



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



# HAWAII REAL ESTATE COMMISSION



## REAL ESTATE SALESPERSON, BROKER, AND INSTRUCTOR EXAMINATION 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 real estate license in the State of Hawaii.

Hawaii state laws stipulate that a person may not act as a real estate salesperson, broker, or instructor without first obtaining a license issued by the Hawaii Real Estate Commission. 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 Hawaii Real Estate Commission has contracted with PSI Services, LLC (PSI) to conduct the examination testing. PSI provides examinations through a network of computer examination centers in Hawaii. 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.

Following are the Hawaii real estate licensing examinations offered by PSI:

- Real Estate Salesperson
- Real Estate Broker
- Real Estate Instructor

## LICENSURE REQUIREMENTS

All questions and requests for information about licensure should be directed to the Hawaii Real Estate Commission.

Hawaii Real Estate Commission  
335 Merchant Street  
Room 333  
Honolulu, HI 96813  
Phone: (808) 586-2643  
[www.hawaii.gov/hirec](http://www.hawaii.gov/hirec)

The Hawaii Real Estate Commission has established the requirements for qualification for salesperson or broker licenses and for real estate instructor certification. Candidates should read this candidate information bulletin and any other information provided by the Commission before applying for any examination.

Candidates must meet all education requirements before they may apply for an examination.

### EXAMINATION REQUIREMENTS

#### Salesperson and Broker Candidates

All candidates must:

- Be eighteen (18) years of age or older at the time of examination.
- Be a United States citizen, a United States national, or an alien authorized to work in the United States.
- Successfully complete, before the examination date, the course of study prescribed by the Commission, or granted a Prelicensing Education Equivalency from the Commission. Candidates will be required to present a valid and original Hawaii School Completion Certificate or

Prelicensing Education Equivalency Certificate at the test center before taking the examination.

- Present a valid and original Equivalency to Uniform Section of Examination Certificate, if applicable.
- Applicants for licensure restoration must contact the Licensing Branch at (808) 586-3000 at the time of application for further information and assessment of fees and penalties due, if any.

#### Broker Candidates

In addition to all requirements listed above, broker candidates must:

- Have received an Experience Certificate for Real Estate Broker's Examination from the Commission before taking the examination. Broker candidates must present a valid and original Experience Certificate for Real Estate Broker's Examination at the test center each time they take the examination.

#### Real Estate Instructor Candidates

All real estate instructor candidates must:

- Obtain an application for "Prelicense Instructor Certification" from the Hawaii Real Estate Commission for full details of the real estate instructor requirements.

### LICENSING REQUIREMENTS

#### Salesperson and Broker Candidates

All salesperson and broker candidates must:

- Complete and pass the licensure examination.
- Submit the proper forms and fees to the Hawaii Real Estate Commission (indicated on the score report issued by PSI after passing the licensure examination).
- Disclose any criminal convictions, disciplinary actions, complaints, unpaid judgments, pending lawsuits, outstanding tax obligations, and liens. The license application must be completed in its entirety. Any "yes" answers to the questions in Section C of the application will require explanation and review before a decision is made regarding licensing. A description of the documentation required for "yes" answers will be included with the application.
- Submit a complete application for license within two (2) years of the date of examination. Incomplete or deficient applications must be completed within the two (2) year time limit. Applications will be considered received when all filing requirements are met.
- Pay the license fee. Fees will be printed on score reports for salesperson and broker applicants applying for **original** licensure. Although all licenses expire on December 31 of each even-numbered year, they are subject to renewal by November 30 of the even-numbered year to ensure timely renewal. License fees are not prorated. Fees for those on inactive status are the same as for those on active status.
- Include examination documentation. Applicants must submit the **original** Candidate Screening Responses that was received at the test center.
- Include prelicensing education documentation. Applicants must submit the **original** Hawaii School Completion Certificate, or **original** Prelicensing Education Equivalency Certificate.
- If applicable, include the **original** Equivalency to Uniform Section of Examination Certificate.
- Include the **original** Experience Certificate for Real Estate Broker's Examination (*applies to broker candidates only*).



## Real Estate Instructor Candidates

All real estate instructor candidates must:

- Complete the application for instructor certification.
- Pay the certification fees as printed on the application.

## EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

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

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

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

Walk in examinations are not available. Candidates must make a reservation.

### FEES

EXAMINATION FEE	\$63
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The fee is \$63 for the examination, regardless if you take one (1) or both examination portions.

NOTE: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE.

### INTERNET REGISTRATION

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. In order to register over the Internet, candidates will need to have a valid MasterCard or VISA. Candidates register online by accessing PSI's registration website at [www.psiexams.com](http://www.psiexams.com). Internet registration is available 24 hours a day. In order to register by Internet, complete the steps below.

1. Log onto PSI's website and complete the associated registration form online and submit your information to PSI via the Internet.
2. Upon completion of the online registration form, you will be given the available exam dates and locations for scheduling your examination. Select your desired testing date.

### TELEPHONE REGISTRATION

The second fastest method of scheduling is via the telephone with PSI's Interactive Voice Response system (IVR) during non-

business hours or through live registrars during business hours. 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.

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 7:00 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. If your information is incomplete or incorrect, it will be returned for correction.

Please allow four (4) business days to process your Registration. After four (4) business days, you may call PSI to schedule the examination, (800) 733-9267.

