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Please refer to our website to check for the most updated information at www.psiexams.com

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Revised 12/2/2015
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:
- Real Estate Broker
- Real Estate Salesperson
  - Cemetery Broker
  - Rental Listing Referral Agent
  - Builder/Owner Salesperson

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

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.pa.gov/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.pa.gov/estate](http://www.dos.pa.gov/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 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.pa.gov/estate](http://www.dos.pa.gov/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.

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

**CEMTERY 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.pa.gov/estate](http://www.dos.pa.gov/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.
If you meet the qualifications above, you may register with PSI at www.psiexams.com. If you meet the following:

- **Meet one of the following:**
  - **Have completed education requirements in one of the following ways:**
    - Successfully completed 4 credits or 60 hours of basic real estate courses through:
      - A real estate education provider in Pennsylvania approved by the Commission; or
      - A real estate education provider outside of Pennsylvania that has been approved by the real estate licensing authority of the jurisdiction where the real estate education provider is located; or
    - An accredited college
  - Possess one of the following:
    - A bachelor’s degree with a major in real estate from an accredited college or university; or
    - A bachelor’s degree from an accredited college or university, having completed coursework equivalent to a major in real estate; or
    - A juris doctor degree from an accredited law school

The National portion of the examination will be waived if you meet the following:

- **Completed the education requirements listed above and possess a Certification of Licensure (Letter of Good Standing) from the licensing authority of another jurisdiction showing you have been actively licensed within the past 5 years. Submit a Certification of Licensure from that jurisdiction, dated within 90 days of the date you are registering.**

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 $54 examination fee; and
- Submitting one of the following:
  - The Certificate of Completion or transcript issued by a Commission-approved real estate school. **MAKE A COPY** of this document to provide to the Commission when requesting licensure.
  - Certificate of Completion or transcript from an approved out-of-state real estate school.
  - Certificate of Completion or transcript from an accredited college or university.
  - Certified transcript from an accredited law school showing you obtained your Juris Doctor degree, or a Certification of Good Standing from the Supreme Court in the state where you practice law.
  - If actively licensed in another jurisdiction within the past 5 years, submit a Certificate of Licensure from that jurisdiction, which includes proof of 60 hours of education, dated within 90 days of the date you are registering.

Certificates of Completion and transcripts must contain the following information:

- The provider’s name and Commission approval number;
- The location where the course was taught (may say “online”);
- The name of the student;
- The course title;
- The date the student completed the course;
- The number of hours of the course;
- The student’s final grade in the course;
- The date the certificate/transcript was issued.

These documents may be submitted to PSI by either fax or email pareapp@psionline.com.

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.

**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:

- Submitting the completed PSI Registration Form (form included in this packet), including the $54 examination fee. You may also register via internet, phone, or fax (see instructions on the following page).

**EXAMINATION FEE**

<table>
<thead>
<tr>
<th>Examination Both Portions</th>
<th>$54</th>
</tr>
</thead>
</table>

The fee is $54 for the 2 examination portions, regardless of whether you take 1 or both examination portions. Examination retakes are $54 for 1 or both examination portions. The examination fee is valid for one year.

**NOTE:** REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

**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. Or, call PSI at (800) 733-9267. PSI registrars are available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 1:00 pm.
and 5:30 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 pm Eastern Time. 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.

**Note:** A voice mail message is not an acceptable form of cancellation. Please use the PSI Website 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 re-take 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 re-take:

- **ON-LINE REGISTRATION** ([www.psiexams.com](http://www.psiexams.com))
  
  Upon completing the on-line registration, you will be given available dates for scheduling your re-examination. Examination fee must be paid by a valid credit card (VISA, MasterCard, American Express or Discover).

- **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 valid credit card (VISA, MasterCard, American Express or Discover), money order, company check or cashier’s check (Make check or money order payable to PSI and write the applicant’s social security number on it). CASH AND PERSONAL CHECKS ARE NOT ACCEPTED.

- **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 credit card (VISA, MasterCard, American Express or Discover).

- **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 credit card (VISA, MasterCard, American Express or Discover).

**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. (For your convenience, you may use the Special Arrangement Request form found at the end of this Bulletin.) 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 Commission. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.
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 Veteran's Highway, Suite B4
Bristol, PA 19007
On I-95 toward Bristol Township, exit Bristol then turn right at the stoplight. Office is the second building on the left. There are many entrances, but use the entrance under the clock tower.

