



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



## SOUTH CAROLINA REAL ESTATE COMMISSION DEPARTMENT OF LABOR, LICENSING AND REGULATION

# REAL ESTATE CANDIDATE INFORMATION BULLETIN

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<p>Examinations by PSI ..... 1</p> <p>Guidelines for License Application/Qualification..... 1</p> <p>Tips for Preparing for your License Examination ..... 1</p> <p>Examination Study Materials..... 1</p> <p>Description of Examinations and Content Outlines..... 2</p> <p style="padding-left: 20px;">Examination Summary Table ..... 2</p> <p style="padding-left: 20px;">Non-Scored Questions ..... 2</p> <p style="padding-left: 20px;">Examination Content Outlines ..... 2</p> <p>Sample Questions..... 5</p> <p>Registration and Scheduling Procedures ..... 6</p> <p style="padding-left: 20px;">Internet Registration ..... 6</p> <p style="padding-left: 20px;">Telephone Registration ..... 7</p> <p style="padding-left: 20px;">Fax Registration ..... 7</p> <p style="padding-left: 20px;">Standard Mail Registration ..... 7</p> <p style="padding-left: 20px;">Social Security Confidentiality ..... 7</p> <p style="padding-left: 20px;">Exam Accommodations ..... 7</p>	<p>Canceling or Rescheduling an Appointment ..... 7</p> <p>Missed Appointment or Late Cancellation ..... 7</p> <p>Emergency Examination Center Closing ..... 7</p> <p>Examination Center Locations ..... 8</p> <p>Reporting to the Examination Center ..... 8</p> <p style="padding-left: 20px;">Required Identification ..... 8</p> <p style="padding-left: 20px;">Security Procedures ..... 8</p> <p>Taking the Examination by Computer ..... 9</p> <p style="padding-left: 20px;">Identification Screen..... 9</p> <p style="padding-left: 20px;">Tutorial ..... 9</p> <p style="padding-left: 20px;">Test Question Screen ..... 9</p> <p style="padding-left: 20px;">Examination Review ..... 10</p> <p>Score Reporting ..... 10</p> <p style="padding-left: 20px;">Duplicate Score Reports ..... 10</p> <p>Examination Registration Form ..... 11</p> <p>Exam Accommodations Request Form ..... 12</p>
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Please refer to [www.psiexams.com](http://www.psiexams.com) for the latest updates to this bulletin.

## EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination and application process for becoming licensed as a real estate salesperson or broker in South Carolina. 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. South Carolina's Office of Property, Environmental, Design and Construction Services (OPEDACS) has contracted with PSI licensure: certification (PSI) to conduct its examination program. PSI provides examinations through a network of computer examination centers in South Carolina. PSI works closely with the South Carolina Real Estate Commission to be certain that examinations meet local as well as national requirements and basic principles of real estate and examination development standards.

Apply to the Real Estate Commission prior to registering with PSI for an examination. Once you are approved, you will receive an Examination Eligibility letter. Examination Eligibility is valid for 1 year. If you fail you may retest on an unlimited basis during the 1 year period.

The following are the South Carolina real estate licensing examinations offered by PSI licensure: certification:

- Real Estate Salesperson
- Real Estate Broker

Each examination consists of state and national portions. You must pass both portions to apply for licensure.

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

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

Questions about applications for licensure should be directed to the:

**South Carolina Real Estate Commission**  
PO Box 11847  
Columbia, SC 29211-1847  
(803) 896-4400  
Fax (803) 896-4404  
[www.llr.state.sc.us](http://www.llr.state.sc.us)

## GUIDELINES FOR LICENSE APPLICATION/QUALIFICATION

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

1. Obtain the appropriate eligibility (e.g., number of hours of education) in advance of applying to the Commission.
2. After approval by the Commission of your eligibility, prepare for the examination by using the examination outline in this Candidate Information Bulletin as a guide for reviewing your prelicense course material along with any of the supplementary references provided on page 2.

