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INSTITUTE CATALOG

2016

The **Robbins & Lloyd Career Training Institute** has educated real estate professionals in Wisconsin since its establishment in 1968. Licensed by the State of Wisconsin Department of Safety and Professional Services and the Office of the Commissioner of Insurance, the Institute's educational courses, and instructors, where required, have been approved by the State of Wisconsin Real Estate Educational Approval Board (REEB). The institute prepares individuals to write the examinations given to prospective real estate salespersons and brokers, and insurance agents by the testing service for the State of Wisconsin. Additional programming geared to professional growth, real estate and insurance continuing education, and courses for appraisers and mortgage loan officers are also offered through the Institute.

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OFFICIALS AND FACULTY

Christopher Ruditys – Owner/Administrator: Chris Ruditys is a graduate of the University of Wisconsin Whitewater with a degree in public relations. In September of 1991, he started as a lobbyist for the Milwaukee Board of REALTORS®, and worked with the commercial investment committee of the Milwaukee Board of REALTORS®. In the process of working with the commercial investment committee, he moved rapidly to form the Commercial Association of REALTORS® (formerly The Southeastern Wisconsin Commercial Association of REALTORS®) and soon assumed responsibility for six other real estate trade associations. Mr. Ruditys is also very active in the real estate community through his own transactions. He is a member of the American Society of Association Executives and the Wisconsin Society of Association Executives.

Jennie Macaluso-Ruditys - Director of Business Operations for Wisconsin Association Management (WAM) and Robbins & Lloyd Career Training Institute. She oversees many functions for both organizations. She is very knowledgeable in the field of Real Estate as she has over 20 years of experience in property and asset management, most recently serving as President of Mandel Property Services, Inc. ("MPSI"), the property and asset management arm of Mandel Group, Inc. Her degree is a Bachelor of Science in Business Administration. She is a Wisconsin Real Estate Broker and is approved by the Wisconsin Department of Safety and Professional Services as a Pre-Licensing and Real Estate Continuing Education instructor. Jennie has been a requested speaker at both MATC and Marquette, covering topics in both Real Estate and Property Management.

REAL ESTATE FACULTY

Bill Fagerland – Continuing Education Instructor: With a degree in education and a former teacher, Mr. Fagerland is a practicing real estate broker with over 30 years of experience. He is a Certified Real Estate Specialist (CRS) as well as an Approved Buyer Agent (ABR).

John German – Instructor: Mr. German is a pre-licensing course instructor and a practicing attorney who received his degree from Marquette University. He is also a licensed Real Estate Broker in Wisconsin.

Douglas Rebholz – Instructor: Mr. Rebholz is a pre-licensing sales course instructor. He is also the sales course review instructor. He is a practicing attorney who received his degree from Marquette University.

Ellen Pokrass Wagner – Continuing Education Instructor: Ms Wagner is a practicing attorney. She earned her law degree from Syracuse University. In 2011, after working for other Title Companies, Ms Wagner opened Members Title Group, LLC.

INTRODUCTION

Real estate professionals are some of the most highly-compensated members of our community. They work in a fast-paced, ever-changing environment which rewards effort and ambition. A career in real estate gives an individual the ability to manage his/her own time and earn recognition from his/her peers. Real estate is a “people” orientated profession. A person who enjoys working with people and is a good communicator will be successful. Hard work and a positive attitude will reap great rewards

A real estate career is not limited to residential real estate. There are many active professionals involved in commercial and industrial brokerage – both sales and leasing. Real estate management is also a rapidly growing area.

Robbins & Lloyd Career Training offers a series of courses geared to both qualify an individual for entry into the profession as well as continuing education courses to support the needs of those who are already practicing will be offered.

With almost five decades of experience, the Robbins & Lloyd Career Training Institute has provided professional education in Wisconsin. Robbins & Lloyd students have a high annual “pass rate” on licensing exams.

REAL ESTATE PRE-LICENSING ENROLLMENT POLICY

A student may enroll in the real estate courses and begin at any time. A high school diploma is not required. A student must be 17 years of age to enroll in the Robbins & Lloyd Career Training Institute and 18 years of age to take the state exam and apply for a license. Each student must be able to read and write the English language in order to take the required examination to attain his/her license(s). Because the individual lessons in the real estate pre-licensing courses are not interdependent, a student may start whenever he/she wishes. Sessions do not have a particular beginning or ending as the courses are taught on a continuous basis.

