



**ELITE LEARNING ACADEMY REAL ESTATE SCHOOL**  
**CATALOG**  
(revised November 2023)

# Elite Learning Academy

231 Najoles Rd, Suite 100, Millersville, MD 21108

BUSINESS PHONE (443)-223-7500

EMAIL [info@ELAeducation.com](mailto:info@ELAeducation.com)

WEBSITE: [www.ELAEDUCATION.COM](http://www.ELAEDUCATION.COM)

## HISTORY AND MISSION

Elite Learning Academy is owned by Elite Learning Academy, LLC. Established by owners Buddy Capezio and Ran Dagan.

The mission of the school is to teach prospective real estate sales agents the theory and principles of real estate and prepare them to sit for the State of Maryland approved examination. The program consists of 60-clock hours of "Real Estate Salesperson" principles and practices of Real Estate. Graduates will be eligible to take the Maryland Real Estate Salesperson Examination via PSI.

## STAFF

Director - Buddy Capezio

Director of Development – Ran Dagan

## INSTRUCTIONAL STAFF

James J. Butler Sr.- Instructor

David Politzer.- Instructor

Gwendolyn Hill Instructor

Linda Thackston.- Instructor

TC Temple- Instructor

Gary Stanley- Instructor

## FACILITIES

The classes will be held at Elite Learning Academy Training Facility located at 231 Najoles Rd Suite 100, Millersville, MD 21108

The facility is climate-controlled year round and well lit. There is ample, well-lit free parking for students and the classroom is located on the first floor with access to rest rooms.

The classroom includes a podium, lab tables and chairs, 55 inch TV with computer connection for presentations and whiteboard.

## SCHOOL CALENDAR

The program offered throughout the calendar year as published by the Elite Learning Academy, and offers fulltime and part time classes. The actual class schedules are made available through Elite Learning Academy via website [www.ELAeducation.com](http://www.ELAeducation.com)

If the school is closed for inclement weather, classes will be cancelled. Notification of any cancellations will be coordinated by the instructor and the director. Notifications will be made by the class roster and all classes cancelled will be rescheduled. The instructor will announce makeup sessions. The school will observe the following holiday schedule:

New Years Eve	(Dec 31 <sup>st</sup> ) 1/2 Day
New Years Day	(Jan 1 <sup>st</sup> )
Easter Sunday	
Independence Day	(July 4 <sup>th</sup> )
Labor Day	(First Mon in Sept)
Thanksgiving Day	(4 <sup>th</sup> Thurs in Nov)
Christmas Eve	(Dec 24 <sup>th</sup> )
Christmas Day	(Dec 25 <sup>th</sup> through Jan 2 <sup>nd</sup> )
Memorial Day	(May 31 <sup>st</sup> )

### **STUDENT CONDUCT POLICY:**

Elite Learning Academy is a smoking Free-, drug Free- and alcohol-free workplace and educational institution. Neither smoking, nor alcohol consumption, nor the possession, use or distribution of illegal drugs is permitted anywhere in the school facilities. Students are required to act in a manner which will reflect credit on themselves, the school, and the profession. Students will be expected to have the highest possible ethical standards and conduct themselves accordingly. This means arriving to class in appropriate attire (business casual), ready to participate in the program and acting in a professional manner. The school has the right to dismiss any student which fails to adhere to and observe school regulations, is involved in illegal or unethical practices, or cannot meet the standards of the school's approved academic and attendance requirements.

### **ENROLLMENT AND ENTRANCE REQUIREMENTS:**

All applicants must be 18 years of age, and have graduated from high school or received High School Equivalency. We advertise our classes in local print media, emails, our school website, as well as signage on our training facility marquee. Applicants may obtain an application for enrollment by contacting **Buddy Capezio, Elite Learning Academy at 443-223-7500, Monday through Friday between the hours of 9:00a.m. and 5:00 p.m.**

The School Director is available for questions or concerns regarding the program. Criminal convictions may affect a student's ability to be licensed. We do not give credit for prior learning because the Maryland Real Estate Commission does not permit the transfer of clock hours from one school to another school. Clock hours are defined as fifty minutes of instruction with a ten minute break. Credits earned are for determining progress toward program completion only, and the credits are not transferable to another private career school or to a collegiate institution.