3. Be sure that the examination registration form that you submit to PSI is complete and accurate, and that you include the correct fees.
4. Be sure to take proper identification with you to your scheduled examination appointment.
5. Candidates for licensure are required to pass both portions of the examination within 1 year of approval of your eligibility by the Commission. If your Examination Eligibility has expired, you will need to reapply to the Commission before you can register to take or retake the examination with PSI.

## TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for the license examination. Preparation, in addition to the required classroom hours, increases your likelihood of passing.

- Start with a current copy of this South Carolina Real Estate Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Review your prelicense course material with a special emphasis on the topics listed in the examination content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory; it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

## EXAMINATION STUDY MATERIALS

The following is a list of possible study materials for the real estate examinations. The list is given to identify resources and does not constitute an endorsement by PSI or by the South Carolina Real Estate Commission. Use the latest edition available.

### National Portion

- *Real Estate Fundamentals*, 9th Edition, 2011, Gaddy and Hart, Dearborn Real Estate Education, (800) 972-2220, [www.dearborn.com](http://www.dearborn.com)
- *Modern Real Estate Practice*, 18th Edition, Galaty, Allaway, and Kyle, Dearborn Real Estate Education, (800) 972-2220, [www.dearborn.com](http://www.dearborn.com)
- *Real Estate Law*, 8th Edition, 2013, Elliot Clayman, Dearborn Real Estate Education, (800) 972-2220, [www.dearborn.com](http://www.dearborn.com)
- *The Language of Real Estate*, 7th Edition, 2013, John Reilly, Dearborn Real Estate Education, (800) 972-2220, [www.dearborn.com](http://www.dearborn.com)
- *Real Estate Principles & Practices*, 8th Edition, Arlyne Geschwender, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, [www.oncoursepublishing.com](http://www.oncoursepublishing.com) ISBN 0324784554

- *Real Estate Principles*, 12th Edition, Charles Jacobus, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, [www.oncoursepublishing.com](http://www.oncoursepublishing.com) ISBN 1285420985

**State Portion References**

- *AWARE in South Carolina*. 9th Edition, Charles D. Wyatt, Jr., Wyatt Institute, 710 E. North Street, Greenville, SC 29601, (800) 922-9252 or (864) 271-9732
- *South Carolina Laws and Regulations pertaining to Real Estate*, <http://www.llr.state.sc.us/pol/rec/index.asp?file=laws.htm>
  1. Real Estate Broker, Salesmen, and Property Managers License Laws; South Carolina Code of Laws, Title 40, Chapter 57, 2017
  2. Real Estate License Law Regulations, Department of Labor, Licensing and Regulation, South Carolina Real Estate Commission
  3. South Carolina Fair Housing Laws, South Carolina Code of Laws, Title 31, Chapter 21
  4. South Carolina Residential Landlord and Tenant Act, South Carolina Code of Laws Title 47, Chapter 40 - 2013
  5. South Carolina Vacation Rental Act; South Carolina Code of Laws, Title 27, Chapter 50, Article 2
  6. South Carolina Vacation Time Sharing Plans Act; South Carolina Code of Laws, Title 27, Chapter 32, Article 1
  7. South Carolina Smoke Detector Law; South Carolina Code of Laws, Building Codes and Fire Prevention, Title 23, Chapter 9, Article 1, Fire Marshals Code Chapter 9. Fire Marshals Code, Section 5-25-1310
  8. Homestead and Other Exemptions; South Carolina Coded Laws, Title 15, Chapter 41, Article 1 and Assessment of Property Taxes, Title 12, Chapter 27
  9. Residential Property Condition Disclosure Statement; South Carolina Code of Laws, Title 27, Chapter 50, Article 1
  10. Taxation Deed Recording Fee; South Carolina Code of Laws, Title 12 Taxation Chapter 24 - *For Broker only*
  11. Taxation County Equalization and Reassessment; South Carolina Code of Laws, Title 12 Taxation Chapter 43, Section 12-43-220 - *For Broker only*

Many of these reference materials are available for purchase at [www.psionlinestore.com](http://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.

**DESCRIPTION OF EXAMINATIONS & EXAMINATION CONTENT OUTLINES**

**EXAMINATION SUMMARY TABLE**

The Examination Summary Table below shows the number of questions and the time allowed for each examination portion.