**OUTLINE FOR THE 72-HOUR
CLASSROOM SALES COURSE
(3 hours per lesson)**

1. Introduction to the Real Estate Business; Land, Real Estate, and Real Property; Concepts of Home Ownership
2. Interests in Real Estate
3. Forms of Ownership
4. Duties of Brokers and Salespersons as Agents
5. Real Estate License Laws
6. Land Descriptions
7. Contract Law
8. Land Contracts & Options, Deeds and Title Transfers, Recording and Evidence of Title
9. Appraisal
10. Math – Part 1
11. Math – Part II
12. Finance Principles
13. Financing
14. Liens, Taxes, and Prorations
15. Listing Contract – Part I
16. Listing Contract – Part II
17. Offer To Purchase
18. Closing the Real Estate Transaction
19. Closing Statement
20. Land-Use Planning and Control
21. Leases, Landlord-Tenant Laws, and Property Management
22. Real Estate Trust Accounts – RL 18
23. Discrimination
24. Environmental Risks, Business Opportunity Brokerage Law, and Investing in Real Estate

OUTLINE FOR THE 72-HOUR BROKER COURSE

(Is offered in a Home Study format - 3 hours per lesson- 24 lessons)

As of July 1, 2014, the Department of Safety and Professional Services requires that in order to become a Wisconsin Real Estate Broker, one must have been an active WI Real Estate Sales person for a minimum of two out of the last four years. Evidence of the two years is demonstrated by a point system. 40 points are required in any combination listed below. Referrals do not count toward the experience requirements. The point schedule is as follows:

Completed or closed residential transaction = 5 points

Completed or closed commercial transaction = 10 points

Each property management contract is worth = .5 per month

Completed or closed time share transaction = 1 point

PLEASE CONTACT THE OFFICE FOR FURTHER INFORMATION.

BOTH COURSES

Students will be given study material which must be completed for each class. The average time period to be spent preparing for each lesson is two hours per day. All questions and definitions which appear on the worksheets will be discussed in class. Each student will be able to fill out the listing and offer contracts, the closing statements and understand the rules, regulations and laws governing the real estate profession. Each student should have the basic technical tools and competency to engage in the practice of real estate.

A total of 72 hours of approved classroom education is required to comply with State of Wisconsin regulation to receive a salesperson's license. To receive a broker's license, an additional 72 hours of course work is required. Home Study courses are not subject to the "classroom hour" requirements.

Upon completion of either of the above described courses, each student will be prepared to take the required state examination. Pre-licensing education must be completed prior to taking the examination. The exam is offered by PearsonVue (the state hired testing center). Students will register directly with PearsonVue to schedule test time. Exam information is located in the back pocket of every text book.

Upon passing the individual examination, the student is required to present the applicable certificate (Sales or Broker) issued by the Institute to the Department of Safety and Professional Services in Madison in order to receive the appropriate license.

PROGRESS REPORTS

The Institute maintains student attendance records for each of its educational programs. Records are kept for a period of five years. For pre-licensing programs done in a classroom setting, student records are available to the student upon request. The Institute does not suspend or dismiss students for lack of regular attendance, as each student dictates their own course schedule. All student records kept by the Institute are open for inspection by the Veteran's Administration, Wisconsin Educational Approval Boards, and the Department of Safety and Professional Services.

ATTENDANCE POLICY

In the event that a student must leave the course for any reason for period of time, he/she must request a leave of absence from the Institute and may continue to take the course at a later date, as long as it is within the one year contract period. If a student has not obtained a leave of absence, he/she must submit a request for re-admittance into the classes. If a student wishes to resume classes after one year from the date of the enrollment contract, re-admittance would be at the discretion of the Institute. The Institute does not differentiate between excused/unexcused absences. If a student is twenty minutes tardy or leaves the class twenty minutes early, he/she will receive credit for the amount of time attended only. If tardiness is more than twenty minutes, he/she will not receive credit for that hour. The Institute does not dismiss students who do not attend classes regularly; therefore, there is no probationary period when attendance is resumed. A student must make up all missed sessions. No students will receive a certificate from the Robbins & Lloyd Career Training Institute for submission to the Department of Safety and Professional Services before completion of the entire course. Classroom work that is missed may be made up at any time within the contract period without charge.

