Tennessee Real Estate Commission Instructor Training Manual



Tennessee Real Estate Commission
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This instructor training manual has been developed to facilitate compliance with the laws and rules established for all instructors teaching approved Tennessee Real Estate Commission ("TREC") education.

<u>Objectives:</u> This course provides a baseline of knowledge for all instructors, regardless of experience and expertise. At the end of this course the instructors will have a working knowledge of the basic laws, rules, policies, and guidelines that apply to education set forth by TREC.

Providers and Instructors at a minimum shall:

- Ensure courses cover subjects reasonably related to the practice of real estate and are suitably advanced to benefit and enrich the licensees enrolled;
- Be conducted in a facility that contains adequate space, seating, and equipment;
- Provide a final exam for courses lasting eight (8) hours or longer;
- For every five (5) hours of credit include at least one (1) student interaction for any distance education course covering the basic principles of real estate;
- Notify TREC staff of any changes immediately and keep contact information current;
- Comply with the education requirements set forth in Tenn. Comp. R. & Regs. 1260-05; and
- Be aware that TREC audits approved courses randomly.

Please take the time to review the material and incorporate information as needed into your coursework. After reviewing this manual, please complete the affidavit of completion, answer the required questions, and email back to trec.info@tn.gov.

Again, on behalf of the Tennessee Real Estate Commission, thank you for the education you provide!

Cordially,

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Created in 1951, TREC licenses, registers, and regulates real estate firms, brokers, and affiliate brokers in Tennessee and enacts rules addressing professional conduct and standards of practice.

Our Purpose

To license and regulate real estate brokers and affiliate brokers, real estate firms, rental location agents, time-share salespersons and developments, vacation clubs, and vacation lodging services.

Our Mission

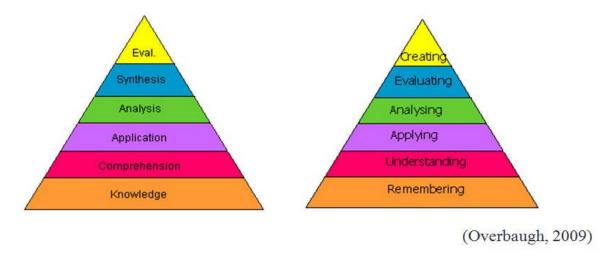
The mission of TREC is to protect the public through establishment and administration of minimum requirements for candidates and licensees, effective professional education of licensees and enforcement of professional conduct.

ALAU ESTATE	Chairman	Vice Chairman		
	Geoffrey Diaz	D.J. Farris	Steve Guinn	Joan Smith
	Germantown	Nashville	Memphis	Humboldt
Commissioners				
Stacie Torbett	Joe Begley	Kathy Tucker	Jon Moffett	Michael Gaughan
Kingsport	Kingsport	Chattanooga	Lancaster	Hendersonville

Bloom's Taxonomy

Licensees and adult learners benefit from a higher level of education than simple recall of facts. Benjamin Bloom is credited for establishing a classification of learning objectives which proclaim learning at higher levels is dependent on the knowledge and skills developed at earlier levels of learning. These concepts are presented to assist in development of course materials but not recognized as the only source when constructing a course for adults.

According to Bloom, human thinking skills can be broken down into the following six categories.



- 1. **Knowledge/Remembering** tests recall and recognition (list, recall, repeat);
- 2. **Comprehension/Understanding** allows students to translate, interpret, and extrapolate (locate, identify, paraphrase);
- 3. **Application/Applying** tests previous information learned with new and/or unfamiliar situations (illustrate, operate, choose, demonstrate);
- 4. **Analysis/Analyzing** encourages students to break down information into parts to test classification, arrangement, and analysis skills (compare, contrast, distinguish);
- 5. **Synthesis/Evaluating** applies prior knowledge and skills to produce a new or whole original (select, evaluate, argue, appraise); and
- 6. **Evaluation/Creating** encourages students to make judgments according to a set of criteria (assemble, construct, create, write).

Adult Learners

The information presented below is an analysis of adult learners. Your course preparation should be mindful of the background of a real estate licensee and focus on a learner-centered approach. These concepts in action with your material will ensure a meaningful learning experience.

Adult learners are:

- Problem centered and seek solution;
- Results oriented Have specific results in mind and choose education with direct benefit;
- Self-directed and independent of others;
- Seek education that relates or applies directly to their perceived needs, that is timely and appropriate for their current lives;
- Self-guided in their learning;
- Bring more to the classroom than younger learners and expect to take away value;
- Adults have established values, beliefs, and attitudes; and
- When providing new concepts or requesting a change in established behavior, be mindful that values are the most difficult to influence in relation to beliefs and attitudes.