Examination	Portion	# of Questions	Time Allowed
Salesperson	National	80	120 Minutes
	State	30	60 Minutes
	Both	110	180 Minutes
Broker	National	80	120 Minutes
	State	35	60 Minutes
	Both	115	180 Minutes

**NON-SCORED QUESTIONS**

Your examination contains five non-scored questions. The use of such questions is an essential step in developing accurate future examinations. These questions will not be scored and the time taken to answer them will not count against examination time.

**EXAMINATION 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  
(REAL ESTATE PRINCIPLES AND PRACTICES)**

**Property ownership (Salesperson 7 items/Broker 6 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
  - 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

#### 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
  - a. Explanation of property inspection process and appropriate use
  - 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 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 agent
  - b. Prorated items
  - c. Settlement Statements
  - d. Estimating closing costs
  - 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 (SOUTH CAROLINA REAL ESTATE LAWS AND REAL ESTATE COMMISSION RULES)

#### South Carolina Real Estate Commission and Licensing Requirements (Salesperson-5 Items, Broker-5 Items)

- 1. Real Estate Commission Purpose, Powers, and Duties
- 2. Activities Requiring a License and Exemptions from Licensure
- 3. License Types, Maintenance, Duration, Statuses, and Changes

#### Statutes Governing the Activities of Licensees (Salesperson-10 Items, Broker-10 Items)

- 1. Advertising
- 2. Broker/Salesperson Relationship
- 3. Commissions and Other Compensation
- 4. Disclosure of Licensee's Interest in Real Estate Transactions
- 5. Offers and Counteroffers
- 6. Handling of Documents and Record Keeping
- 7. Handling of Monies and Accounting Practices
- 8. License Law Violations, Investigations, and Penalties

#### South Carolina Agency and Non-agency Relationships and Issues (Salesperson-10 Items, Broker-10 Items)

- 1. Permissible Relationships and Obligations to Parties
- 2. Disclosure Requirements and Issues
- 3. Creation and Termination of Agency
- 4. South Carolina Agency and Non-agency Contracts

#### Additional South Carolina Statutes and Topics (Salesperson-5 Items, Broker-5 Items)

- 1. Consumer Protection Code
- 2. Homestead Exemption
- 3. Residential Landlord and Tenant Act
- 4. Vacation Rental and Time Sharing Plans Acts
- 5. Residential Property Condition Disclosure Statements

#### Closing Details (Broker-5 Items) (Broker only)

## SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the South Carolina real estate salesperson and 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. 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.
- D. 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.
- 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 Salesperson Questions:**

A: 1; B: 2; C: 1; D: 4

**Answers to Sample Broker Questions:**

A: 2; B: 1; C: 1; D: 3; E: 4

**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.

**REGISTRATION & SCHEDULING PROCEDURES**

The registration form is found at the end of this Candidate Information Bulletin. Be sure the registration form is complete, accurate, and signed and that you include all attachments and the correct fees. Your registration is valid for 1 examination only. You will register for an examination and then schedule an appointment.

**FEE SCHEDULE**

Fees apply to both Broker and Salesperson Examinations.

Both Portions	\$63
One Portion	\$55

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

**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 credit card (VISA, MasterCard, American Express or Discover). 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 create an account. Please enter your email address and first and last name. This information must match exactly with the information the commission has on file. Be sure to **check the box next to "Check here to attempt to locate existing records for you in the system"**
2. You will be asked to select the examination and enter your SS#. Your record will be found and you will now be ready to pay and schedule for the exam. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear. If you have problems contact PSI at (800) 733-9267 for help.

### TELEPHONE REGISTRATION

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). Call (800) 733-9267 and speak to a PSI registrar Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

### FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

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

### STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and appropriate examination fee to PSI. Payment of fees can be made by valid credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier's check, made payable to PSI. Print your name on the check or money order to ensure that your fees are properly assigned. **CASH and PERSONAL CHECKS ARE NOT ACCEPTED.**

Please allow 2 weeks to process your Registration. After 2 weeks, you may call PSI to schedule the examination Monday through Friday between 7:30 am and 10:00 pm, or Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time, (800) 733-9267.