### STANDARD MAIL REGISTRATION

For those desiring to make payment for their examination using **cashier's checks** or **money orders**, or for those that simply do not wish to provide credit card information over the phone or Internet, you must use the Standard Mail Registration. In order to register, please follow the steps below.

Complete the PSI registration Form, and appropriate examination fee to PSI. 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 name on your cashier's check or money order to ensure that your fees are properly assigned. **CASH, COMPANY CHECKS, PERSONAL CHECKS ARE NOT ACCEPTED.**

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**BE SURE TO READ ALL DIRECTIONS CAREFULLY BEFORE COMPLETING THE EXAMINATION REGISTRATION FORMS. IMPROPERLY COMPLETED FORMS WILL BE RETURNED TO YOU UNPROCESSED.**

Please allow two (2) weeks to process your Registration. After two (2) weeks, you may call PSI to schedule the examination after 6:30 a.m., Central Time, (800) 733-9267.



## RETAKING A FAILED EXAMINATION

The examination is divided into two (2) sections: uniform (general) and state. Candidates who pass one section of the examination but fail the other section need retake only the failed section, as long as the candidate retakes the failed section within two (2) years of the date of the first passed section and the candidate has an unexpired Hawaii School Completion Certificate or Prelicensing Education Equivalency Certificate for Real Estate License Exam, and also an unexpired Experience Certificate for Real Estate Broker's Examination (if a Broker candidate). Candidates who have not passed both sections of the examination within two (2) years of the first passed section must retake both sections.

Example: A candidate takes the examination on June 15, 2005 and passes the state section but fails the uniform section. The candidate must only retake the uniform section, but must do so by June 15, 2007. If the candidate does not pass the uniform section on or before June 15, 2007, the candidate will be required to retake the entire examination (uniform and state sections).

Candidates granted an Equivalency to the Uniform Section of Examination Certificate must also present an unexpired Certificate in addition to the documents mentioned in the previous paragraph in order to take the state section of the 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.

## CHANGE/CANCEL AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received two (2) days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267. PSI registrars are available Monday through Friday, between 4:30 am and 7:00 pm and Saturday, between 8:00 am and 2:00 pm, Pacific Time. 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 (IVR), or call PSI and speak to a Customer Service Representative.

## MISSED APPOINTMENT OR LATE CANCELLATION

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

- Do not cancel your appointment two (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.

Candidates who are late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or that of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are late to or absent from an examination and have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the examination and will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to PSI.

## 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 must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666. This form also includes out-of-state testing requests.

## EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at [www.psiexams.com](http://www.psiexams.com).

## **EXAMINATION SITE LOCATIONS**

### **HAWAII (The Big Island)**

45-539 PLUMERIA STREET  
NORTH HAWAII EDUCATION RESEARCH CENTER (NHERC)  
HONOKAA, HI 96727

#### *HILO TO NHERC*

*GO NORTH ON HIGHWAY 19 TO HONOKA'A. ONCE YOU REACH HONOKA'A, LOOK FOR THE 43 MILE MARKER AND TAKE THE NEXT RIGHT (PLUMERIA STREET). THERE IS LARGE BLUE AND WHITE "NHERC" SIGN ALONG THE HIGHWAY. ONCE ON PLUMERIA STREET, DRIVE ANOTHER HALF MILE UNTIL YOU SEE THE HAMAKUA HEALTH CENTER. NHERC WILL BE THE NEXT DRIVEWAY. THERE IS A LARGE NHERC SIGN AT THE ENTRANCE OF THE DRIVEWAY*

#### *KONA TO NHERC*

*GO NORTH ON HIGHWAY 19 TO HONOKA'A. ONCE YOU REACH HONOKA'A, LOOK FOR THE 44 MILE MARKER AND TAKE THE NEXT LEFT (PLUMERIA STREET). THERE IS LARGE BLUE AND WHITE "NHERC" SIGN ALONG THE HIGHWAY. ONCE ON PLUMERIA STREET, DRIVE ANOTHER*



HALF MILE UNTIL YOU SEE THE HAMAKUA HEALTH CENTER. NHERC WILL BE THE NEXT DRIVEWAY. THERE IS A LARGE NHERC SIGN AT THE ENTRANCE OF THE DRIVEWAY.

## HONOLULU

ALA MOANA PACIFIC CENTER  
1585 KAPIOLANI BLVD, SUITE 1135  
HONOLULU, HI 96814

FROM INTERSTATE H1 E., TAKE THE KINAU ST EXIT, EXIT 22. STAY IN THE EXTREME RIGHT LANE, AND TURN RIGHT ONTO WARD AVE. TURN LEFT ONTO KAPIOLANI BLVD (YOU WILL PASS NORDSTROM ON YOUR RIGHT). TURN RIGHT ON MAHUKONA ST. TURN RIGHT ON KONA ST. PARKING IS ON THE RIGHT.

## KAUAI

THE COMPUTER HOSPITAL  
4516 AKOA ROAD  
KAPAA, HI 96746

FROM THE NORTH (PRINCEVILLE) TAKE HIGHWAY 56 (KUHIO HWY) SOUTH TO KAPAA. CONTINUE THROUGH KAPAA UNTIL YOU SEE BURGER KING COMING UP ON YOUR RIGHT. YOU WILL SEE A USED CAR LOT (KUHIO MOTORS). TURN RIGHT JUST PAST THE CAR LOT. THE COMPUTER HOSPITAL IS JUST BEHIND THE CAR LOT AND FACES BURGER KING FROM THE SIDE. YOU WILL HAVE PASSED THROUGH ONE STOPLIGHT. AT THE SECOND LIGHT YOU HAVE GONE TOO FAR.

