



PSI EXAMINATION SERVICES
 3210 E Tropicana
 Las Vegas, NV 89121
 www.psiexams.com

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

TENNESSEE REAL ESTATE COMMISSION



TENNESSEE REAL ESTATE CANDIDATE INFORMATION BULLETIN

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

EXAMINATIONS BY PSI EXAMINATION SERVICES

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

Tennessee state laws stipulate that a person may not act as a real estate broker, affiliate broker, timeshare salesperson, or acquisition agent without first obtaining a license issued by the Tennessee Real Estate Commission (TREC). 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.

TREC contracted with PSI Examination Services (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in Tennessee. PSI works closely with TREC to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The following are the Tennessee real estate licensing examinations offered by PSI Examination Services:

- Broker
- Affiliate Broker
- Timeshare Salesperson
- Acquisition Agent

CONTACT INFORMATION

All questions and requests for information pertaining to the **EXAMINATION** should be directed to PSI.

PSI Examination Services
3210 E Tropicana
Las Vegas, NV 89121
(800) 733-9267 Fax (702) 932-2666
www.psiexams.com

All questions and requests for information pertaining to **LICENSURE** should be directed to TREC.

Tennessee Real Estate Commission (TREC)
500 James Robertson Parkway
Nashville, TN 37243-1151
(615) 741-2273 or (800) 342-4031
<https://www.tn.gov/commerce/section/real-estate-commission>
Email: trec.info@tn.gov

EXAMINATION ELIGIBILITY AND APPROVAL PROCESS

The Tennessee Real Estate Broker License Act of 1973 & Rules of the Commission, along with the Tennessee Timeshare Act of 1987 govern whether or not a candidate will be issued a license. **Successful completion of the examination does not guarantee the issuance of any license.**

On the examination day candidates must answer a series of qualifying questions, listed below. A “yes” answer to questions 1 through 5 may decrease a candidate’s ability to become licensed in Tennessee.

After candidates have completed the pre-licensing requirements, TREC will review the information provided and make a decision based on the applicant’s qualifications.

QUALIFYING QUESTIONS

1. Do you now hold or have you ever held a real estate or timeshare license in Tennessee or any other state?

If you hold or have held a license in another state(s), you must obtain a license certification from each state in which you are or were licensed. This application will not be processed until the certification(s) is received.
2. Have you ever been refused a license or had a license revoked, suspended, reprimanded, or fined by any federal, state, or local government? (Do not include motor vehicle license).
3. Have you ever had a complaint filed against you with any regulatory agency or with any court?
4. Have you ever pled guilty, pled *nolo contendere*, or been convicted of any criminal offense? (Note: Include all traffic violations that are alcohol or drug related. Reckless driving and/or DUI are misdemeanors and must be disclosed).

If you answer “yes” to question 4, the Commission requires you to submit a certified copy of your conviction record in addition to an affidavit providing details of each charge.

PER RULE 1260-01-.01(4) NO PERSON SHALL BE ELIGIBLE FOR EXAMINATION OR BE CONSIDERED FOR LICENSURE UNLESS TWO (2) YEARS HAVE PASSED FROM THE DATE OF EXPIRATION OF PROBATION, PAROLE OR CONVICTION, OR FROM THE DATE OF RELEASE FROM INCARCERATION, WHICHEVER IS LATER IN TIME. THIS RESTRICTION SHALL APPLY TO ALL FELONIES, AND MISDEMEANORS WHICH INVOLVE THE THEFT OF MONEY, SERVICES, OR PROPERTY.

5. Are you at least 18 years of age?

The documentation described in each case above will be required by TREC at the time a candidate passes the examination and wishes to apply for a license. *The information should NOT be sent to PSI, nor should it be brought to the examination center.*

AFFILIATE BROKER CANDIDATES

Your education provider will provide your eligibility electronically to PSI.

Affiliate broker candidates must complete a total of ninety (90) hours of real estate education in real estate principles/fundamentals before they take the examination, which includes a 30-hour “Course for New Affiliates” prior to their license being issued. (T.C.A. § 62-13.303(b)(2); Rule 1260-05-.03)

Upon passing ALL portions of the examination, you must apply for your license at <https://core.tn.gov> within six (6) months of passing the examinations.