### 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 Real Estate 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. If you elect not to disclose

your Social Security number to PSI, please enclose a separate letter explaining this with your examination registration form. However, you **MUST** provide it to the Real Estate Commission.

### EXAM ACCOMMODATIONS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations 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.

### CANCELING OR RESCHEDULING AN APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received 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.**

### **IMPORTANT NOTE ABOUT SCHEDULING OR RESCHEDULING!**

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.

### MISSED APPOINTMENT OR LATE CANCELLATION

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

- Do not cancel your appointment 2 days before the schedule examination date; or
- Do not appear for your examination appointment; or
- Arrive after examination start time; or
- Do not present proper identification when you arrive for the examination.

### EMERGENCY EXAMINATION CENTER CLOSING

In the event that severe weather or another emergency forces the closure of an examination center on a scheduled testing date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation; however, you may check the status of your testing schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible.





## EXAMINATION CENTER LOCATIONS

### GREENVILLE/SPARTANBURG

Park East, Anderson Building  
150 Executive Center Drive, Suite 218  
Greenville, South Carolina 29615

*From I-85, take I-385 North towards Greenville. Take Roper Mountain exit (Exit 37) and go right (East). Turn right at the first street (Independence Blvd). Go 0.7 miles and turn left on Executive Center Drive. The Anderson Building will be on your right.*

### COLUMBIA

Synergy Business Park  
Congaree Building  
121 Executive Center Drive, Suite 143  
Columbia, South Carolina 29210

*From I-20, take exit 63 (Bush River Road). Proceed west and turn right onto Berryhill Road. Turn left onto Executive Center Drive. Enter the Congaree Building through the front door. From the lobby take the corridor to the right to the end and turn left. PSI Suite 143 is on the left.*

### CHARLESTON

4600 Goer Drive, Suite 112A  
North Charleston, South Carolina 29406

*At juncture of I-26 and I-526, head Southeast in the direction of Charleston. Next exit is Montague Ave, exit East Montague. Take first right at Goer Drive. Site is adjacent to the Marriott Hotel.*

### BEAUFORT/HILTON HEAD

Regions Bank Building  
69 Robert Smalls Pky/SC-170, Unit 4D  
Beaufort, South Carolina 29906

*From I-95, take the US-17N exit (Exit Number 33) towards Beaufort. After approximately 9 miles, US 21 splits off to the right and goes to Beaufort and US 17 goes to the left towards Charleston. Continue towards Beaufort on US 21 for approximately 12 miles. Turn sharp right onto SC 170 (McDonalds is on the corner) and continue for .3 miles. The building is on your left.*

### MYRTLE BEACH

1601 North Oak Street, Suite 305  
Myrtle Beach, South Carolina 29577

*From the west: Take Rte 501 to 17 Bypass North. Take 17 Bypass North one exit to 10th Avenue (Mr Joe White Ave). Turn right and go about 2 miles to Oak St. Take left on Oak St and follow to #1601(Myrtle Offices). Go around to back of building. PSI is in Suite #305  
From the south: Take 17 Bypass North to 10th Avenue. Turn right and follow above directions.  
From the North: Take Rte 31 to Robert Grissom Parkway. Follow RGP to 21st Avenue. Turn left on 21st Ave and follow to Oak St. Turn right on Oak St and follow to #1601. (Myrtle Offices). PSI is around the back of building.*

### CHARLOTTE

Tyvola Executive Park 1  
5701 Westpark Dr, #202  
Charlotte, NC 28217

*From I-77S towards Columbia, exit Tyvola Road (Exit #5). Turn left at Tyvola Road. Make a right at Westpark Dr. From I-77N, exit Tyvola Road (Exit #5) towards Coliseum Area. Bear right at Tyvola Road. Turn right at Westpark Dr.*

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by submitting the Out-of-State Testing Form found at the end of this Bulletin.

## REPORTING TO THE EXAMINATION CENTER

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

### REQUIRED IDENTIFICATION

You must provide **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 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 registration form and your Examination Eligibility Form.