FROM THE AIRPORT OR LIHUE. GO NORTH THROUGH KAPAA. YOU WILL CROSS THE WAILUA RIVER. (STOP LIGHT) CONTINUE ON (2ND STOPLIGHT) PAST FOODLAND (3RD STOPLIGHT) MCDONALDS, SAFEWAY, (4TH STOPLIGHT) WAIPOULI ON YOUR LEFT. YOU WILL SEE A LARGE SHELL STATION, AND BURGER KING ON LEFT (5TH STOPLIGHT). TAKE THE FIRST LEFT (IT IS GRAVEL) PAST THE TURN TO BURGER KING. YOU CAN SEE THE COMPUTER HOSPITAL FROM THE HIGHWAY.

## MAUI COMMUNITY COLLEGE

310 W. KA'AHUMANU AVENUE  
LAULIMA BUILDING, ROOM 227  
KAHULUI, HI 96732

FROM THE SOUTHWEST ON KEOLANI PL TRAVEL TOWARD HALEAKALA HWY. TURN RIGHT ONTO HALEAKALA HWY/HI-39A. TURN RIGHT ONTO HANA HWY/HI-36 W. HANA HWY TURNS INTO KAAHUMANU AVE. TURN INTO THE CAMPUS FROM THE INTERSECTION OF KAAHUMANU AVE AND S WAKEA AVE, AND GO RIGHT. FOLLOW THE ROAD AROUND THE CAMPUS TO THE BACK. LAULIMA IS THE FIRST BUILDING ON THE LEFT WHEN ENTERING THE LARGE BACK PARKING LOT.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by calling (800) 733-9267. You will need to speak with a Customer Service Representative to schedule outside of Hawaii.

## REPORTING TO THE EXAMINATION SITE

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

### REQUIRED IDENTIFICATION

- You must provide two (2) forms of identification. One must be a VALID form of government-issued identification (Driver's License, State ID, Passport) which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All

identification provided must match the name on the registration form.

- You must provide an original, unexpired Hawaii School Completion Certificate, or Prelicensing Education Equivalency Certificate for Real Estate License Examination. *Instructor candidates are not required to present these documents.*
- If applicable, an original, unexpired Equivalency to Uniform Portion of Examination Certificate.
- Broker candidates must also present an original, unexpired Experience Certificate for Real Estate Broker's examination.

The required identification applies to all test taking, regardless if it is the first time testing or a retake.

Candidates who do not present the required items will be denied admission to the examination, considered absent, and will forfeit the examination fee.

If you cannot provide the required identification, you must call (800) 733-9267 at least three (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 at that time.*

### SECURITY PROCEDURES

The following security procedures will apply during the examination:

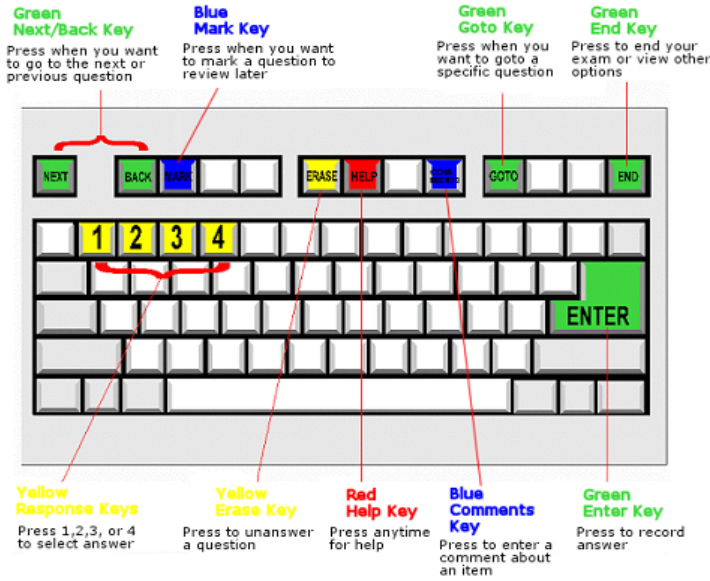
- NO conversing or any other form of communication among candidates is permitted once you enter the examination area.
- Please be advised that children, guests, handbags, backpacks, cell phones, pagers, cameras, programmable electronic devices and recording devices of any kind are NOT allowed to enter PSI testing centers. Additionally, **NO personal items are to enter the testing centers.** PSI will not be responsible for any personal items, and suggests that you leave such items in another safe place, of your choosing.
- No books, dictionaries, references, study materials, or loose papers are allowed in the test center.
- 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, gum chewing, or drinking will be allowed at the examination site.
- You may not exit the building during the examination.
- Copying, cheating 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 bar a candidate from testing in the future.

## 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.



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 Hawaii Real Estate Commission, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

## SCORE REPORTING

The passing scores are as follows: 75% correct for brokers, 70% correct for salespersons, and 85% correct for instructors.