BROKER CANDIDATES

Broker candidates must submit the completed *Broker Examination Application* (found in the back of this bulletin) to TREC at the address listed on page 2. Approval is necessary before the broker candidate may make an examination appointment.

To be eligible for the examination, broker candidates must meet one of following criteria:

- If licensed as an affiliate broker ON OR BEFORE May 12, 1988:
 - Engaged as a real estate licensee for at least twenty-four (24) months, or
 - Holds a baccalaureate degree with a major in real estate for at least twelve (12) months.
- If licensed as an affiliate broker AFTER May 12, 1988:
 - Held active real estate license for at least thirty-six (36) months, or
 - Holds a baccalaureate degree with a major in real estate, for at least twenty-four (24) months.

In addition to experience, broker candidates must have successfully completed one hundred twenty (120) classroom hours of approved real estate education, thirty (30) hours of which must be an "Office/Broker Management" approved by TREC.

After completing a review of education and experience documentation, TREC will inform candidates of eligibility for examination. The approval process takes approximately four (4) weeks to complete. Candidates may make an examination reservation **after they have been approved.**

BROKER POST-LICENSING EDUCATION REQUIREMENT

Brokers MUST complete an additional one hundred-twenty (120) hours of Commission approved education within three (3) years from the date of issuance of an original broker's license, as a requisite for reissuance of the broker's license.

Brokers licensed after January 1, 2005 must complete sixteen (16) hours of continuing education requirements each renewal cycle after completing the 120-hour post license requirement (T.C.A. § 62-13-303(h)).

REAL ESTATE CANDIDATES CURRENTLY LICENSED IN ANOTHER JURISDICTION SEEKING A TENNESSEE RESIDENT LICENSE

Candidates who are currently licensed in another jurisdiction and who wish to obtain a Tennessee license MUST meet the same educational criteria as residents of Tennessee. Nonresident candidates must be affiliated with a firm that is licensed to operate in Tennessee with a principal broker who is licensed in TN.

All candidates must send the following documentation to TREC before they make an examination reservation.

- Course completion certificates or transcripts documenting required real estate education
- If you hold or have held a license in another state(s), you must obtain a license certification from each state in which you are or were licensed. This application will not be processed until the certification(s) is received.

- Proof of passing a written examination administered by a national testing company (PSI, ACT, ETS, NAI, Promissor, AMP, all ARELLO certified examinations) if they are requesting a waiver of the general (national, uniform) section of the Tennessee examination. (The examination must be for the same level of licensure for which they are currently applying.)
- Completed [Worksheet A](#).

Broker candidates must submit the following documents, in addition to those listed above:

- Broker Examination Application (found in the back of this bulletin)
- Certificate or evidence of course completion of Office Broker Management Education

Please submit ALL documents to TREC at trec.info@tn.gov.

Upon review of this material, TREC will notify candidates of examination eligibility.

TIMESHARE & ACQUISITION AGENT CANDIDATES

Upon passing the examination, candidates should visit www.core.tn.gov to apply for licensure. For more information and a list of required documents visit: <http://www.tn.gov/commerce/article/rec-how-to-get-a-license>

FINGERPRINT REQUIREMENT (T.C.A. § 62-13-303(l))

TREC requires fingerprints for all initial applications. Note: It isn't a requirement for testing, but it is a requirement for applicants pursuing an initial real estate license.

Fingerprints are NOT required of affiliate brokers who test and upgrade to broker.

For instructions, please visit:

http://www.tn.gov/regboards/trec/documents/FingerprintApplicantInstructions_000.pdf

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

Your education provider will provide your eligibility electronically to PSI.

After your school has submitted your file to PSI, please log onto www.psiexams.com or call 1-800-733-9267 to pay and schedule for your examination. Note, if PSI does not have your record, please contact your education provider.

EXAMINATION FEE

Examination One Portion	\$43
Examination Both Portions	\$43

The fee is \$43 for 1 or both examination portions. Examination retakes are \$43 for 1 or both examination portions.

NOTE: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAM FEE IS VALID FOR 6 MONTHS.



INTERNET REGISTRATION

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. Candidates register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- 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 PSI has on file. Be sure to **check the box next to "Check here to attempt to locate existing records for you in the system"**
- 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.

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 go online or call PSI to schedule the examination.

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 VISA, MasterCard, 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 go online or call PSI to schedule the examination.