**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**
2700 W. 21st Street, Suite 21 & 22
Erie, PA 16506
From Interstate 79 North, take the West 26th St., exit 182, or Rt. 20 West. Just after the 2nd light you will see Bonnel Auto Sales on your right. Lowell Ave runs along the side of the Bonnel Auto Sales. Make a right onto Lowell. Stay on Lowell until it intersects with West 21st St. Make the left onto 21st and our building sits on that corner. The 2700 is written across the front of the building.

**Greensburg**
DiCesare Building
116 E. Pittsburgh St., Suite 101
Greensburg, PA 15601
From Route 30 East or West, exit Business 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.

**Harrisburg**
2300 Vartan Way, Suite 245
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.

**Philadelphia (Bala Cynwyd)**
One Bala Avenue, Suite 315
Bala Cynwyd, 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 South Braddock Avenue, Suite 296
Pittsburgh, PA 15218
From I-376 East, go through Squirrel Hill tunnels. Exit #785 7 toward Swissville. Turn slight left onto South Braddock Avenue. Turn right on South Braddock Avenue (IN THE EDGECWOOD TOWNE CENTER OFFICE BUILDING).

All candidates should report to the PSI office 30 minutes prior to the published session time, and no earlier. If candidates wish to arrive earlier, they must wait in the Security Office's designated areas on the first floor, or outside of the building. The building management does not allow candidates to wait in the hallways, and/or common areas of other floors, including our own floor. Thank you for your cooperation.

**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:

- West Hartford, CT
- Milford, 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:

- 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 children or other relatives, notes, books, briefcases, backpacks, hats, cellular telephones, or pagers are allowed in the examination area. (Note: There is no space to store these materials at the examination center and there isn’t room for children or relatives.) Small purses (size of a wallet) will be permitted. Larger purses cannot be taken to the candidate’s seat.
- No smoking, eating, or drinking is allowed in the examination center.
- Once you have been seated and the examination begins, you may leave the examination center only to use the restroom, and only after obtaining permission from the proctor. You will not receive extra time to complete the examination.
- Any candidate seen giving or receiving assistance, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the state and you may be denied future examinations and licensure.
- Copying or communicating examination content is a violation of security regulations and may result in the cancellation of your examination results, denial of licensure and legal action taken under copyright laws.

TAKING THE EXAMINATION BY COMPUTER

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.

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 a discrepancy is found during the comment review, PSI and the department may re-evaluate candidates' results and adjust them accordingly. 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:

<table>
<thead>
<tr>
<th>Examination</th>
<th>Portion</th>
<th># of Items</th>
<th>Minimum Passing Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salesperson</td>
<td>National</td>
<td>80</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>30</td>
<td>23</td>
</tr>
<tr>
<td>Broker</td>
<td>National</td>
<td>80</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>40</td>
<td>30</td>
</tr>
</tbody>
</table>

Your score will be given to you immediately following completion of the examination. Note: your picture will be taken during check-in, and will be on the score report. If this is an issue for you, please contact PSI two 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 may request a duplicate score report after your examination by writing to PSI, by emailing scorereport@psionline.com or by calling 800-733-9267.

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.

Now you can take the practice exam online at www.psiexams.com to prepare for your Pennsylvania Real Estate Broker or Salesperson 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 exam an unlimited number of times; you will need to pay each 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


STATE PORTION OF THE EXAMINATION

- The Pennsylvania Real Estate Sellers Disclosure Act, www.phic.info/5B1032P2140.pdf

Many of these reference materials are available for purchase at www.psionlinestore.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.

EXAMINATION SUMMARY TABLE

<table>
<thead>
<tr>
<th>Examination</th>
<th>Portion</th>
<th># of Items</th>
<th>Time Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salesperson</td>
<td>National</td>
<td>80</td>
<td>120 minutes</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>30</td>
<td>60 minutes</td>
</tr>
<tr>
<td>Broker</td>
<td>National</td>
<td>80</td>
<td>120 minutes</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>40</td>
<td>60 minutes</td>
</tr>
</tbody>
</table>

EXPERIMENTAL ITEMS

In addition to the number of questions per examination, a small number of five to ten “experimental” 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 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)**

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
   e. Physical descriptions of property and improvements
   f. Mineral, air and water rights
3. Encumbrances and effects on property ownership
   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 ownership properties
   e. Bundle of rights

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.
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.)
3. Regulation of environmental hazards
   a. Abatement, mitigation and cleanup requirements
   b. 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. Homeowners association (HOA) regulations

Valuation and market analysis (Salesperson 8 items/Broker 6 items)