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

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination;
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.
- **On paper** - an unofficial score report will be printed at the examination site.

### DUPLICATE SCORE REPORTS

You may request a duplicate score report at [www.psiexams.com](http://www.psiexams.com) or you can mail a request to PSI.

## TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.

- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.
- Candidates may use the following information in making mathematical calculations on the general section of the real estate examinations unless otherwise stated in the text of the question:
  - 43,560 square feet/acre
  - 5,280 feet/mile

administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

### CONTENT OUTLINES

Use the outline as a guide for pre-examination review course material. The outlines list the topics that are on the examination and the number of questions for each topic. Do not schedule your examination until you are familiar with the topics in the outline

## **SALESPERSON/BROKER EXAMINATION**

### UNIFORM (GENERAL) PORTION

#### Property Ownership (Salesperson 6 Items, Broker 5 Items)

1. Classes of Property
  - a. Real versus Personal Property
  - b. Defining Fixtures
2. Land Characteristics and Legal Descriptions
  - a. Physical Characteristics of Land
  - b. Economic Characteristics of Land
  - c. Types of Legal Property Descriptions
  - d. Usage of Legal Property Descriptions
3. Encumbrances
  - a. Liens (Types and Priority)
  - b. Easements and Licenses
  - c. Encroachments
4. Types of Ownership
  - a. Types of Estates
  - b. Forms of Ownership
  - c. Leaseholds
  - d. Common Interest Properties
  - e. Bundle of Rights
5. Physical Descriptions of Property
  - a. Land and Building Area
  - b. Basic Construction Types and Materials

#### Land Use Controls and Regulations (Salesperson 5 Items, Broker 5 Items)

1. Government Rights in Land
  - a. Property Taxes and Special Assessments
  - b. Eminent Domain, Condemnation, Escheat
  - c. Police Power
2. Public Controls Based in Police Power
  - a. Zoning and Master Plans
  - b. Building Codes
  - c. Environmental Impact Reports
  - d. Regulation of special land types (floodplain, coastal, etc.)

A Practice Examination Is Now Available online at  
[www.psiexams.com](http://www.psiexams.com)

Now you can take the practice exam online at  
[www.psiexams.com](http://www.psiexams.com) to prepare for your Hawaii Real Estate Examination.

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

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time (\$24.95 each practice examination).

## **DESCRIPTION OF EXAMINATIONS**

### EXAMINATION SUMMARY TABLE

Examination	Portion	# of Items	Time Allowed
Salesperson	Uniform (General)	80	150 Minutes
Salesperson	State	50	90 Minutes
Salesperson	Combo (both portions)	130	240 Minutes
Broker	Uniform (General)	80	150 Minutes
Broker	State	50	90 Minutes
Broker	Combo (both portions)	130	240 Minutes
Instructor		80	150 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



3. Regulation of Environmental Hazards
  - a. Abatement, mitigation and cleanup requirements
  - b. Contamination levels and restrictions on sale or development of contaminated property
  - c. Types of hazards and potential for agent or seller liability.
4. Private Controls
  - a. Deed Conditions or Restrictions
  - b. Covenants (CC&Rs)
  - c. HOA Regulations

### Valuation and Market Analysis (Salesperson 8 Items, Broker 7 Items)

1. Value
  - a. Market Value and Market Price
  - b. Characteristics of Value
  - c. Principles of Value
  - d. Market Cycles and other Factors Affecting Property Value
2. Methods of Estimating Value/Appraisal Process
  - a. Market or Sales Comparison Approach
  - b. Replacement Cost or Summation Approach
  - c. Income Approach
  - d. Basic Appraisal Terminology (Replacement versus Reproduction Cost, Reconciliation, Depreciation, Kinds of Obsolescence)
3. Competitive/Comparative Market Analysis (CMA)
  - a. Selecting and Adjusting Comparables
  - b. Factors to Consider in a CMA
  - c. Contrast CMA, Broker Opinion of Value (BOV), Appraisal
  - d. Price/Square Foot
  - e. Gross Rent and Gross Income Multipliers
4. When Appraisal by Certified Appraiser is Required

### Financing (Salesperson 7 Items, Broker 7 Items)

1. General Concepts
  - a. LTV Ratios, Points, Origination Fees, Discounts, Broker Commissions
  - b. Mortgage Insurance (PMI)
  - c. Lender Requirements, Equity, Qualifying Buyers, Loan Application Procedures
2. Types of Loans
  - a. Term or Straight Loans
  - b. Amortized and Partially Amortized (Balloon) Loans
  - c. Adjustable Rate Loans (ARMS)
  - d. Conventional versus Insured
  - e. Reverse mortgages; equity loans; subprime and other nonconforming loans
3. Sources of Loan Money

- a. Seller/Owner Financing
- b. Primary Market
- c. Secondary Market
- d. Down Payment Assistance Programs
4. Government Programs
  - a. FHA
  - b. VA
5. Mortgages/Deeds of Trust
  - a. Mortgage Clauses (Assumption, Due-On-Sale, Alienation, Acceleration, Prepayment, Release)
  - b. Lien Theory versus Title Theory
  - c. Mortgage/Deed of Trust and Note as Separate Documents
6. Financing/Credit Laws
  - a. Truth in Lending, RESPA, Equal Credit Opportunity
  - b. Mortgage Loan Disclosure and Seller Financing Disclosure
7. Mortgage Fraud, Predatory Lending Practices (Risks to Clients)
  - a. Usury and Predatory Lending Laws
  - b. Appropriate Cautions to Clients Seeking Financing

