your category of licensure. Form #624 may be found at [www.red.state.nv.us](http://www.red.state.nv.us) under Forms.

### All Applicants:

1. Proof of attending an accredited 24-hour Business Broker prelicense course (copies accepted).
2. Proof of passing the Nevada Business Broker Permit state examination within 1 year of date of application (original document required).

### FEES:

|                        |      |
|------------------------|------|
| Business Broker Permit | \$40 |
|------------------------|------|

Complete and return all required forms to either of the Nevada Real Estate Division offices listed below. Also, all questions about applications for licensure should be directed to either of these two offices.

Nevada Real Estate Division  
 Department of Business and Industry  
 788 Fairview Avenue, Suite 200  
 Carson City, Nevada 89701-5453  
 (775) 687-4280 x301

OR

Nevada Real Estate Division  
 Department of Business and Industry  
 2501 East Sahara Avenue, Suite 102  
 Las Vegas, Nevada 89104-4137  
 (702) 486-4033 x240  
[www.red.state.nv.us](http://www.red.state.nv.us)





NEVADA BUSINESS BROKER PERMIT EXAMINATION REGISTRATION FORM

Before you begin. . .

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. PLEASE TYPE OR PRINT LEGIBLY. Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable or transferable.

1. Legal Name: Last Name First Name M.I.
2. Social Security: (FOR IDENTIFICATION PURPOSES ONLY)
3. Mailing Address: Number, Street Apt/Ste City State Zip Code
4. Telephone: Home Office
5. Birth Date: M M D D Y Y Birth Place City State

6. Email: @

7. School Code: See next page for codes.

8. Examination: (Check one) Business Broker Permit \$75 Pre-registered Walk-in (\$15 in addition to Standard Registration) (Check one) FIRST TIME RETAKE

9. Total Fee \$ (Money Order or Cashier's Check only. 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:

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

Check this box if you do not want PSI to share your information with third parties. Please note that PSI will NOT release social security numbers to 3rd parties.

BE SURE TO SIGN THE NEXT PAGE

11. **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 permit. I have read and understand the Candidate Information Bulletin.*

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

IF YOU ARE REGISTERING BY MAIL OR FAX, SIGN AND DATE THIS REGISTRATION FORM ON THE LINES PROVIDED.

Complete and forward this registration form with the applicable examination fee to:  
PSI Services, LLC \* ATTN: Examination Registration NV BB  
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)

### NEVADA SCHOOL CODE LIST

|      |  |
|------|--|
| 0223 | Kaplan Professional Schools Nevada, Classroom and Correspondence |
| 0208 | Key Realty School  |
| 0211 | Pioneer School of Real Estate, Classroom                         |



PSI  
3210 E TROPICANA  
LAS VEGAS, NV 89121

FIRST CLASS MAIL