1. Value
   a. Market value and market price
   b. Value
      i. Types and characteristics of value
      ii. Principles of value
      iii. 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 (e.g., replacement versus reproduction cost, reconciliation, depreciation, kinds of obsolescence)
3. Competitive/Comparative Market Analysis (CMA)
   a. Selecting and adjusting comparables
   b. Contrast CMA and appraisal
      i. Price per square foot
      ii. Gross rent and gross income multipliers
      iii. Capitalization rate
4. Appraisal practice; situations requiring appraisal by a certified appraiser

Financing (Salesperson 6 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 and sources of loan money
   a. Term or straight loans
   b. Amortized and partially amortized (balloon) loans
   c. Adjustable rate mortgage (ARM) loans
   d. Conventional versus insured
   e. Reverse mortgages; equity loans; subprime and other nonconforming loans
   f. Seller/owner financing
   g. Primary market
   h. Secondary market
   i. Down payment assistance programs
3. Government programs
   a. FHA
   b. VA
   c. Other federal programs
4. Mortgages/deeds of trust
   a. Mortgage clauses (assumption, due-on-sale, alienation, acceleration, prepayment, release)
   b. Lien theory versus title theory
   c. Mortgage/deeds of trust and note as separate documents
5. Financing/credit laws
   a. Lending and disclosures
      i. Truth in lending
      ii. RESPA
      iii. Integrated Disclosure Rule (TRID)*
      iv. Equal Credit Opportunity
   b. Fraud and lending practices
      i. Mortgage fraud
      ii. Predatory lending practices (risks to clients)
      iii. Usury lending laws
      iv. Appropriate cautions to clients seeking financing
   *The new TRID rule regarding the integrated loan estimate and closing disclosure forms took effect on October 3, 2015.

General principles of agency (Salesperson 10 items/Broker 11 items)

1. Nature of agency relationships
   a. Types of agents and agencies (special, general, designated, subagent, etc.)
   b. Nonagents (transactional/facilitational)
   c. Fiduciary responsibilities
2. Creation and disclosure of agency and agency agreements (general, not state specific)
   a. Agency and agency agreements
   b. Disclosure when acting as principal or other conflict of interest
3. Responsibilities of agent/principal
   a. Duties to client/principal (buyer, seller, tenant or landlord)
   b. Traditional common law agency duties; effect of dual agency on agent’s duties
4. Responsibilities of agent to customers and third parties, including disclosure, honesty, integrity, accounting for money
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

Property condition and disclosures (Salesperson 8 items/Broker 9 items)

1. Property condition disclosure
   a. Property owner’s role regarding property condition
   b. Licensee’s role regarding property condition
2. Warranties
   a. Purpose of home or construction warranty programs
   b. Scope of home or construction warranty programs
3. Need for inspection and obtaining/verifying information
1. Explanation of property inspection process and appropriate use
2. Agent responsibility to inquire about “red flag” issues
3. 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 such as roof, gutters, downspouts, doors, windows, foundation
   e. Condition of electrical and plumbing systems, and of equipment or appliances that are fixtures
   f. Location within natural hazard or specifically regulated area, potentially uninsurable property
   g. Known alterations or additions

5. Material facts related to public controls, statutes of public utilities
   a. 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
   e. Stigmatized/psychologically impacted property, Megan’s Law issues

### Contracts (Salesperson 11 items/Broker 12 items)

1. General knowledge of contract law
   a. Requirements for validity
   b. When contract is considered performed/discharged
   c. Assignment and novation
   d. Breach of contract and remedies for breach
   e. Contract clauses

2. Listing agreements
   a. General requirements for valid listing
   b. Exclusive listings
   c. Non-exclusive listings

3. Buyer/tenant representation agreements, including key elements and provisions of buyer and/or tenant agreements

4. Offers/purchase agreements
   a. General requirements
   b. When offer becomes binding (notification)
   c. Contingencies
   d. Time is of the essence

5. Counteroffers/multiple counteroffers
   a. Counteroffer cancels original offer
   b. Priority of multiple counteroffers

6. Leases
   a. Types of leases, e.g., percentage, gross, net, ground
   b. Lease with obligation to purchase or lease with an option to purchase

7. Other real estate contracts
   a. Options
   b. Right of first refusal

### Transfer of title (Salesperson 5 items/Broker 5 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. 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

3. Escrow or closing; tax aspects of transferring title to real property
   a. Responsibilities of escrow transferring title to real property
   b. Prorated items
   c. Settlement Statements
e. Property and income taxes

4. Special processes
   a. Foreclosure/short sale
   b. Real estate owned (REO)

### Practice of real estate (Salesperson 12 items/Broker 12 items)

1. Trust/escrow accounts (general, not state specific)
   a. Purpose and definition of trust accounts, including monies held in trust accounts
   b. Responsibility for earnest money and other trust monies, including commingling/conversion