### **COST OF THE PROGRAM:**

The total cost of the program is as follows:

Tuition \$150.00

Books and Materials \$78.00 (non-refundable)

Registration Fee \$100.00 (non-refundable)

**TOTAL COST \$328.00**

A Student may purchase the items either from the school or on the open market. The books associated with this program are currently Modern Real Estate Practices 21<sup>st</sup> edition and Maryland Real Estate Practice and Law 16<sup>th</sup> edition.

### **ATTENDANCE POLICY:**

Attendance is mandatory and tracked by the hour at Elite Learning Academy. Students are expected to be on time and ready for class at the scheduled times. Students who arrive more than 10 minutes late or leave more than 5 minutes early will be counted as absent for that hour. The Maryland Real Estate Commission requires a minimum of 60 instructional clock hours in order to be eligible for the real estate exam. Therefore, students must make every effort to attend every class. Students are evaluated at the end of each week's session. Should circumstances warrant, a student may miss up to a maximum of 12 hours of class but must be made up. All hours must be made of up within six months after the scheduled completion date of the class in which the student was originally enrolled. Any student not completing the entire 60 hour program will not be eligible to graduate and will not be able to take the state licensing exam. Any student missing more than 12 total hours of class will be terminated. Makeup hours are the responsibility of the student to make arrangements with the school/instructor at an additional fee of \$45.00 per hour for private tutoring. Students may make up the missed class hours in the next available class, subject to space and prior approval by the school.

### **LEAVE OF ABSENCE POLICY:**

A student may be granted a one-time leave of absence for a maximum of sixty (60) days for extreme situations which would prevent the student from completing the program on time. Students must request the leave of absence in advance, and in writing and it will be documented in the students permanent file record. In the case of an official leave of absence, if a student fails to return to training by the end of the leave of absence, a refund due a student will be based on the date of withdrawal of termination, and paid within sixty (60) days of scheduled last day of the leave of absence. If the student does not return as scheduled, the student will be terminated. Tuition refunds will be issued according to the tuition refund schedule listed.

**LOW ENROLLMENT POLICY:**

In the event that a classroom location or locations does not achieve the minimum attendance that it needs to run as scheduled an alternative method of instruction may be available via zoom assuming it does not go beyond our standard student intake ratio per instructor. In this instance students in this classroom location would view instruction via video chat viewed on a large screen tv or projector from an instructor teaching a live class in another location that did meet the enrollment minimum. The “broadcasting” would be setup and managed by Elite Learning Academy along with instructor and/ or class monitor so there is no technical requirements specifically for each student. If a student has enrolled into a class that has low enrollment and chooses not to attend via zoom they may exercise one of the following options.

1. Delay registration until a live class becomes available at their preferred location.
2. Travel to the location where live instruction will be given or
3. Request a refund based off of the standard refund scale.

**GRADING SYSTEM:**

Students will be evaluated on homework, quizzes, mid-term and a final exam. They will be graded according to the following scale:

A 95-100%

B 85-94%

C 80-84%

F below 80%

The Student must achieve an 80% on mid-term to move on to the final exam and must score at least 80% on the final exam to receive a passing grade and certificate of completion. If passing grade is not achieved the student is entitled to (1) one retake on the failed exam which is to be completed in a timely manner not to exceed 2 weeks from initial exam and at the availability of the instructor or school representative. Any exams not completed within this specified timeframe will count as a “no show” and grade will be entered as zero (0). If a medical emergency causes a student to miss an exam or exam retake, documentation must be sent to school director for consideration of timeline extension. This is not guaranteed and is at the discretion of Elite Learning Academy.

The grades will be determined on the following criteria:

Homework

Quizzes

Mid-Term- passing grade of 80% is required is all portions

Final- passing grade of 80% is required on all portions

Grade reports will be furnished to students within one week of completion of the graded requirement (homework, quizzes, mid-term and final). Students are evaluated on both academic achievement and attendance at these times. These records will be maintained at the school.

**COMPLETION REQUIREMENTS:**

A certificate of completion will be awarded upon successful completion of the program as well as completion electronically reported to PSI.