If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement. **Failure to provide ALL of the required identification at the time of the examination without notifying PSI is considered a missed appointment and you will not be able to take the examination at that time.**

### 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.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:



## TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

### IDENTIFICATION SCREEN


You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

### TUTORIAL

Before you start your examination, an introductory tutorial 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 answering questions, and reviewing your answers.

### TEST QUESTION SCREEN

The “Function Bar” at the top of the test question provides mouse-click access to the features available while taking the examination.



The screenshot shows a web-based test interface. At the top, there is a navigation bar with icons for Mark, Comments, Goto, Help, and End. Below this, a status bar displays: Question: 3 of 40, Answered: 2, Unanswered: 1, Marked: 0, View: All, Time Left(Min): 359. The main question area contains the text: "3. What do the stars on the United States of America's flag represent?". Below the question is a text input field. Underneath the input field, it says "(Choose from the following options)". There are four radio button options: "1. Presidents", "2. Colonies", "3. States", and "4. Wars". At the bottom of the question area, there are two buttons: "<< Back" and "Next >>".

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.

**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 South Carolina 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. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

- **Electronic devices of any type**, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
- **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes, including coats, shawls, hooded clothing, heavy jackets, or overcoats.
- **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
- **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, 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 examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete 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 the examination available to candidates.**

## SCORE REPORTING

In order to pass the examination, you must achieve the minimum score shown on each part of the examination.

	Number Correct
<b>Salesperson</b>	
National Portion	56
State Portion	21
<b>Broker</b>	
National Portion	60
State Portion	25

Your score will be given to you immediately following completion of the examination. Examination results are confidential and will be reported only to you and the South Carolina Real Estate Commission.

The following summary describes the score reporting process:

**On screen** - Your score will appear immediately on the computer screen.

- If you **pass**, you will immediately receive a successful notification on the screen.
- If you **do not pass**, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination type.

**On Paper** - An official result report will be printed at the examination center.

### **DUPLICATE SCORE REPORTS**

You may request a duplicate score report after your examination by emailing [scorereport@psionline.com](mailto:scorereport@psionline.com) or by calling 800-733-9267.







# EXAM ACCOMMODATIONS 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 exam accommodations.

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

### Requirements for exam accommodation 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: \_\_\_\_\_

SS#: \_\_\_\_\_

Legal Name: \_\_\_\_\_

Last Name	First Name
-----------	------------

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

Street	Civ. State. Zip Code
--------	----------------------

Telephone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Home	Work
------	------

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

### Check any accommodation you require (requests must concur with documentation submitted):

- |   |  |
|---|--|
| <input type="checkbox"/> Reader (as accommodation for visual impairment or learning disability)                       | <input type="checkbox"/> Extended time<br>(Additional time requested: _____) |
| <input type="checkbox"/> Large-print written examination  | <input type="checkbox"/> Other _____   |
| <input type="checkbox"/> *Out-of-State Testing Request (this request does not require additional documentation) _____ |  |

Site requested: \_\_\_\_\_  
*\*You may email your out-of-state request to [OutofStateRequest@psionline.com](mailto:OutofStateRequest@psionline.com).*

- Complete and fax this form, along with supporting documentation, to (702) 932-2666 or email it to [examaccommodations@psionline.com](mailto:examaccommodations@psionline.com).
- After 4 days, PSI Exam Accommodations will email you confirmation of approval with instructions for the next step.

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



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

- Order online at [www.pSIONlinestore.com](http://www.pSIONlinestore.com)
- Call the PSI Online store toll-free at (866) 589-3088

Note: prices are available online at [www.pSIONlinestore.com](http://www.pSIONlinestore.com)

<input type="checkbox"/>	<a href="#"><u>Modern Real Estate Practice</u></a>
<input type="checkbox"/>	<a href="#"><u>Real Estate Fundamentals</u></a>
<input type="checkbox"/>	<a href="#"><u>The Language of Real Estate</u></a>
<input type="checkbox"/>	<a href="#"><u>Real Estate Principles</u></a>
<input type="checkbox"/>	<a href="#"><u>Real Estate Principles &amp; Practices</u></a>

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

PSI licensure:certification  
3210 E Tropicana  
Las Vegas, NV 89121