



PSI licensure:certification
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.*

CONNECTICUT DEPARTMENT OF CONSUMER PROTECTION

CONTINUING EDUCATION EXAMINATION CANDIDATE INFORMATION BULLETIN

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OCCUPATIONAL & PROFESSIONAL LICENSING DIVISION

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

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Please direct all questions and requests for information about **examinations** to:

PSI licensure:certification

3210 E Tropicana
Las Vegas, NV 89121
www.psiexams.com
(800) 733-9267

FAX (702) 932-2666 ● TDD (800) 735-2929

Questions about **license applications** should be directed to:

**Connecticut Department of Consumer Protection
Occupational & Professional Licensing Division
450 Columbus Boulevard, Suite 801
Hartford, Connecticut 06103**

Phone: (860) 713-6150

E-Mail: DCP.OccupationalProfessional@ct.gov

Agency Web site: www.ct.gov/dcp

CONTINUING EDUCATION EXAMINATION

Passing the continuing education examination will meet the continuing education requirements for license renewal.

Continuing education candidates will have 75 minutes to complete the examination, which consists of 40 questions. Questions on the exam may be drawn from general and state-specific topics reflecting laws and practices in the real estate industry.

Content areas include:

- Agency Relationships
- Property Disclosures
- RESPA
- Connecticut Real Estate Law and Regulations

Information on Connecticut Real Estate Law and Regulations is available on the Division's website at www.ct.gov/dcp.

The following reference may be helpful as a study reference for your preparation for the examination. This reference is NOT a source reference for the examination questions and is NOT permitted in the examination room during testing.

- *Real Estate Exam Prep: Connecticut CE*, 1st edition, Morgan, John R., On-the-Test Publishing, P. O. Box 1982, New London, Connecticut, 06320, (860) 857-4936, www.On-the-Test.com, ISBN: 978-0-9711941-1-3.

The Department of Consumer Protection should **NOT** be contacted prior to scheduling the **Continuing Education Examination**. This examination can be scheduled via the internet at www.psiexams.com or by calling PSI at (800) 733-9267.

This outline is based on the continuing education mandatory curriculum for 2008-2010, which can be consulted at www.ct.gov/dcp.

I. Connecticut Buyer Agency (18 Items)

- A. Buyer as Customer
 - 1. Agency Disclosure Form
 - 2. Initial Buyer Meeting
 - 3. Working with Buyer as Customer
- B. Buyer as Client
 - 1. The Buyer Agency Agreement
 - 2. Representing a Buyer: Fiduciary Duties
- C. Buyer and Seller as Clients (Dual and Designated Agency)
 - 1. Dual Agency and Designated Agency
 - 2. Acting as a Dual Agent
 - 3. Acting as a Designated Agent
 - 4. The Dual Agency Consent Agreement
 - 5. The Dual Agency/Designated Agency Notice and Consent Agreement

II. Disclosure of Material Facts (11 Items)

- A. Duty to Disclose and Reasons for Disclosure
- B. Definitions and Examples of Material Facts
- C. Nonmaterial Facts
- D. Confidentiality
- E. Property Condition Disclosure Form (general)
- F. Other Disclosure Issues (lead paint, off-site conditions)

III. RESPA (5 Items)

- A. Prohibition on illegal kickbacks
- B. Settlement Service Providers
- C. Affiliated Businesses

IV. Connecticut Legal Update (6 Items)

- A. RE License Required to Sell Time Shares
- B. Licensing of Mortgage and Short Sale Professionals
- C. New Provisions of Property Condition Disclosure Form
- D. Disclosure of Gun and Hunting Clubs
- E. Mortgage Fraud and Foreclosure Issues

REGISTRATION AND SCHEDULING PROCEDURES

TELEPHONE SCHEDULING

Call (800) 733-9267 to pay and schedule. PSI registrars are available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time, to receive the information listed on your Examination Registration Form and to schedule your appointment for the examination. **Please alert the registrar if you have previously passed this examination.**

STANDARD MAIL REGISTRATION

Complete the PSI registration Form (found at the end of this bulletin), and mail, along with the appropriate examination fee(s) to PSI. Payment of fees may be made only by credit card (VISA, MasterCard, American Express or Discover), money order, company check, personal check or cashier's check payable to PSI. Print your social security number on your cashier's check or money order to ensure that your fees are properly assigned. **CASH IS NOT ACCEPTED.**

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

If your application or fees are not correct, we will return them to you immediately with instructions on correct application procedures.