### Laws of Agency (Salesperson 10 Items, Broker 11 Items)

1. Laws, Definitions, and Nature of Agency Relationships
  - a. Types of Agents/Agencies (Special, General, Designated, Subagent, etc.)
  - b. Possible Agency Relationships in a Single Transaction
  - c. Fiduciary Responsibilities
2. Creation and Disclosure of Agency and Agency Agreements (General; Regulatory Details in State Portions)
  - a. Creation of Agency and Agency Agreements
  - b. Express and Implied
  - c. Disclosure of Representation
  - d. Disclosure of Acting as Principal or other Conflict of Interest
3. Responsibilities of Agent to Seller, Buyer, Landlord or Tenant as Principal
  - a. Traditional Common Law Agency Duties ("COALD")
  - b. Duties to Client/Principal (Buyer, Seller, Tenant or Landlord)
  - c. Effect of Dual Agency on Agent's Duties
4. Responsibilities of Agent to Customers and Third Parties
5. Termination of Agency
  - a. Expiration
  - b. Completion/Performance
  - c. Termination by Operation of Law



- d. Destruction of Property/Death of Principal
- e. Termination by Acts of Parties

### Mandated Disclosures (Salesperson 7 Items, Broker 8 Items)

1. **Property Condition Disclosure Forms**
  - a. Agent's Role in Preparation
  - b. When Seller's Disclosure Misrepresents Property Condition
2. **Warranties**
  - a. Types of available warranties
  - b. Coverages provided
3. **Need for Inspection and Obtaining/Verifying Information**
  - a. Agent Responsibility to Verify Statements included in Marketing Information
  - b. Agent Responsibility to Inquire about "Red Flag" Issues
  - c. Responding to Non-Client Inquiries
4. **Material Facts Related to Property Condition or Location**
  - a. Land/Soil Conditions
  - b. Accuracy of Representation of Lot or Improvement Size, Encroachments or Easements affecting Use
  - c. Pest Infestation, Toxic Mold and other Interior Environmental Hazards
  - d. Structural Issues, including Roof, Gutters, Downspouts, Doors, Windows, Foundation
  - e. Condition of Electrical and Plumbing Systems, and of Equipment or Appliances that are Fixtures
  - f. Location with in Natural Hazard or Specially Regulated Area, Potentially Uninsurable Property)
  - g. Known Alterations or Additions
5. **Material Facts Related to Public Controls, Statutes or Public Utilities**
  - a. Local Zoning and Planning Information
  - b. Boundaries of School/Utility/Taxation Districts, Flight Paths
  - c. Local Taxes and Special Assessments, other Liens
  - d. External Environmental Hazards (lead, radon, asbestos, formaldehyde foam insulation, high-voltage power lines, waste disposal sites, underground storage tanks, soil or groundwater contamination, hazardous waste)
  - e. Stigmatized/Psychologically Impacted Property, Megan's Law Issues

### Contracts (Salesperson 10 Items, Broker 10 Items)

1. **General Knowledge of Contract Law**
  - a. Requirements for Validity
  - b. Types of Invalid Contracts
  - c. When Contract is Considered Performed/Discharged

- d. Assignment and Novation
- e. Breach of Contract and Remedies for Breach
- f. Contract Clauses (Acceleration, etc.)

### **2. Listing Agreements**

- a. General Requirements for Valid Listing
- b. Exclusive Listings
- c. Non-Exclusive Listings

### **3. Management Agreements [Broker Only]**

### **4. Buyer Broker Agreements/Tenant Representation Agreements**

### **5. Offers/Purchase Agreements**

- a. General Requirements
- b. When Offer becomes Binding (Notification)
- c. Contingencies
- d. Time is of the Essence

### **6. Counteroffers/Multiple Counteroffers**

- a. Counteroffer Cancels Original Offer
- b. Priority of Multiple Counteroffers

### **7. Lease and Lease-Purchase Agreements**

### **8. Options and Right of First Refusal**

### **9. Rescission and Cancellation Agreements**

### Transfer of Title (Salesperson 4 Items, Broker 6 Items)

#### **1. Title Insurance**

- a. What is Insured Against
- b. Title Searches/Title Abstracts/Chain of Title
- c. Cloud on Title/Suit to Quiet Title

#### **2. Conveyances After Death**

- a. Types of Wills
- b. Testate vs. Intestate Succession

#### **3. Deeds**

- a. Purpose of Deed, when Title Passes
- b. Types of Deeds (General Warranty, Special Warranty, Quitclaim) and when Used
- c. Essential Elements of Deeds
- d. Importance of Recording

#### **4. Escrow or Closing**

- a. Responsibilities of Escrow Agent
- b. Prorated Items
- c. Closing Statements/HUD-1
- d. Estimating Closing Costs