HOME STUDY

Robbins & Lloyd Career Training Institute offers “home study” or “distance learning” courses approved by the Department of Safety and Professional Services of the State of Wisconsin. The real estate pre-licensing courses include the Sales Course and the Broker Course. Real estate continuing education is also offered on a home study basis. The subject matter for all home study courses is identical to that covered in the classroom setting. All home study courses include the appropriate textbook(s) and DVDs covering the required topics.

Upon completion of each course, the student must sign an affidavit which testifies to the student’s completing the course requirements. The Institute will then send the student a certificate of completion which is required by the Wisconsin Department of Safety and Professional Services when applying for licensure. Continuing education students must pass the required examination at the end of each course for successful course completion. The Institute has at least one certified instructor available from 10:00 am to 5:00 pm Monday through Friday to answer student questions.

FEES

Tuition for the classroom Sales Course is \$399.00. Tuition for the Home Study Sales Course is \$421.34 which includes sales tax. The Home Study Broker Course tuition is \$421.34 which includes sales tax. Textbooks for the classroom course and textbooks and DVD’s for home study courses are included in the tuition. There is an additional \$15 postage & handling charge for each course if the course materials must be sent to the student. Full payment is required at the time of enrollment. MASTER CARD, VISA or DISCOVER are accepted. When payment is by check drawn on a local bank, the certificate of completion (or the shipment of course materials for home study courses) will be given no sooner than 10 business days after payment is made. If the check is drawn on a non-local bank, certificates will be issued not sooner than 15 business days after payment.

REFUND POLICY

The following guidelines for refunds reproduced here are exactly as they appear on the back of the real estate enrollment contract and will apply in the case of a student withdrawing from the course covered by the Enrollment Contract. ("Veterans" refers only to individuals receiving tuition benefits or reimbursement from the U.S. Department of Veteran's Affairs to attend a program at this Institute. Refer to #8 below.)

1. If the Institute charges an enrollment or registration fee (see #3 and #4 below), that fee shall be considered an integral part of the total cost of the course and, for the purposes of these guidelines, is assumed to be tuition.
2. This agreement is a legally binding contract. A student shall have the right to cancel this Enrollment Contract until midnight of the third day (excluding Saturday, Sunday and legal holidays) after the signing of this contract. After receipt of said cancellation and the return of the unused textbooks(s) (in an envelope provided by the Institute if the student desires), the Institute shall give the student a full refund of all money paid to the Institute. The Institute acknowledges its obligation, with the cooperation of the student, to secure the return of the textbook. A book charge will be made if the book has been used.
3. If a student withdraws or is dismissed after expiration of the three business day cancellation privilege, but before he/she attends any class, the charge shall be fifteen percent (15%) of the tuition.
4. If a student withdraws after attending at least one class, but before attending 75% of the classes in the course, the charge will be fifteen percent (15%) of the tuition plus a pro-rata charge for attending each class. The pro-rata charge is calculated by dividing the tuition by the total number of classes in the course.
5. After a student has attended 75% of the classes, he/she is obligated for the entire cost of the course.
6. The School will honor any valid notice of withdrawal and within 10 business days after the receipt of such notice, refund to the student any amount due him/her and arrange for a termination of the student's obligation to pay any sum in excess of that permitted under these guidelines.

7. Any student who fails to attend class or utilize the instructional facilities for 60 consecutive days and who does not give the School, before or during the absences, an explanation about the absences, is considered to have withdrawn from the school.
8. If a veteran is enrolled, refund policy is as follows:

VETERANS WILL BE CHARGED ONLY FOR THE CLASSES ATTENDED BY THEM. THE CHARGE WILL BE THE NUMBER OF CLASSES ATTENDED TIMES THE TOTAL TUITION DIVIDED BY THE NUMBER OF CLASSES IN THE COURSE.
9. This is the Enrollment Contract and is non-negotiable. Every holder takes it subject to all other claims and defenses of the maker or obligor.

HOME STUDY REFUND POLICY

The Institute and the Student acknowledge that, due to the distance learning nature of the course, receipt of the course material by the Student negates any refund obligation on the part of the Institute. No Veteran benefits are permitted for home study courses.