TELEPHONE REGISTRATION

For telephone registration, you will need a valid VISA or MasterCard. Call (800) 733-9267 and speak to a PSI registrar Monday through Friday between 6:30 am and 9:00 pm, or Saturday-Sunday between 8:00 am and 4:30 pm, Central Time.

REREGISTERING FOR AN EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Monday can call the next day, Tuesday, and retest as soon as Friday, depending upon space availability. You may access a registration form at www.psiexams.com. You may also call PSI at (800) 733-9267.

CANCELING AND RESCHEDULING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. You may call PSI at (800) 733-9267 (a representative is available Monday through Friday between 6:30 am and 9:00 pm, or Saturday-Sunday between 8:00 am and 4:30 pm, Central Time).

Note: A voicemail or email message is NOT an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

MISSED APPOINTMENT OR LATE CANCELLATION

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

- Do not cancel your appointment 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.

EXAMINATION ACCOMMODATIONS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

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

SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. If you elect not to disclose your social security number to PSI, please enclose a separate letter explaining this with your Examination Registration Form.



EXAMINATION SITE LOCATIONS

The examinations are administered at the examination centers listed below:

Chattanooga

6918 Shallowford Rd, Suite 314
Chattanooga, TN 37421

Take I-24 thru Chattanooga. Merge onto I-75 N (toward Knoxville). Take Exit #5 - Shallowford Rd. Turn Left onto Shallowford. The office is on the left.

Clarksville

Austin Peay State University
601 College St
Clarksville, TN 37044

I-24 to Exit 4 (US79) (SR13). Turn left onto US 79 (Wilma Rudolph Blvd). Wilma Rudolph Blvd becomes College Street. APSU will be on the right. From College Street (towards the Cumberland River): After the intersection of College St and University Avenue, turn right onto Drane St. (First road after stop light.) Ellington Hall will be on the right. From 2nd Avenue (towards downtown): At the intersection of College Street and 2nd Avenue, turn left. Once on College Street, immediately after the Baptist Student Center, turn left onto Drane St. Ellington Hall will be on the right.

Dyersburg

Dyersburg State Community College
1510 Lake Road, Room 126 Student Center
Dyersburg, TN 38024

From Memphis, go north on Highway 51 to Dyersburg (approximately 1-1/2 to 2 hour drive). Stay on Highway 51 Bypass around Dyersburg until you get to the 6th red light, at which point you will be able to see Perkins Restaurant, Burger King, and McDonalds down the street to the left. You will turn right and go approximately two blocks through a residential area until you see Okeena Park. Turn left at the red light onto Parkview Street after you have passed the park. DSCC is on your left.

Coming from Parkview Road, take the 1st campus entrance on your left and follow the road. On your right you will pass a two-story building (Eller building), a parking lot and then a one-story building (CAB building). The building next to the CAB building tucked away in the corner is the Student Center. PSI Testing will take place in the Student Center, Room 126. Parking is available in front of the building.

Jackson

368 North Parkway, #3
Jackson, TN 38305

From I-40, Exit 80A onto South 45 Bypass. Third Signal light is North Parkway. Go left onto North Parkway and then go right into the first driveway on your right.

From the South, take Bypass 45 North to North Parkway and go right onto North Parkway and right into first driveway on the right.

North Parkway is also known as Business Route 412. Coming from the east on 412, turn left into last driveway on the left. Coming from the West on North Parkway, turn right into the first driveway on the right, after crossing the 45 Bypass. PSI is directly across the street (North Parkway) from the China Palace Buffet.

Johnson City

904 Sunset Drive, Ste 7A
Johnson City, TN 37604

Take I-26 to Exit 19 (Old number 36). Go South on Highway 381 (North State of Franklin Road) approximately 2.2 miles. At the 4th light turn left (this is Sunset Drive), go approximately .7 tenths of a mile. There is a large building on the left hand side of the road. This is 904 Sunset Drive. Suite 7A is in the row of office spaces behind this building.

Knoxville

301 South Gallaher View Rd, Suite 114
Knoxville, TN 37919

Traveling I-40/I-75 East Bound, take exit #379 (Bridgewater Rd.) Turn right onto Bridgewater Rd. Turn left onto Kingston Pike. Turn right onto South Gallaher View Rd.

Traveling I-40 W/I75 S West Bound, take Gallaher View exit #379. Turn left at lights, go through Kingston Pike, pass Bearden High School, and down slight hill on right.