#### **5. Foreclosure, Short Sales**

#### **6. Tax Aspects of Transferring Title to Real Property**

#### **7. Special Processes [Broker Only]**

### Practice of Real Estate (Salesperson 12 Items, Broker 11 Items)



1. **Trust Accounts (General; Regulatory Details in State Portions)**
  - a. Purpose and Definition of Trust Accounts
  - b. Responsibility for Trust Monies
  - c. Commingling/Conversion
  - d. Monies held in Trust Accounts
2. **Fair Housing Laws**
  - a. Protected Classes
  - b. Covered Transactions
  - c. Specific Laws and their Effects
  - d. Exceptions
  - e. Compliance
  - f. Types of Violations and Enforcement
  - g. Fair Housing Issues in Advertising
3. **Advertising**
  - a. Incorrect "Factual" Statements versus "Puffing"
  - b. Uninformed Misrepresentation versus Deliberate Misrepresentation (Fraud)
  - c. Truth in Advertising
4. **Agent Supervision**
  - a. Liability/Responsibility for Acts of Associated Agents
  - b. Responsibility to Train and Supervise
  - c. Independent Contractors
  - d. Employees
5. **Commissions and Fees**
  - a. Procuring Cause/Protection Clauses
  - b. Referrals and Finder Fees
6. **General Ethics**
  - a. Practicing within Area of Competence
  - b. Avoiding Unauthorized Practice of Law
7. **Technology**
8. **Antitrust Laws**
  - a. Antitrust Laws and Purpose
  - b. Antitrust Violations in Real Estate

#### Real Estate Calculations (Salesperson 7 Items, Broker 5 Items)

1. **General Math Concepts**
  - a. Addition, Subtraction, Multiplication, and Division
  - b. Percentages/Decimals/ Fractions
  - c. Areas, including Acreage
2. **Property Tax Calculations (not Prorations)**
3. **Lending Calculations**
  - a. Loan-to-Value Ratios
  - b. Discount Points
  - c. Equity
  - d. Qualifying Buyers

4. **Calculations for Transactions**
  - a. Prorations (Utilities, Rent, Property Taxes, Insurance, etc.)
  - b. Commissions and Commission Splits
  - c. Seller's Proceeds of Sale
  - d. Total Money Needed by Buyer at Closing
  - e. Transfer Tax/Conveyance Tax/Revenue Stamps
5. **Calculations for Valuation**
  - a. Comparative Market Analyses (CMA)
  - b. Net Operating Income
  - c. Depreciation
  - d. Capitalization Rate
  - e. Gross Rent and Gross Income Multipliers (GIM, GRM)
6. **Mortgage Calculations**
  - a. Down Payment/Amount to be Financed
  - b. Amortization
  - c. Interest Rates
  - d. Interest Amounts
  - e. Monthly Installment Payments

#### Specialty Areas (Salesperson 4 Items, Broker 5 Items)

1. **Property Management and Landlord/Tenant**
2. **Common Interest Ownership Properties**
3. **Subdivisions**
4. **Commercial, Industrial, and Income Property**

#### STATE PORTION

#### Ascertaining and Disclosing Material Facts (Salesperson 7, Broker 7)

1. **Bureau of Conveyances/Land Court**
  - a. Documents and indexes
  - b. Conveyance tax
2. **Tax Office**
  - a. Tax maps
  - b. Real property taxes and assessments
  - c. Other state taxes (e.g., HARPTA, GET)
3. **Inspections**
4. **Statutory disclosures**
  - a. Seller Disclosure Law
  - b. Leasehold disclosures
  - c. Planned Community Associations
  - d. Distressed Property and Short Sales
5. **Environmental conditions**
6. **Hawaii land history and property rights**

#### Types of Ownership (Salesperson 5, Broker 5)



1. Condominiums
2. Cooperatives
3. Time sharing plans
4. Land trust
5. Planned Unit Development

#### Property Management (Salesperson 3, Broker 3)

1. Residential Landlord-Tenant Code
2. Commercial real estate management (*Broker only*)

#### Land Utilization (Salesperson 4, Broker 2)

1. Planning, land use, and zoning (county ordinance)
  - a. County building and planning
2. Restrictive covenants
3. State land use classification
4. Special Management Areas

#### Title and Conveyances (Salesperson 4, Broker 4)

1. Estates and interests
2. Tenancy
3. Liens
4. Leaseholds
5. Recording systems
6. Boundary issues
7. Foreclosure

#### Contracts and Addenda (Salesperson 8, Broker 8)

1. Hawaii sales contracts
2. Hawaii listing contracts
3. Other Hawaii standard forms

#### Financing (Salesperson 4, Broker 4)

1. Seller Financing (e.g., Agreement of Sale, PMM)
2. Hawaii-Specific Institutional Financing
3. Usury laws

#### Escrow Process and Closing Statements (Salesperson 5, Broker 5)

1. Stages of closing
2. Closing Responsibilities
3. Closing Statements

#### Professional Practices and Conduct (Salesperson 10, Broker 12)

1. Office management/supervision
  - a. Independent contractor vs. employee
  - b. Handling of funds
2. Broker office

3. Trust accounts
4. Advertising
5. Licensing laws and rules
  - a. Real estate brokers and salespersons
  - b. Professional and Vocational Licensing Act
6. Grounds for disciplinary action
  - a. Illegal conduct
    - i) discrimination in real property transactions
  - b. Unethical conduct
    - i) Standards of Practice
    - ii) Standard of Care
7. Risk Management
8. Agency Relationships and Disclosure of Agency