PREVIOUS EDUCATION

If a student claims prior real estate training or education, his/her requirements will be evaluated by the State of Wisconsin Department of Safety and Professional Services. The student must present documentation to the Department and appropriate credit toward course completion will be given by the Institute. Fees will be reduced for a partial course. Contact the Department of Safety and Professional Services in Madison at 608-266-5511 regarding previous education and hours needed.

OUT OF STATE LICENSEES (NOT AVAILABLE AT THIS TIME)

VOCATIONAL OBJECTIVES

The main objective of these courses is for the student to become a real estate salesperson or a real estate broker so that he/she can actively participate in the community as a licensed and knowledgeable real estate professional.

REAL ESTATE CONTINUING EDUCATION PROGRAMS

State law requires that every licensed real estate salesperson and broker attend 18 hours of continuing education programming in at least six specified areas every two years. Continuing education is also offered on a home study basis. These courses must be completed and a short exam on each course must be passed in order to comply with license renewal requirements before the end of each biennium – December 14th of each even-numbered year. All exams will be graded by the Institute. The Institute offers these programs on a regular basis. Interested parties may call the Institute for program dates and times, or check our web-site: www.robbsinandlloyd.net. A licensee is most likely required to take continuing education in the biennium during which he/she received his/her original sales or broker license.

CE exemption rule changes: *Effective October 1, 2015, all licensees will be required to complete the 18 credit hours of continuing education including for the biennium during which they were licensed. Therefore, newly licensed individuals are not exempt from the CE requirement during the biennium they first receive their license. See Wis. Admin. Code § REEB 25: Education.*

However, one individual will be exempt: a salesperson who received a license after October 1 of the even year of the biennium will not be required to complete CE for that biennium. For example, if a salesperson received their license October 15, 2016, they would NOT be required to complete CE for the 2015-2016 CE biennium. Brokers will not receive any exemption. For additional information, please contact the Department of Safety and Professional Services.

Real Estate continuing education is available for Home Study with DVDs, specify Residential or Commercial program. Testing is provided via the internet.

INSTITUTE HOLIDAYS

General Institute office hours are from 8:30 am to 5:00 pm Tuesday, Thursday and Friday and 8:30 am to 6:40 pm Monday and Wednesday. The Institute holds classes Monday and Wednesday evenings according to the schedule in this catalog. The Institute will be closed on Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the Friday after, December 24th, December 25th, December 31st, and January 1st. No classes during the weeks of Thanksgiving or the last two week in December. Classes will resume on the first Monday or Wednesday following New Year's Day.

CLASSROOM REAL ESTATE INFORMATION SUMMARY

1. Courses are open to persons who are at least 17 years of age. You must be 18 years of age to take the state exam.
2. Courses begin with enrollment and end with passing the licensing exam.
3. Students may enroll at any time, one does not need to start with lesson one.
4. Student may attend one or more classes each week and proceed at their own pace.
5. Home study course are available in many areas.
6. Classes are held all year, except the week of Thanksgiving and the last two weeks of December.
7. Pre-licensing classes must be completed prior to taking the state exam.
8. Certificate of completion is provided to those who complete the course within the specified timeframe.
9. Real estate pre-licensing classroom courses are approved for federal V.A. educational benefits.
10. Institute is approved by the State of Wisconsin Educational Approval Board and licensed by the Department of Safety and Professional Services.
11. Free employment advisory services. Many brokers are in contact with the Institute and need qualified salespersons/brokers.
12. Classes are taught by competent teachers. The material is discussed and explained in class and all questions are welcome and answered.
13. Students are expected to be regular in attendance, to be on time for all class sessions, and to prepare assignments for the classes they attend. Recording of classroom instruction is strictly prohibited.
14. Cellular telephones may not be used (receiving calls or speaking) while class is in session.
15. Any tuition deposit for which a course is not held will be refunded in full (applies to any and all Institute courses).
16. An academic hour consists of 50 minutes of teaching and one ten minute break (Applies to all of Institute courses).