Arrive at Suburban Office Plaza and go to back of building to Suite 114.

Memphis

Apple Tree Center
6099 Mt. Moriah Extended, Suite 17
Memphis, TN 38115

Coming North from Mississippi on Interstate Hwy 55, take Interstate Hwy 240 East. Proceed 8.5 miles to Mt. Moriah Rd. Exit. Go South on Mt. Moriah Road 2.2 miles. Apple Tree Center is on the right (just past the intersection with Hickory Hill and Ridgeway roads).

Coming West on Interstate Hwy 40 from Nashville, exit on Interstate Hwy 240 West (the ring road). Proceed approx. 6.5 miles. Pass Poplar Ave. exit and then take Mt. Moriah Road Exit. Turn left (South) on Mt. Moriah and proceed 2.2 miles to Apple Tree Center on the right.

Coming East on Interstate Hwy 40, exit onto Interstate Hwy 240 South. Go approx. 6 miles to the junction with Interstate Hwy 55. Then proceed another 8.5 miles on Interstate Hwy 240 East, passing Airways Blvd., Lamar Ave., Getwell and Perkins Road exits, before exiting on Mt. Moriah Road.

For all going South on Mt. Moriah Rd., take the second entrance into Apple Tree Center. Turn left between the two buildings on the left. Then, proceed to Suite 17, which is the last suite on the left (in Bldg. 6099).

Nashville

The Oaks
1102 Kermit Drive, Suite 101
Nashville, TN 37217

From I-40 East: take exit onto I-24 (Exit 213-A). Take Murfreesboro Road at the first exit (Exit 52). Stay in the right lane on the ramp, as the exit appears while you are still in the curve. On Murfreesboro, stay in the left lane. You will pass Days Inn and Super Gigante grocery on your right. Turn left onto Kermit Drive when there is a McDonalds on your right. PSI is in the second building on your left. Suite 101 is on the northwest side of building 1102.

From I-40 West: take exit onto Briley Parkway, turn left onto Briley. Exit onto Murfreesboro Rd. Stay in the right lane. Turn right onto Kermit Drive. PSI is in the second building on your left. Suite 101 is on the northwest side of building 1102.



Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

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), which bears your signature and has your photograph or a complete physical description. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form.

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

SECURITY PROCEDURES

The 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.
- 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:
 - **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.

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 semi-/private 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 screen provides mouse-click access to the features available while taking the examination



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 or you have ended your examination.

EXAMINATION REVIEW

PSI, in cooperation with TREC, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by clicking on the comments button. Your comments regarding the questions and the examinations are welcomed. These 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 Commission 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 score listed below.

Examination	Portion	# of Items	Minimum Passing Score (Percent Correct Required)
Affiliate Broker	National	80	56 (70%)
	State	40	28 (70%)
Broker	National	80	60 (75%)
	State	50	38 (75%)
Timeshare Salesperson	State	35	25 (70%)
Acquisition Agent	State	35	25 (70%)

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

- **On screen** - your results 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.
- **On paper** - an official score report will be printed at the examination site.

DUPLICATE SCORE REPORT

You may request a duplicate score report after your examination 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 Tennessee Affiliate Broker Examination.

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

Note: You may take the practice exams an unlimited number of times. However, you will need to pay each time.



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 TREC. Use the latest edition available.

NATIONAL PORTION OF THE EXAMINATION

- *Real Estate Fundamentals*, 9th Edition, 2011, Gaddy and Hart, Dearborn Real Estate Education, (800) 972-2220, www.dearborn.com
- *Modern Real Estate Practice*, 18th Edition, Galaty, Allaway, and Kyle, Dearborn Real Estate Education, (800) 972-2220, www.dearborn.com
- *Real Estate Law*, 8th Edition, 2013, Elliot Clayman, Dearborn Real Estate Education, (800) 972-2220, www.dearborn.com
- *The Language of Real Estate*, 7th Edition, 2013, John Reilly, Dearborn Real Estate Education, (800) 972-2220, 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
- *Real Estate Principles*, 12th Edition, Charles Jacobus, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com

STATE PORTION OF THE EXAMINATION

- *Tennessee Real Estate Broker's Licensing Act of 1973*, T.C.A. 62-13-312(B)1-21, 1973, Tennessee Legislature, https://www.tn.gov/assets/entities/commerce/attachments/TREC_POCKET_PART_8-06-2015.pdf