Please allow 2 weeks to process your Registration. After 2 weeks, you may call PSI to schedule the examination(s) after 7:30 a.m., Eastern Time, (800) 733-9267.

FAX REGISTRATION

For Fax registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover).

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

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

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267.

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

SCHEDULING A RE-EXAMINATION

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

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.

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 it to PSI (702) 932-2666. This form also includes out-of-state testing requests.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

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

SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.

EXAMINATION SITE LOCATIONS

The PSI Real Estate Licensing examinations are administered at the examination centers listed below:

West Hartford

1245 Farmington Ave, Suite 203
West Hartford, CT 06107

From I-84 West, take exit 40 toward CT-71/New Britain Ave/Corbins Corner. Turn right onto Ridgewood Rd. Turn left onto Wood Pont Rd. Turn left onto Tunxis Rd. Turn right onto Brookmoor Rd. Turn right onto Buena Vista Rd. Turn left onto Everett Ave. Turn right onto Farmington Ave. Destination is on the right.

Milford

500 BIC Drive
Suite 101
Milford, CT 06461

From Highway I-95 exit 35. Go toward BIC Drive. Go .5 miles to 500 BIC Drive which is at Gate 1 of the former BIC complex. Go to the rear of the lot and park. Walk down the hill in front of the building and enter the front door. Signs will direct you to Suite 101 (PSI).



Auburn

48 Sword St, Unit 204
Auburn, MA 01501

From Southbridge St/MA-12, turn left onto Sword St.

Boston

56 Roland St., Suite 305
Washington Crossing
Charlestown, MA 02129

From the North: Take I-93 South. Exit 28 -Boston/Sullivan Sq./Charlestown. Merge into Mystic Ave. Take I-93S Ramp to Boston/Sullivan Sq./Charlestown (take ramp do not get on highway). Make slight left turn on to Maffa Way. Make slight right turn on to Cambridge Street. At first traffic light, make left on to Carter Street. Turn right on to Roland Street. End at 56 Roland. Enter through North lobby. Do NOT park in the building's parking lot.

Fall River

218 South Main St, Suite 105
Fall River, MA 02721

From the North take Rte. 24S to 79S. Take Route 138S Exit. Bear right off exit. Go left at first traffic light. Take left at the second traffic light (top of hill) onto So Main St. 218 is 2 blocks down on the right. Parking: Go past 218 SO Main to 2nd light. Take right. Take another right at next traffic light. Third St parking Garage is on your right.

Springfield

1111 Elm Street, Suite 32A
West Springfield, MA 01089

Going East on Mass Pike (Rt. 90). Take Exit 4 - West Springfield/Holyoke. Turn right on West Springfield/Rt. 5 South. Continue on Rt. 5 approximately two miles. Turn right on Elm St. - immediately after Showcase Cinemas. Office is approximately 1/4 mile on the right.

Going West on Mass Pike (Rt. 90). Take Exit 4 - West Springfield/Holyoke. Follow as above.

Cranston

Garden City Center
100 Midway Road, Suite 2113
Cranston, RI 02920

I-195 W becomes I-95 S. Merge onto RI-37 W toward Cranston. Take the Pontiac Ave exit and turn right. Turn left onto Sockanosset Cross Road. Turn right onto Midway Road.

Additionally, PSI has examination centers in many other regions across the United States. You may take the written examination at any of these locations by filling out, and faxing the Out-of-State Test Request Form found at the end of this bulletin.

REPORTING TO THE EXAMINATION SITE

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

REQUIRED IDENTIFICATION AT EXAMINATION SITE

You must provide 2 forms of identification. One must be a VALID form of government issued identification (driver's license, state ID, passport, military ID), which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.

If you retaking a portion, you must bring your failing score report to the examination site on the day of testing.

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.
- 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:
 - **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.

following the tutorial so that you may practice answering questions, and reviewing your answers.

The "Function Bar" at the top of the test question 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.

EXAMINATION REVIEW

PSI, in cooperation with the Connecticut Department of Consumer Protection, 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 the Comments link on the function bar of the test question screen. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments. All substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

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

SCORE REPORTING

In order to pass the examination, you must receive a score of at least **75%**.

- Your score will be given to you immediately following completion of the examination.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing 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: _____ Social Security or ID#: _____

Legal Name: _____
Last Name First Name

Address: _____
Street City, State, Zip Code

Telephone: (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any exam accommodations you require (requests must concur with documentation submitted):

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

Site requested: _____
*You may email your out-of-state request to OutofStateRequest@psionline.com

- 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.

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