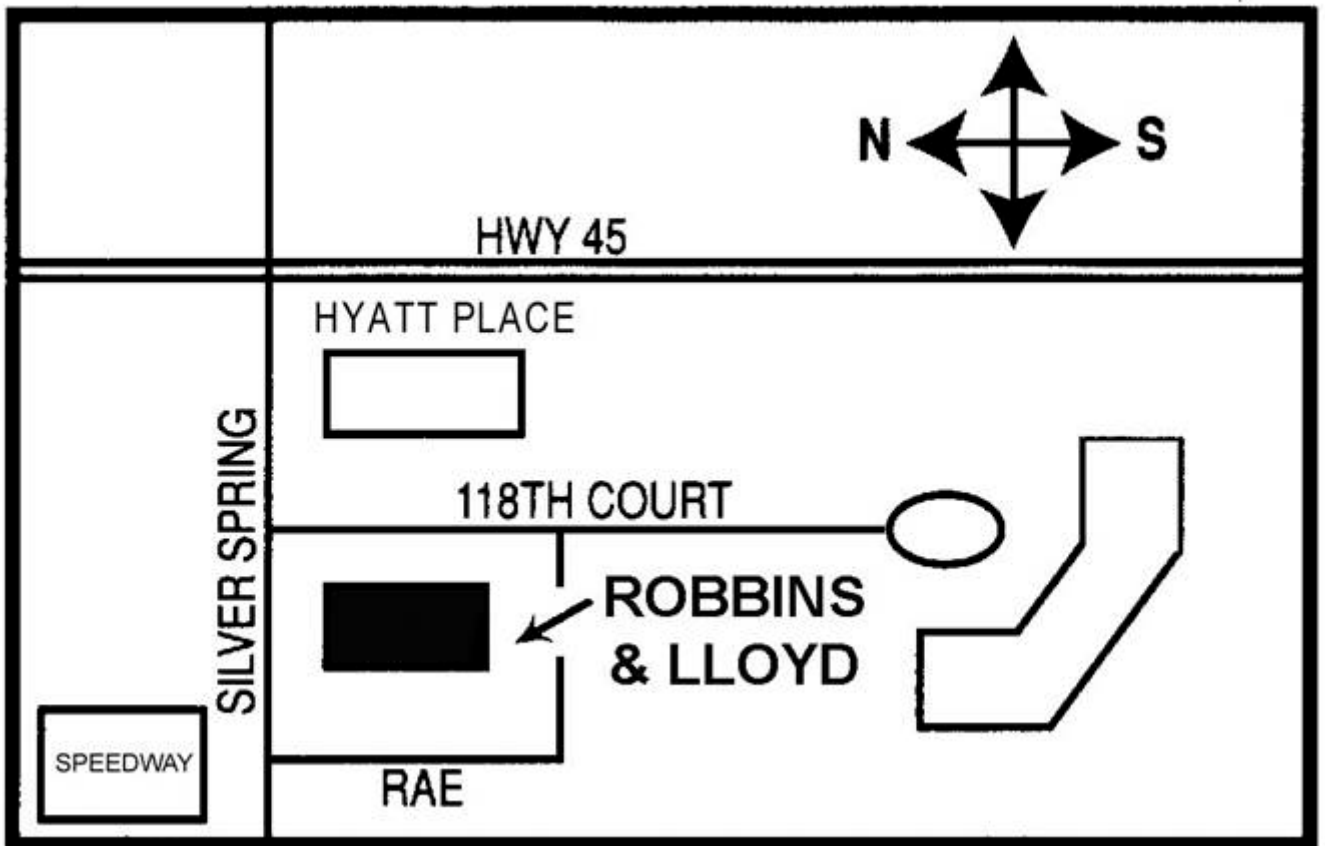
EMPLOYMENT ADVISORY SERVICES

Any student may avail himself/herself of the Institute's real estate employment advisory service if desired. The Institute does maintain contact with many brokers who notify the Institute of job opportunities or openings. This information is available by request. Employment is not guaranteed.

CLASS SCHEDULE & LOCATION

Robbins & Lloyd Career Training Institute
 11801 W. Silver Spring Drive, Suite 200
 Milwaukee, WI 53225
 (414) 464-0800 Fax: (414) 464-0850
 outside Milwaukee: (800) 567-4494

Monday	Tuesday N/A	Wednesday	Thursday N/A	Friday N/A
7:00 PM- 10:00 PM		7:00 PM- 10:00 PM		



REAL ESTATE EXAM REVIEW

As an addition to the regular courses offered by the Institute, there is a 13 ½ hour exam review course held at the Institute. Mock examinations are given to be done at home.