TIMESHARE SALESPERSON EXAMINATION

- *Official Manual of the Real Estate Commission*, Sections 62-13 and 66-32
- *Rules of the Tennessee Real Estate Commission*, Section 1260-1
- *Tennessee Human Rights Act*, Section 4-21
- *Modern Real Estate Practice*, 18th Edition (pages 173-187 & 256-257), Galaty, Allaway, and Kyle, Dearborn Real Estate Education, (800) 972-2220, www.dearborn.com

DESCRIPTION OF EXAMINATIONS

The affiliate broker and broker examinations are divided into two sections: national and state. Candidates who pass one section but fail the other need retake only the section they failed. The passing score for one section of an examination is valid for two (2) retakes of the failed section or six (6) months, whichever comes first. The timeshare salesperson and acquisition agent exams are one-part.

Affiliate broker and broker examinations candidates who fail the first attempt at the examination may retake it as soon as they want (however you cannot schedule until the day after you took the examination). After the second attempt, an examination candidate must wait thirty (30) days between any subsequent failed exams to retake the examination.

Note: These retake rules do not apply to the timeshare salesperson and acquisition agent exams.

EXAMINATION SUMMARY TABLE

Examination	Portion	# of Items	Time Allowed
Affiliate Broker	National	80	160 minutes
	State	40	80 minutes
Broker	National	80	150 minutes
	State	50	90 minutes
Time-share Salesperson	State	35	90 minutes
Acquisition Agent	State	35	90 minutes

EXPERIMENTAL QUESTIONS

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)

Property ownership (Affiliate Broker 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 (Affiliate Broker 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 (Affiliate Broker 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 (Affiliate Broker 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 (Affiliate Broker 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 (Affiliate Broker 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

- a. Options
- b. Right of first refusal

Transfer of title (Affiliate Broker 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 (Affiliate Broker 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

Contracts (Affiliate Broker 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



Real estate calculations (Affiliate Broker 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 (Affiliate Broker 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 PORTION CONTENT OUTLINE

Duties and Powers of Real Estate Commission (Affiliate Broker - 4 Items, Broker - 6 Items)

- a. Purpose of Commission
- b. Persons and Disputes Not Within Commission Jurisdiction
- c. Complaints, Notifications, Hearings
- d. Disciplinary Actions

Licensing Requirements (Affiliate Broker - 4 Items, Broker - 5 Items)

- a. Licensing Examinations
- b. Educational Requirements
- c. Other Qualifications
- d. Change of Status, Name or Address
- e. Firm Licenses; License Display
- f. Renewal of License
- g. Errors and Omissions Insurance

Advertising and Marketing (Affiliate Broker - 7 Items, Broker - 7 Items)

- a. Requirements for Owner/Agent Advertising
- b. "For Sale" Signs

- c. Brokerage Company and Team Advertising
- d. Internet Advertising
- e. Information Required in Advertised Listings
- f. Gifts and Prizes
- g. Advertising on Social Media

Broker/Affiliate Relationships (Affiliate Broker - 5 Items, Broker - 6 Items)

- a. How Compensation May Be Paid
- b. Permitted Affiliations
- c. Broker's Supervisory Responsibility
- d. Change of Affiliation
- e. Ownership of Affiliates' Listings

Handling of Documents and Record Keeping (Affiliate Broker - 4 Items, Broker - 6 Items)

- a. Responsibility for Keeping Records
- b. Length of Time to Keep Records
- c. What Information/Documents Must Be Kept
- d. Handling Offers and other Transaction Documents/Leave Copies
- e. Commission Access to Records

Handling of Trust/Escrow Funds (Affiliate Broker - 4 Items, Broker - 7 Items)

- a. Permissible Disbursements of Trust/Escrow Funds
- b. General Requirements of Trust/Escrow Accounts
- c. Commingling; Improper Use of Trust/Escrow Funds
- d. Depository and Account Requirements
- e. Interest; Non-liquid Valuables as Earnest Money
- f. Time Requirements for Deposit of Funds

Other Improper Activities and Consumer Protection (Affiliate Broker - 3 Items, Broker - 3 Items)

- a. Improper Listing Agreements
- b. Discrimination
- c. Other Misconduct

Agency and Disclosure Issues (Affiliate Broker - 6 Items, Broker - 7 Items)