**STANDARDS OF SATISFACTORY PROGRESS:**

In addition to the early and frequent evaluation of student's attendance, academic progress is evaluated at the end of each Module in the day and evenings sessions, and reported to the student in writing. Students who fail to meet the minimum attendance and/or academic standards identified below will be placed on probation for one module. During this probationary period the student must make up missed hours, and/or retest. At the end of the probationary period if the student fails to improve and meet the minimum academic and/or attendance standards of 80%, the student will be terminated from the program. Students dismissed for unsatisfactory progress may re-enter the program within one year by submitting a new enrollment agreement. A student who is academically dismissed twice may not return.

## PROGRAM OBJECTIVE

Successful completion of this exam preparation program satisfies the minimum educational requirements for eligibility to take the Maryland Real Estate Salesperson Licensure Examination. The program objectives are to satisfy the requirements of the Maryland Real Estate Commission for a license to sell real estate.

Session	Units	Hours
Session 1 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Unit 1. Intro to the Real Estate Business</li> <li>Unit 2. Real Property and the Law</li> <li>Unit 18. Fair Housing</li> </ul>	4
Session 2 Modern RE Practice 21st MD RE Practice & Law 16th	<ul style="list-style-type: none"> <li>Unit 18. Fair Housing</li> <li>MD Law Unit 3 Fair Housing</li> <li>Unit 3. Interests in Real Estate</li> </ul>	4
Session 3 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Unit 4. Forms of Real Estate Ownership</li> <li>Unit 5. Land Description</li> <li>Math Worksheet Acreage/Square Footage</li> </ul>	4
Session 4 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Unit 6. Transfer of Title</li> <li>Unit 7. Title Records</li> <li>Unit 8. Real Estate Brokerage (start)</li> </ul>	4
Session 5 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Unit 8. Real Estate Brokerage (complete)</li> <li>Unit 9. Real Estate Agency</li> </ul>	4
Session 6 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Mid-Term Exam (Units 1-9 &amp; 18)</li> <li>Unit 10. Client Representation Agreements</li> </ul>	4
Session 7 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Unit 11. Real Estate Contracts</li> <li>Unit 12. Real Estate Financing</li> </ul>	4
Session 8 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Unit 13. Government Involvement in Real Estate Financing</li> <li>Unit 15. Real Estate Taxes and Other Liens</li> </ul>	4
Session 9 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Unit 16. Real Estate Appraisal</li> <li>Math Worksheet Capitalization</li> <li>Unit 14. Closing the Real Estate Transaction</li> </ul>	4
Session 10 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Unit 17. Leases</li> <li>Unit 19. Property Management</li> <li>Math Worksheet</li> </ul>	4
Session 11 Modern RE Practice 21st	<ul style="list-style-type: none"> <li>Math Worksheet</li> <li>Unit 20. Land-Use Controls and Property Development</li> <li>Unit 21. Environmental Issues and the Real Estate Transaction</li> </ul>	4
Session 12 MD RE Practice & Law 16th	<ul style="list-style-type: none"> <li>MD Law Chapters 1, 14 &amp; 2</li> </ul>	4
Session 13 MD RE Practice & Law 16th	<ul style="list-style-type: none"> <li>Law Quiz</li> <li>MD Law Chapters 4, 5, 6, &amp; 7</li> </ul>	4
Session 14 MD RE Practice & Law 16th	<ul style="list-style-type: none"> <li>Law Quiz</li> <li>Exam Review</li> </ul>	4
Session 15	<ul style="list-style-type: none"> <li>Exam Review</li> </ul>	4
Session 16	Final Examination (6:30-8:30pm)	2

**REFUND POLICY:**

(1) If the school closes or discontinues a program the school shall refund to each currently enrolled student monies paid by the student for tuition and fees and monies for which the student is liable for tuition and fees.

(2) All fees paid by a student shall be refunded if the student chooses not to enroll in or to withdraw from the school within 7 calendar days after having signed an enrollment agreement. This involves all fees paid to the school by the student or on behalf of the student.

(3) If the student chooses not to enroll after the 7-day cancellation period but before the first day of instruction, the school may retain the application fee or registration fee, or both.