2. Federal fair housing laws
   a. Protected classes
      i. Covered transactions
      ii. Specific laws and their effects
   b. Compliance
      i. Types of violations and enforcement
      ii. Exceptions

3. Advertising and technology
   a. Incorrect “factual” statements versus “puffing”
      i. Truth in advertising
      ii. Fair housing issues in advertising
   b. Fraud, technology issues
      i. Uninformed misrepresentation versus deliberate misrepresentation (fraud)
      ii. Technology issues in advertising and marketing

4. Agent supervision and broker-associate relationship
   a. Liability/responsibility for acts of associated licensees (employees or independent contractors) and unlicensed employees
   b. Responsibility to train and supervise associated licensees (employees or independent contractors) and unlicensed employees

5. Commissions and fees
   a. Procuring cause/protection clauses
   b. Referrals and other finder fees

6. General ethics
   a. Practicing within area of competence
   b. Avoiding unauthorized practice of law

7. Antitrust laws
   a. Antitrust laws and purpose
   b. Antitrust violations in real estate

### Real estate calculations (Salesperson 6 items/Broker 4 items)

1. Basic math concepts
   a. Area
   b. Loan-to-value ratios
   c. Discount points
   d. Equity
   e. Down payment/amount to be financed

2. Calculations for transactions, including mortgage calculations
3. Property tax calculations
4. Prorations (utilities, rent, property taxes, insurance, etc.)
   a. Commission and commission splits
   b. Seller’s proceeds of sale
   c. Transfer tax/conveyance tax/revenue stamps
   d. Amortization tables
   e. Interest rates
   f. Interest amounts
   g. Monthly installment payments
   h. Buyer qualification ratios
5. Calculations for valuation
   a. Competitive/comparative market analyses (CMA)
   b. Net operating income
   c. Depreciation
   d. Capitalization rate
   e. Gross rent and gross income multipliers (GRM, GIM)

Specialty areas (Salesperson 2 items/Broker 3 items)
1. Subdivisions, including development-wide CC & Rs
2. Commercial, industrial and income property
   a. Trade fixtures
   b. Accessibility
   c. Tax depreciation
   d. 1031 exchanges
   e. Trust fund accounts for income property

STATE-SPECIFIC PORTION CONTENT OUTLINE

Unless otherwise noted, all references below are to PA Real Estate Licensing and Registration Act, 63 P.S. § 455.101-455.902 or Regulations of the State Real Estate Commission, 49 PA. CODE, Chapter 35.

Real Estate Commission (Salesperson 3 Items, Broker 3 Items)
1. Duties and powers
   Chapter 3-4, Sec. 202, 305, 604
2. Complaints, investigations, hearings and appeals
   Sec. 604(a)(17), Chapter 7
3. Real Estate Recovery Fund
   Chapter 8

Licensure (Salesperson 6 Items, Broker 8 Items)
1. Activities requiring license
   Sec. 301, 604(a)(21); 35.304, 35.288(A).
2. Types of licenses- standard or reciprocal
   Sec. 201, 511-592, 602, 604(a)(29), 601(a); 35.201, 35.222-.229, 35.245
   a. Broker
   b. Salesperson
   c. Cemetery Broker
   d. Builder-owner Salesperson
   e. Time-share Salesperson
3. Eligibility for license
   Sec. 501, 511, 521; 35.251, 35.222(a, b), 35.223(b)
4. License renewal and reactivation
   Sec. 404(b), 501; 35.203, 35.382
5. Change of employment
   Sec. 603(a)
6. Exclusions from licensure
   Sec. 304; 35.202
7. Suspension and revocation
   Sec. 501, 604(a)