- a. General Agency Duties and Creation of Agency Relationship
- b. Disclosure of Agency Relationships
- c. Disclosure of Material Facts and Misrepresentation
- d. Disclosure of Agent's Interest
- e. Handling of Offers
- f. Designated Agents
- g. Facilitators
- h. Dual Agency

Special Areas of Practice (Affiliate Broker - 3 Items, Broker - 3 Items)

- a. Timeshare
- b. Property Management
- c. Commercial/Industrial Real Estate



TIME-SHARE SALESPERSON AND ACQUISITION AGENT EXAMINATION

STATE CONTENT OUTLINE

Fundamentals of the Time-Share Business

I. Statutory Requirements (20 Items)

- A. Definitions
- B. Time-Share Units
- C. Public Offering Statement-General Provisions
- D. Escrow of Deposits
- E. Mutual Rights of Cancellation
- F. Misleading Advertisement Unlawful
- G. Advertising-Specific Prohibitions
- H. Prize or Gift Promotional Offers

Other Tennessee Time-Share Act Information

II. Powers of the Real Estate Commission (5 Items)

- A. Powers and Duties of the Commission
- B. Errors and Omissions Insurance Coverage

Related Topics

III. License Requirements (5 Items)

- A. Prerequisites for Licensing
- B. Expiration and Renewal of Licenses & Discipline
- C. Licenses

IV. Discrimination & Fair Housing (2 Items)

- A. Complaints & Discriminatory Housing Practices

V. Contracts & Agreements (2 Items)

- A. Definitions & General Information

VI. Truth-in-Lending (1 Item)

- A. Definitions & General Information

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.

SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the Tennessee real estate affiliate broker examination. 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 AFFILIATE BROKER 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

Answers to Sample Affiliate Broker Questions:

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

Following are the sessions scheduled for each site. These sessions are subject to change.

Site	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Chattanooga		9am/1:00pm	9am	9am	9am	9am
Clarksville		8:30am	8:30am			
Dyersburg			12n			
Jackson	9am		9am	9am		9am
Johnson City	9am	9am	9am/1:30pm	9am/1:30pm	9am	9am
Knoxville	9am/1:30pm	9am/1:30pm	9am/1:30pm	9am/1:30pm	9am/1:30pm	9am
Memphis	8:30am/1:00pm	11:30am/5:30pm	8:30am	11:30am/5:30pm	9am/12:00n	8:30am
Nashville	8:30am/7:00pm	8:30am/1:30pm	8:30am/1:30pm	8:30am/1:30pm	8:30am/1:30pm	8:30am/1:30pm



TENNESSEE REAL ESTATE EXAMINATION REGISTRATION FORM

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

1. Legal Name: _____
Last Name _____ First Name _____ Middle Name _____

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

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

4. Mailing Address: _____
Number, Street (Must be a physical address, PO Boxes are NOT accepted) Apt/Ste _____

City State Zip Code

5. Telephone: Home _____ - _____ Office _____ - _____

6. Email: _____ @ _____

7. Examination: (Check one) Affiliate Broker - National and State \$43 Broker - National and State \$43
 Affiliate Broker - National Only \$43 Broker - National Only \$43
 Affiliate Broker - State Only \$43 Broker - State Only \$43
 Timeshare Salesperson \$43 Acquisition Agent \$43
(Check one) FIRST TIME RETAKE

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

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

Card No: _____ Exp. Date: _____

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

Cardholder Name (Print): _____ Signature: _____

9. I am faxing the Exam Accommodation Request (at the end of this bulletin) and required documentation. Yes No

10. 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 Examination Services * ATTN: Examination Registration TN RE
3210 E Tropicana * Las Vegas, NV * 89121
Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929
www.psiexams.com

TENNESSEE BROKER EXAMINATION APPLICATION

Directions: All broker candidates must complete this application and send it to the Tennessee Real Estate Commission. PLEASE PRINT ALL INFORMATION.