The schedule is Saturday 9:00am – 12:30pm and 1:30pm – 5:00pm and Sunday 9:00am – 12:30pm and 1:00pm – 3:30pm. Program content includes the information below and the average time for each topic is approximately ½ hours; however, it may vary depending on student needs. Both Saturday and Sunday are needed to cover the topics listed below.

SALES COURSE REVIEW TOPICS

Introduction to Real Estate	Ownership and Transfer at Death
Duties as an Agent	Appraisal
Landlord and Tenant Law	Forms: Listing, Offer and Closing
Sale of a Business	Land Contracts
Deeds	Trust Account
Financing	Discrimination
Mortgages	Real Estate Economics
WI Consumer Laws	Land Uses
Real Estate Description	Statutes
Real Estate Mathematics	

Exam Review Fee \$85

INSTITUTE TEXTBOOK REQUIRED FOR THE EXAM REVIEW - \$75

(Review Fee does not include the required textbook. Textbooks may be purchased from the Institute if the student does not have the Institute textbook. There is no tuition refund if the student withdraws or is dismissed.)

Sales course exam review dates – Call for a schedule or check the website for additional information.

LOAN OFFICER COURSE

Robbins & Lloyd CTI in conjunction with Learn Mortgage offers on-line courses to meet the state pre-licensing requirement. Go to our website www.robbinsandlloyd.net and click on Mortgage.

INSURANCE CONTINUING EDUCATION PROGRAMS

Insurance licensees must complete 24 hours of approved continuing education in each biennium. The biennium begins at the end of your birth month and either odd or even numbered year – depending on when you obtained your original insurance license. There is no testing required for course certification if doing classroom instructed courses. The Institute offers a substantial number of insurance continuing education courses in each biennium. Interested parties may call the Institute for a schedule or go to our web-site: www.robbsandlloyd.net and click on Insurance; or go to www.sbs-wi.naic.org for course schedules or to find your personal continuing education record.

SPACE, FACILITIES, AND EQUIPMENT

The Institute is located at 11801 W. Silver Spring Drive, Suite 200. Milwaukee, WI. It has approximately 7,500 square feet. Rooms included: large reception area, administrator's office, staff offices, two classrooms, (students use formica tables, which seat two), and a recording room. Floors are carpeted and state of the art technology including computerized projectors and doc-u-techs are used for certain lessons.

STUDENT CONDUCT

The Institute expects mature, business-place conduct on the part of each student. Violations of acceptable conduct are grounds for dismissal and there will not be re-admittance. Examples of inappropriate behavior include stealing, use of alcohol or drugs, disruptive behavior in class, and endangering or threatening to endanger a staff member or another student. Failure to make good on checks which the bank will not honor are grounds for suspension. A student will be readmitted after making full payment plus a \$25 service fee for the NSF check. This charge will be in force for any NSF check. Tape recording during class is strictly prohibited. Cellular phones may not be used (receiving calls or speaking) while class is in session. Your phone must be turned off or on vibrate, and you must leave the classroom to answer or to make a call.

FOR FURTHER INFORMATION CALL:

414-464-0800

FAX: 414-464-0850

ENDORSEMENTS FROM EVALUATIONS RETURNED TO US BY OUR STUDENTS:

“I would like to thank everyone at Robbins & Lloyd for going above and beyond their duties to make sure I understood the material, answering my questions, and having someone always available to answer any questions by phone.” “My experience at Robbins & Lloyd was nothing but enjoyable.
NEK

“Thank you for the excellent home study course in Real Estate. I will certify to anyone that the Robbins & Lloyd course prepares you for the salesperson test because I passed on my first try.” RH

“The staff is great!! All questions were answered thoroughly. I’ll recommend this school to anyone. Everyone is friendly and enthusiastic which I feel helps people learn.” RR

“Having completed both the salesperson and broker courses and successfully passing both exams required by the state, I found the material in both courses to be up to date so there were very few surprises on the exams. I would like to thank everyone at Robbins & Lloyd and plan to refer your outstanding services to anyone who inquires of me about real estate schooling and information.” NK

“Just a thank you note for the quality of training that you provide for people entering the Real Estate and or Appraisal fields. I have had several of your students over the years, mostly part-time and have found them to be easily adapted to my system.” BC