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## INSTRUCTOR EXAMINATION

### GENERAL REAL ESTATE PRINCIPLES AND PRACTICES

#### Property Ownership - 3 items

1. Classes of Property
  - a. Real versus Personal Property
  - b. Defining Fixtures
2. Land Characteristics and Legal Descriptions
  - a. Physical Characteristics of Land
  - b. Economic Characteristics of Land
  - c. Types of Legal Property Descriptions
  - d. Usage of Legal Property Descriptions
3. Encumbrances
  - a. Liens (Types and Priority)
  - b. Easements and Licenses
  - c. Encroachments
4. Types of Ownership
  - a. Types of Estates
  - b. Forms of Ownership
  - c. Leaseholds
  - d. Common Interest Properties
  - e. Bundle of Rights
5. Physical Descriptions of Property
  - a. Land and Building Area
  - b. Construction Types and Materials

#### Land Use Controls and Regulations - 4 items

1. Government Rights in Land
  - a. Property Taxes and Special Assessments
  - b. Eminent Domain, Condemnation, Escheat
  - c. Police Power
2. Public Controls Based in Police Power



- a. Zoning and Master Plans
  - b. Building Codes
  - c. Environmental Impact Reports
  - d. Regulation of special land types (floodplain, coastal, etc.)
- 3. Regulation of Environmental Hazards**
- a. Abatement, mitigation and cleanup requirements
  - b. Contamination levels and restrictions on sale or development of contaminated property
  - c. Types of hazards and potential for agent or seller liability.
- 4. Private Controls**
- a. Deed Conditions or Restrictions
  - b. Covenants (CC&Rs)
  - c. HOA Regulations

### Valuation and Market Analysis - 6 items

- 1. Value**
- a. Market Value and Market Price
  - b. Characteristics of Value
  - c. Principles of Value
  - d. Market Cycles and other Factors Affecting Property Value
- 2. Methods of Estimating Value/Appraisal Process**
- a. Market or Sales Comparison Approach
  - b. Replacement Cost or Summation Approach
  - c. Income Approach
  - d. Basic Appraisal Terminology (Replacement versus Reproduction Cost, Reconciliation, Depreciation, Kinds of Obsolescence)
- 3. Competitive Market Analysis**
- a. Selecting and Adjusting Comparables
  - b. Rules of Thumb
  - c. Contrast CMA, BOV, Appraisal
  - d. Price/Square Foot
  - e. Gross Rent and Gross Income Multipliers
- 4. When Appraisal by Certified Appraiser is Required**

### Financing - 7 items

- 1. General Concepts**
- a. LTV Ratios, Points, Origination Fees, Discounts, Broker Commissions
  - b. Mortgage Insurance (PMI)
  - c. Lender Requirements, Equity, Qualifying Buyers, Loan Application Procedures
- 2. Types of Loans**
- a. Term or Straight Loans
  - b. Amortized and Partially Amortized (Balloon) Loans
  - c. Adjustable Rate Loans (ARMS)
  - d. Conventional versus Insured
  - e. Reverse mortgages; equity loans; subprime and other

nonconforming loans

- 3. Sources of Loan Money**
- a. Seller/Owner Financing
  - b. Primary Market
  - c. Secondary Market
  - d. Down Payment Assistance Programs
- 4. Government Programs**
- a. FHA
  - b. VA
- 5. Mortgages/Deeds of Trust**
- a. Mortgage Clauses (Assumption, Due-On-Sale, Alienation, Acceleration, Prepayment, Release)
  - b. Lien Theory versus Title Theory
  - c. Mortgage/Deed of Trust and Note as Separate Documents
- 6. Financing/Credit Laws**
- a. Truth in Lending, RESPA, Equal Credit Opportunity
  - b. Mortgage Loan Disclosure and Seller Financing Disclosure
- 7. Mortgage Fraud, Predatory Lending Practices (Risks to Clients)**
- a. Usury and Predatory Lending Laws
  - b. Appropriate Cautions to Clients Seeking Financing

### Laws of Agency - 11 items

- 1. Laws, Definitions, and Nature of Agency Relationships**
- a. Types of Agents/Agencies (Special, General, Designated, Subagent, etc.)
  - b. Possible Agency Relationships in a Single Transaction
  - c. Fiduciary Responsibilities
- 2. Creation and Disclosure of Agency and Agency Agreements (General; Regulatory Details in State Portions)**
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  - b. Duties to Client/Principal (Buyer, Seller, Tenant or Landlord)
  - c. Effect of Dual Agency on Agent's Duties
- 4. Responsibilities of Agent to Customers and Third Parties**
- 5. Termination of Agency**
- a. Expiration
  - b. Completion/Performance
  - c. Termination by force of law
  - d. Destruction of Property/Death of Principal
  - e. Mutual Agreement



## Mandated Disclosures - 7 items

1. **Property Condition Disclosure Forms**
  - a. Agent's Role in Preparation
  - b. When Seller's Disclosure Misrepresents Property Condition
2. **Warranties**
  - a. Types of available warranties
  - b. Coverages provided
3. **Need for Inspection and Obtaining/Verifying Information**
  - a. Agent Responsibility to Verify Statements included in Marketing Information
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  - e. Stigmatized/Psychologically Impacted Property, Megan's Law Issues