Tennessee File Identification Number: _____

Legal Name: _____
Last Name First Name Middle Name

Street Address: _____
Number, Street County

City _____ State _____ Zip Code _____
 Social Security: [][][] - [][] - [][][][][] Date of Birth: [][] - [][] - [][][][]
Month Date Year

CURRENT REAL ESTATE FIRM AFFILIATION: FIRM NAME: _____

Street Address: _____ Daytime Telephone: _____
Number, Street

City _____ State _____ Zip Code _____

_____ Email Address _____

LICENSE INFORMATION:

Date of issuance of initial Tennessee license (mo/yr) [][] [][][][] Has this license been kept current since that date? Yes No

If "No," explain: _____

Number of years and months of active licensure: _____ Education: Circle highest grade completed: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16

If not already on file with the Tennessee Real Estate Commission, attach to this form certification of completion of 120 classroom hours of Commission-approved real estate instruction. Mail this application and all other required documents to the address below. If approved by the Commission, you will receive a certificate of examination eligibility. This certificate will be required for admission to the test center on the day of the examination.

Mail to:
Tennessee Real Estate Commission
Broker Approval
 Suite 180
 500 James Robertson Parkway
 Nashville, TN 37243-1151

Directions: All broker candidates must answer all questions and provide the necessary documentation that may be required. Incomplete applications will be returned without Commission evaluation. Please check the appropriate answer.

1. Do you now hold or have you ever held a real estate or timeshare license in Tennessee or any other state? If you hold or have held a license in another state(s), you must obtain a license certification from each state in which you are or were licensed. This application will not be processed until the certification(s) is received.	<input type="checkbox"/> Yes <input type="checkbox"/> No	4. Have you ever had a complaint filed against you with any regulatory agency or with any court?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you ever been refused a license or had a license revoked, suspended, reprimanded, or fined by any federal, state, or local government? (Do not include motor vehicle license.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever pled guilty, pled nolo contendere, or been convicted of any criminal offense? (Include traffic violations that are alcohol or drug related.) Note: Reckless Driving and/or DUI are misdemeanors and must be disclosed. If you answer "yes" to question 5, the Commission requires you to submit a certified copy of your conviction record in addition to an affidavit providing details of each charge. THE TENNESSEE REAL ESTATE COMMISSION DOES NOT ALLOW ANYONE ON PAROLE OR PROBATION TO BE SCHEDULED FOR EXAMINATION UNLESS TWO (2) YEARS HAVE PASSED FROM THE DATE OF EXPIRATION OF PROBATION, CONVICTION, OR RELEASE FROM INCARCERATION, WHICHEVER IS LATER.	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you ever been refused or had a real estate or timeshare salesperson license revoked, suspended, reprimanded, or fined?	<input type="checkbox"/> Yes <input type="checkbox"/> No	6. Are you at least 18 years of age?	<input type="checkbox"/> Yes <input type="checkbox"/> No

I hereby certify that all information in this application is true and correct and that the Tennessee Real Estate Commission may rely on its truthfulness in considering this application.

Applicant Signature _____ Date _____

TENNESSEE NONRESIDENT APPLICANT CONSENT TO SUITS

I do hereby irrevocably consent that suits and actions may be commenced against me in the proper court of the state of Tennessee, as required by the Official Manual of the Tennessee Real Estate Commission, 62-13-314 (4)(b)(1).

Applicant's Name (Please Print)

Applicant's Signature

Date

Street Address

City

State

Zip

Nonresident affiliate broker candidates only:

Name of Firm and Principal Broker with whom you are currently affiliated:

Firm Name

File I.D.

Principal Broker Name

Principal Broker's Tennessee File I.D.

If the above-named broker is not licensed by the Tennessee Real Estate Commission, you are not eligible for a nonresident license.

Mail ALL of the following to the address below:

- This form
- Course completion certificate or transcripts documenting education
- Copy of license from current jurisdiction _____
- Application For License

Tennessee Real Estate Commission
Broker Approval
Suite 180
500 James Robertson Parkway
Nashville, TN 37243-1151



EXAMINATION ACCOMMODATION REQUEST FORM

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

Requirements for examination 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	City, State, Zip Code
--------	-----------------------

Telephone: (_____) _____ - _____ (_____) _____ - _____

Cell	Work
------	------

Email Address: _____

Check any exam accommodations 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
(Additional time requested: _____) |
| <input type="checkbox"/> Large-print written examination | <input type="checkbox"/> Other _____
_____ |

- Complete and fax this form, along with supporting documentation, to (702) 932-2666 or email it to 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.

PSI
3210 E Tropicana
Las Vegas, NV 89121