

Policies

The following JMRE™ Inc. Policies are included in this document:

1. JMRE Inc. School Policy and Notice to Georgia Students
2. License Agreement
3. Disclaimer of Information
4. Privacy Policy
5. General Product Policy
6. System Requirements

1. JMRE Inc. School Policy and Notice to Georgia Students for Independent Study Courses Online

- The **JMRE Inc.** Independent Study Courses are authorized by the Georgia Real Estate Commission as meeting the requirements for Education Credits. The **JMRE Inc.** School Code is 0361.
- The school license renewal is December 31, 2029.
- Advance enrollment and payment are required for all courses. (A \$20 fee is charged for returned checks or charge backs.)
- All courses must be completed within 6 months from the date of purchase. A six-month extension to complete the course(s) may be granted for \$25.
- Once a course is purchased, there is **NO REFUND**, unless it is due to technical difficulties beyond the student's control, as determined by **JMRE Inc.** Tech Support. Technical difficulties do not include the following:
 - o Browser software, operating system software, or other stated software that is inoperable or less than the minimum required as detailed during the enrollment process in the Minimum Requirements section.
 - o Difficulties in operating on a Network system. It is recommended that all programs be closed and that the student log off the network during training.
 - o Unfamiliarity with navigating and using the Internet or using computer software and hardware. It is expected that the student has working knowledge of his/her computer, software and the Internet.
 - o Disconnection with the Internet or Internet service provider.
- **Course Completion Requirements:** In order to complete the course, the student must review all text, complete assignments and answer all questions accurately and obtain a score of 80%-90% on each Comprehensive Lesson Quiz depending on the particular course (and a 75% on the written School Final Exam for Post license courses only). Scores are automatically calculated within the course program and will be displayed during the course for the student's information. Once all modules have been completed and a score of 90% or 80% or better depending on the specific course has been achieved on the Comprehensive Lesson Quiz, the student will be notified within the program that the course has been successfully completed.
- In order to obtain Continuing Education Credit for an On-line Course the student must be able and willing to accept the STUDENT CERTIFICATION STATEMENT for each lesson completed. This form will appear within the program. Online Courses automatically notify the school of student completion by email.
- Upon the student's electronic acceptance and submittal of the affidavit of completion and the School's email receipt of the program's notice of Completion, the student will receive an email message evidencing what has been completed. No later than 10 days from the school's receipt of the completion email or Student Report transmitted by the student, **JMRE Inc.** School (or

- the School where the student enrolled) will enter the credits to be received by the student into the Georgia Real Estate Commission's Online Completion Registration Program. (Schools other than JMRE may have different policies regarding the time required to process credits.)
- Postlicense students must contact the school of enrollment to arrange to take the written School Postlicense Final Exam at the school of enrollment.
 - A student may not take a course for credit if the same course has been taken in less than 1 year previously, or if the course is a portion of another course already taken in less than 1 year, such as the Postlicense Course. Portions of these courses are noted with an asterisk on the course description pages during enrollment.
 - Course descriptions state the type of credit available such as License Law, Broker CE or Instructor credit as part of regular CE credit. Such specialized CE is geared to Georgia License Law.
 - If the Student has any questions concerning content material during the completion of the Course, the student must contact the school where he/she is enrolled in the course. Your school has an approved instructor available to answer questions concerning content material.
 - **Technical support** is available at 770-936-9898 or by fax at 770-783-1007 and at jmresupport@jmreinc.com. Normal Office Hours for Technical Support are 9 AM - 5 PM (closed 12-1 PM) Monday Through Friday Eastern Time.
 - The JMRE Inc. School approved Instructor is Juanita Motley . Please contact the Instructor with any questions or problems by any of the following methods: Phone (770) 936-9898 Fax 770-783-1007 Email: jmresupport@jmreinc.com. The mailing address for the JMRE School is 14650 County Road 32, Summerdale, AL 36580.
 - It is the Policy of **JMRE Inc.** that there shall be no discrimination in its fees, application, enrollment, or completion policies on the basis of race, color, sex, religion, national origin, familial status, or handicap.
 - No recruiting for employment opportunities for any real estate brokerage firm is allowed in this

2. License Agreement

premises. Report promptly any effort to recruit on behalf of a brokerage firm by anyone including a fellow student to: Juanita Motley, Director, JMRE Inc. (770) 936-9898 or the Georgia Real Estate Commission.

The JMRE™ software product is owned by **JMRE Inc.** and is protected by United States copyright laws and international copyright treaty provisions and all other intellectual property or applicable laws. By accepting the terms of this License Agreement and all other policies, and payment of applicable fees, you, the user, are granted only a License for the temporary use of any **JMRE Inc.** on-line course. This license is limited to you personally and is not transferable. This license specifically does not include any permission to duplicate any portion of this material or software by any form of media. You may not reverse engineer, decompile or dissemble the software. You do not become the owner of any portion of it nor do you have the right to copy or alter it. You are legally accountable for any violations of this License Agreement and copyright, trademark, or trade secret law. All rights not expressly granted are reserved by **JMRE Inc.** JMRE™ is a registered trademark and is afforded the protections granted by law. GARECE.net™, a trade name of JMRE Inc., is a registered trademark and is afforded the same protections granted by law.