## Contracts - 8 items

1. **General Knowledge of Contract Law**
  - a. Requirements for Validity
  - b. Types of Invalid Contracts
  - c. When Contract is Considered Performed/Discharged
  - d. Assignment and Novation
  - e. Breach of Contract and Remedies for Breach
  - f. Contract Clauses (Acceleration, etc.)
2. **Listing Agreements**
  - a. General Requirements for Valid Listing
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  - a. General Requirements
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  - a. Counteroffer Cancels Original Offer
  - b. Priority of Multiple Counteroffers
7. **Lease and Lease-Purchase Agreements**
8. **Options and Right of First Refusal**
9. **Rescission and Cancellation Agreements**

## Transfer of Title - 4 items

1. **Title Insurance**
  - a. What is Insured Against
  - b. Title Searches/Title Abstracts/Chain of Title
  - c. Cloud on Title/Suit to Quiet Title
2. **Conveyances After Death**
  - a. Types of Wills
  - b. Testate vs. Intestate Succession
3. **Deeds**
  - a. Purpose of Deed, when Title Passes
  - b. Types of Deeds (General Warranty, Special Warranty, Quitclaim) and when Used
  - c. Essential Elements of Deeds
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4. **Escrow or Closing**
  - a. Responsibilities of Escrow Agent
  - b. Prorated Items
  - c. Closing Statements/HUD-1
  - d. Estimating Closing Costs
5. **Foreclosure, Short Sales**
6. **Tax Aspects of Transferring Title to Real Property**
7. **Special Processes**

## Practice of Real Estate - 11 items

1. **Trust Accounts (General; Regulatory Details in State Portions)**
  - a. Purpose and Definition of Trust Accounts
  - b. Responsibility for Trust Monies
  - c. Commingling/Conversion
  - d. Monies held in Trust Accounts
2. **Fair Housing Laws**
  - a. Protected Classes



- b. Covered Transactions
  - c. Specific Laws and their Effects
  - d. Exceptions
  - e. Compliance
  - f. Types of Violations and Enforcement
  - g. Fair Housing Issues in Advertising
- 3. Advertising**
- a. Incorrect “Factual” Statements versus “Puffing”
  - b. Uninformed Misrepresentation versus Deliberate Misrepresentation (Fraud)
  - c. Truth in Advertising
- 4. Agent Supervision**
- a. Liability/Responsibility for Acts of Associated Agents
  - b. Responsibility to Train and Supervise
  - c. Independent Contractors
  - d. Employees
- 5. Commissions and Fees**
- a. Procuring Cause/Protection Clauses
  - b. Referrals and Finder Fees
- 6. General Ethics**
- a. Practicing within Area of Competence
  - b. Avoiding Unauthorized Practice of Law
- 7. Issues in Use of Technology (electronic signatures, document delivery, internet advertising)**
- 8. Antitrust Laws**
- a. Antitrust Laws and Purpose
  - b. Antitrust Violations in Real Estate

#### Real Estate Calculations - 4 items

- 1. General Math Concepts**
  - a. Addition, Subtraction, Multiplication, and Division
  - b. Percentages/Decimals/ Fractions
  - c. Areas, including Acreage
- 2. Property Tax Calculations (not Prorations)**
- 3. Lending Calculations**
  - a. Loan-to-Value Ratios
  - b. Discount Points
  - c. Equity
  - d. Qualifying Buyers
- 4. Calculations for Transactions**
  - a. Prorations (Utilities, Rent, Property Taxes, Insurance, etc.)
  - b. Commissions and Commission Splits
  - c. Seller’s Proceeds of Sale
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  - e. Transfer Tax/Conveyance Tax/Revenue Stamps
- 5. Calculations for Valuation**
  - a. Comparative Market Analyses (CMA)

- b. Net Operating Income
  - c. Depreciation
  - d. Capitalization Rate
  - e. Gross Rent and Gross Income Multipliers (GIM, GRM)
- 6. Mortgage Calculations**
- a. Down Payment/Amount to be Financed
  - b. Amortization
  - c. Interest Rates
  - d. Interest Amounts
  - e. Monthly Installment Payments

#### Specialty Areas - 5 items

1. Property Management and Landlord/Tenant
2. Common Interest Ownership Properties
3. Subdivisions
4. Commercial, Industrial, and Income Property

#### INSTRUCTIONAL METHODOLOGY

#### Instructional Methods and Techniques (10 Items)

1. General Adult Education Principles
2. Class Management
3. Instructional Techniques
4. Evaluation of Learning





# SPECIAL ARRANGEMENT REQUEST FORM OR OUT-OF-STATE TESTING REQUEST

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

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

## Requirements for special arrangement requests

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

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

Date \_\_\_\_\_

Legal Name: \_\_\_\_\_  
Last Name First Name

Address: \_\_\_\_\_  
Street City, State, Zip Code

Telephone : (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
Home Work

Email Address: \_\_\_\_\_

Check any special arrangements you require (requests must concur with documentation submitted):

- Reader (as accommodation for visual impairment or learning disability)
- Extended Time (Additional time requested: \_\_\_\_\_)
- Large-Print written examination
- Other \_\_\_\_\_
- Out-of-State Testing Request (this request does not require additional documentation) \_\_\_\_\_  
Site requested: \_\_\_\_\_

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call 800-733-9267 x6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

**DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.**



PSI Services, LLC  
3210 E Tropicana  
Las Vegas, NV 89121

FIRST CLASS MAIL