(4) If, after the 7-day cancellation period expires, a student withdraws after instruction begins, refunds shall be based on the total contract price for the course or program and shall include all fees, except the application, registration or enrollment fee and any charges for materials, supplies, or books which have been purchased by, and are the property of, the student. The minimum refund that the school shall pay a student who withdraws or is terminated after the 7-day cancellation period has expired and after instruction has begun, is as follows:

Proportion of Total Course or Program Taught by Date of Withdrawal	Tuition Refund
Less than 10%	90% refund
10% up to but not including 20%	80% refund
20% up to but not including 30%	60% refund
30% up to but not including 40%	40% refund
40% up to 50%	20% refund
More than 50%	No refund

(5) The date of withdrawal or termination is the last date of attendance by the student. A refund due a student shall be based on the date of withdrawal or termination and paid within 60 days from the date of withdrawal or termination.

(6) In the case of an official leave of absence, if a student fails to return to training by the end of the leave of absence, a refund due a student shall be based on the date of withdrawal or termination and paid within 60 days of the scheduled last day of the leave of absence.

**STUDENT SERVICES:**

Elite Learning Academy does not offer placement assistance to its graduates, and does not guarantee that students will find employment as real estate sales agents.

**STUDENTS' RIGHTS, PRIVILEGE AND RESPONSIBILITIES:**

Students have the right to file a grievance with the Maryland Higher Education Commission; to obtain program performance information from the Maryland Higher Education Commission; to make up absences and re-enter the program; to graduate and receive a certificate, and to receive refunds pursuant to the refund policy described herein. Students are responsible for diligently applying themselves to learning the material and preparing for examinations, and for complying with the requirements regarding attendance, timeliness, make-up work and student conduct. There are no privileges afforded the student other than free parking in unrestricted spaces in the building's parking lot.

**STUDENT GRIEVANCE PROCEDURE:**

Students who have a grievance with Elite Learning Academy are encouraged to discuss their concerns with their instructor. If the students do not find a satisfactory resolution of their concerns at that level, students may discuss their grievance with the school director. If all channels within this school do not lead to a satisfactory resolution, the student may appeal by submitting a written complaint to:

Maryland Higher Education Commission

6 N. Liberty St, 10<sup>th</sup> Floor

Baltimore, MD 21202

Phone: 410-260-4500 or toll free 800-974-0203, Ext. 4543 [www.mhec.state.md.us](http://www.mhec.state.md.us)

Maryland Real Estate Commission

1100 North Eutaw Street,

Baltimore, MD 21201

Phone: 410-230-6200

Fax: 410-333-0023

e-mail: [d1mrec-labor@maryland.gov](mailto:d1mrec-labor@maryland.gov)

Office Hours: Mon-Fri - 8:30 am - 4:30 pm (except holidays/weekends)

Maryland Office of the Attorney General

Consumer Affairs

200 St. Paul Place

Baltimore, MD 21202

888-743-0023

## ZOOM OFFERINGS

Due to the 2020 Stay at home order in Maryland, Elite Learning Academy is approved to offer this course and others like it via ZOOM. The MD Real Estate Commission and Elite Learning Academy have very specific rules regarding this approval. All policies and guidelines must be followed in order to successfully complete this course. For questions on these or anything else please feel free to call Elite at 443-223-7500.

- Strong internet connection is required. Elite cannot be responsible for time missed as a result of poor connection or technical difficulties on the students end.
- Computer device with camera and microphone capabilities. Class monitors must be able to see your face clearly from shoulders to the top of your head, ear to ear and microphones although not always in use must work.
- Cell phones are not a suitable device to attend this class.
- Tablets may be used during lectures **but not during quizzes or worksheets** as they turn the camera off during these activities and we must see you.
- A distraction free work zone during class hours. We need your full attention during this time.
- This class must be treated as if we are in a physical classroom. (ie: no driving during class, watching tv, doing personal business, working out, getting ready for an appointment, laying down etc...anything that could not be done in a classroom cannot be allowed during class time.
- The classes are monitored and any violation can result in lack of credit for the class and/or termination from the program.
- The course, although conducted via ZOOM will be completed with a final exam that must be done in person at our main classroom. This may possibly be scheduled in 2 or more groups to maintain the Social Distancing requirement. Mask requirements are subject to vary depending on current advice from CDC.
- Upon the Maryland State of Emergency being lifted we will be required to return to classroom within 60 days of such notice. This is per the MD Real Estate Commission.