The purpose of this course product is to assist in providing earned education credits to qualified students and to provide practical knowledge helpful in the practice of real estate, primarily commercial real estate. It is the student's responsibility to be familiar with the specific license laws and agency laws of the state where he/she practices real estate. The author assumes no liability for your use or misinterpretation of this material and in no way does this material provide legal or professional advice. **JMRE Inc.** does not guarantee the student/user will pass or complete any course and does not guarantee any services provided, claimed, or offered by the schools selling **JMRE Inc.** products. **JMRE Inc.**, or its distributors, is not liable for any damages arising out of the use or inability to use its products.

JMRE's entire liability is limited to the user's "purchase price" (License Fee) of the course only if it is determined that the product was not useable for reasons as determined by Technical Support staff, other than due to improper use, handling, viruses, outdated software or hardware, incompatibility or conditions beyond our control. JMRE™; is not responsible for the student's loss of files or data caused by power interruptions, or surges, lapse in server access, improper use, viruses, or conditions beyond our control. **JMRE Inc.** is not responsible for any difficulties arising from the user's contract or service with any Internet Service Provider or Network designs.

The License Agreement terminates upon completion of the course(s), 6 months from enrollment at expiration of the course, or upon your breach of compliance with any of the **JMRE Inc.** policies or this License Agreement. Any liability arising from the malfunction or unintentional default by **JMRE Inc.** or any school selling **JMRE Inc.** products is specifically limited to the "purchase price" (License Fee) of the course involved and to no other remedies for the user. Other than the license to use the product, the rights and obligations of this agreement and all other **JMRE Inc.** policies survive termination.

By accepting the terms of this License Agreement, you consent to this Agreement and acknowledge that all information provided by you is accurate to the best of your knowledge and you understand the terms of this agreement.

3. Disclaimer of Information

Agency Terminology

Every effort has been made to include current trends and changes in the real estate industry. However, due to the dynamic nature of the real estate industry and legislative changes in licensing laws, it is the student's responsibility to be current and knowledgeable about the license laws and agency laws of the state where she/he is licensed.

For clarity and simplification, the term "Broker," as used in this text refers to the broker having licensees working for him/her. Some states have different levels of licensure as a Broker, such as the Employing Broker or the Associate Broker or the Independent level of licensure. Typically, the Employing or Designated Broker can have licensees under him/her.

References to the term "Broker" are general and should be interpreted according to the laws of the state where you practice real estate. Depending on the context, Broker could refer to the Employing Broker along with the licensees working under him/her, such as the Listing Broker and his/her affiliated licensees.

Accuracy of Information

Although real estate is real estate in every market, there may be variations in the terminology used in different marketplaces. The terms used and defined in this course are basically common to all commercial markets, but their usage may differ slightly by individuals and market conditions.

Great care has been taken to ensure the accuracy of the information included in these courses, but it is important to note that the practice of real estate is subject to applicable local, state, and federal laws and regulations. **JMRE Inc.** is not liable for the misuse or interpretation of any material.

Not Professional Advice

The material in these courses is not intended to provide legal or professional advice. As is appropriate in any industry, it is important and prudent to seek the advice of an expert in those matters of concern and for unique situations.

4. JMRE Inc. Privacy Policy

JMRE Inc. is committed to maintaining the confidentiality, integrity and security of current, prospective, and former customers' personal information. We have a policy to protect this information.

In the course of providing you with products, courses, or services, we obtain non-public personal information about you. This information is collected during the course enrollment process when collecting credit card information, billing, or mailing addresses and various contact data and/or from information captured on our internet web sites. JMRE does not retain any credit card information.

We do not disclose any personal or account information provided by you or gathered by us to non-affiliated third parties, except as required or permitted by law. As is common in the industry, we may retain nonaffiliated companies to market products or provide certain services. These companies may have access to your personal and account information but would only be permitted to use the information solely to provide the specific service or as permitted by law. We do reserve the right to disclose or report personal information to non-affiliated third parties in limited circumstances where we believe in good faith that it is required under law, to cooperate with regulators or law enforcement authorities, or to protect our rights or property. In addition, if you request or consent in writing, we may disclose information about you to certain non-affiliated third parties.

We take advantage of secure processing gateways and security certificates to guard your on-line input of information. We utilize SSL (secure server layer) software to encrypt the information to avoid any reading of the data during the enrollment process. Although "cookies" must be enabled to purchase and complete a course, **JMRE Inc.** does not use cookies to collect your personal data. We do not sell personal information to any party and do not maintain this data any longer or for any other reason other than those required by specific Real Estate Commission laws and regulations, or applicable federal reporting requirements. Upon your enrollment in any **JMRE Inc.** Course, you acknowledge, understand and agree to these policies.

5. General Product Policy

JMRE Courses are sold by various Schools authorized by GREC. Each school has its own policies regarding enrollment and processing course credits. Advance enrollment and payment are required for all online courses. (A \$20 fee is charged for returned credit card transactions.) All Online courses must be completed within 6 months from the date of enrollment. It is possible that an extension may be granted to complete the course but must be requested and processed by contacting JMRE Inc.

6. System Requirements

JMRE on-line courses require the following:

- Windows PC or MAC.
- Browsers: Google Chrome™, Microsoft Edge, Firefox™, or Safari™.
- Compatible with most mobile devices.
- Compatible with most iPhone™ and Android™ - powered Smart Phones.
- JavaScript™ on your browser must be enabled.
- Browsing history must be set on either "automatically" or "every time I visit the web page."
- To access ancillary resources in the program, you will need Adobe Reader.

*References to products are trademarks of Google, Microsoft, Apple, Firefox, Adobe, and Android.