Regulation of Conduct of Licensees
(Salesperson 21 Items, Broker 29 Items)
1. Advertising
   Sec. 604(a); 35.301, 35.304, 35.305, 35.306(a), 35.307
2. Broker/Salesperson relationship
   Sec. 201, 604(a)(16), 604(a)(27, 28)
3. Agency relationships
   Sec. 606; 608; 604(a)(7), (25); 606.1(c,d), 606.1(g); 35.311-.316
4. Compensation
   Sec. 604(a)(12), (12.1), (19), 606.1(b)(1), 606.1(d)
   a. Employment of associate broker/salesperson
      Sec. 603(a)
   b. Qualified associations (Broker only)
      Sec. 604(c.), 604(a)(31)
5. Duties of licensees generally
   Sec. 606.1, 608.3, 201, 702; 35.292
6. Prohibited conduct
   Sec. 604(a), 608.5; 604(a)(16)
7. Disclosures
   Sec. 604(a) (7), (13), (15.1), 606.1(a)(7), 606.1(g), 608.4; 35.288, 35.339
   a. Agency disclosures
      Sec. 606.1(a)(6), 606.1(b)(1), 608; 35.284-.285
   b. Property disclosure
      Sec. 606.1(a)(4); 35.282
   c. Conflict of interest
      Sec. 606.1(a)(7), 606.1(a)(13); 35.283, 35.304
8. Documents, contracts, and forms
   Sec. 604(a)(6), 604(a)(10), 606.1(b)(2,3,4), 606.1(c.), 608.1, 608.2, 35.204, 35.331-.334
9. Funds and accounts
   Sec. 606.1(a)(5), 608.5, 35.321-.328
10. Office requirements and inspections
    (Broker only)
    Sec. 601, 35.241-.246, 35.252, 253, 254
11. Pennsylvania Human Relations Act
    Sec. 604(a)(22); Pennsylvania Human Relations Act, as amended by Act 34 (1997), 43 PA Statute #951-963
12. Time-Shares
    Sec. 609
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.

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 BROKER QUESTIONS

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 a completed application to the Pennsylvania Real Estate Commission. (Details are given on the application form). To apply online go to www.mylicense.state.pa.us OR to download a hard copy go to www.dos.pa.gov/estate.
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 the Commission receives your application. Pennsylvania residents may apply for a record check on-line at https://epatch.state.pa.us. 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.

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 Police in the state where 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. 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 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 are 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.

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:

- The conviction summary information provided by the State Police
- Certified copies of court documents;
- Letter from Probation Officer, dated within 90 days, indicating current probationary status/completion date;
- Police incident reports;
- Employment History (resume);
- Detailed description (in applicant’s words) of the circumstances surrounding the conviction, the basis for the conviction and the disposition of the conviction;
- A signed and dated reference letter from the employing broker, on the company letterhead, indicating that the broker is aware of all conviction(s) and is willing to hire the applicant;
- Two signed and dated character references from individuals who are not related to or residing with the applicant.
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: ___________________________________________ ___________________________________________ M.I. (Mandatory)
   Last Name First Name

2. Social Security: ___________________ - ________ - ________
   (FOR IDENTIFICATION PURPOSES ONLY)

3. Date of Birth: ________-________-________
   Month Date Year

4. Mailing Address: ___________________________________________ Apt/Ste
   Number, Street
   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

8. Examination: (Check one)
   ☐ Salesperson - National and State $54
   ☐ Salesperson - National Only $54
   ☐ Salesperson - State Only $54

   (Check one) ☐ FIRST TIME ☐ RETAKE

   If applying for this license type, take this exam

9. Total Fees Included: $___________ Pay by credit card, money order, company check or cashier's check. Make check or money order payable to “PSI Examination Services” and write your social security number on it. Cash and personal checks are not accepted.)

   If paying by credit card, check one: ☐ VISA ☐ MasterCard ☐ American Express ☐ Discover

   Card No: ___________________________________________ Exp. Date: ___________________________________________
   Card Verification No: __________________
   The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).

   Billing Street Address: ___________________________________________ Billing Zip Code: __________________
   Cardholder Name (Print): ___________________________________________ Signature: __________________

Please continue on the next page.
10. I am submitting a Special Arrangement Request form and required documentation (see last page of bulletin).  □ Yes  □ No

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 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

☐ 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.
BOOKS AND MORE ARE NOW AVAILABLE AT THE PSI ONLINE STORE!

To place an order for one or more of the following items listed, you may:

=tmp(1,1,3)

- Order online at www.psionlinestore.com
- Call the PSI Online store toll-free at (866) 589-3088

Note: prices are available online at www.psionlinestore.com

- Modern Real Estate Practice
- Real Estate Fundamentals
- The Language of Real Estate
- Real Estate Principles
- Real Estate Principles & Practices

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

You may also place a checkmark next to the items that you would like to order, and mail or fax this form to PSI (be sure to include your contact information). A Customer Service Rep will call you to place the order.

Mail or FAX to:
PSI licensure:certification ** 3210 E Tropicana * Las Vegas * NV * 89121 (Attn Shipping)
Fax (702) 932-2668

Name: _______________________________________________________________________________________
Address: _____________________________________________________________________________________
City__________________________  State_________________________  Zip________
Phone Number: ________________________________________________________________________________
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: ____________________________________________ Social Security or ID#: ____________________________________

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.