VALUES > BELIEFS > ATTITUDES

- Understand concepts when symbols used have similar references for them:
 - o Language is symbolic (gestures, sound, action, object, or word);
 - o Words have no inherent meaning; and
 - O We communicate effectively with symbols only when we have similar referents (object or experience to which a symbol refers to) for them.
- Require instructors and discussion to overcome bypassing, lack of clarity and the use of emotive words:
 - Bypassing occurs when people have different referents for the same word or phrase but think they have the same meanings, or when they think they disagree but really do not;

- Lack of clarity occurs when communication could be interpreted in more than one
 way causing ambiguity and the lack of concrete or specific referents. Think of such
 words as justice, fairness, democratic; and
- Replacing emotive terms (words that evoke strong feelings in others) with neutral ones allows for an objective examination of an idea.
- Over time, adult learners develop listening preferences. These preferences can affect the quality of learning within your course:
 - o People-Oriented listeners focus on emotion and other's moods;
 - Action-Oriented listeners focus on the discussion at hand and respond favorably to organization;
 - Consent-Oriented listeners are drawn to analyzing highly credible sources of information; and
 - Time-Oriented listeners focus on beginning and ending times and discourage wordy discussions.

Pre-License Education

Licenses shall be granted only to persons who bear a good reputation for honesty, trustworthiness, integrity, and competence to transact the business of the broker, affiliate broker or time-share salesperson in a manner to safeguard the interest of the public and only after satisfactory proof of such qualifications has been presented to the commission. No license shall be denied any person because of race, color, religion, sex, or national origin (T.C.A. § 62-13-303(a)(1)).

❖ The information below is a synopsis of the requirements set forth for a real estate license in Tennessee. Please review the entire law before instructing licensees.

Affiliate Broker

Pursuant to T.C.A. § 62-13-303(b), an applicant for an affiliate broker real estate license must provide adequate proof to the Commission that they have a high school degree, or a high school equivalency credential approved by the state board of education. Any transcripts provided from schools outside of the United States must be translated before being submitted to the commission.

TREC requires ninety (90) hours of pre-license education before obtaining an affiliate broker license. The sixty (60) hour Basic Principles of Real Estate (see page 10) course must be successfully completed prior to taking the exam and the thirty (30) hour Course for New Affiliates (see page 10) course must be completed prior to licensure. After completion of the exam, an applicant must affiliate with a firm within six (6) months or retire the license.

Pursuant to Tenn. Comp. R. & Regs. 1260-05-.03(6), a candidate for an affiliate broker license shall be deemed to have completed the 60-hour course if:

- (a) The candidate holds a college or university degree with a major or concentration in real estate and the candidate's transcript shows successful completion of at least one 3-hour (30 hours or more of classroom instruction) course in the principles/fundamentals of real estate an at a minimum two more courses totaling at least 60 hours of classroom instruction in real estate as evidenced by the title or description of the course; or
- (b) The candidate holds a law degree and the law school transcript evidence successful completion of at least one 3-hour course (30 hours or more of classroom instruction)

in real property and at least 60 other hours of classroom instruction in contracts and agency.

There shall be a sixty (60) hour course in basic principles required of all applicants for an affiliate broker's license under T.C.A. § 62-13-303.

60 Hour Basic Principles of Real Estate Instruction Areas:

Tenn. Comp. R. & Regs. 1260-05-.03(3), the "basic principles of real estate" course required of applicants shall include significant instruction in the following areas:

- (a) The real estate business
- (b) The agency relationship
- (c) Contracts (listings; leases; sales)
- (d) Governmental controls on real estate, including the Tennessee Real Estate Broker License Act
- (e) Legal aspects of real estate
- (f) Real estate mathematics
- (g) Real estate valuation
- (h) Real estate finance
- (i) Listing, offer to purchase, and settlement forms
- (j) Tennessee real estate laws, rules, practice, etc.
- (k) Fair housing
- (l) Any additional subject which the Commission may require by reasonable written notice to course sponsor and/or instructor.

30 Hour Course for New Affiliates Instruction Areas:

- 1. Listings (3 hours)
 - a. Determining Market Value
 - b. Advertising
 - c. All Disclosures
- 2. Agency (3 hours)
 - a. All Disclosures
 - b. Agreement
 - c. Buyer Representation
- 3. Contracts (6 hours)
 - a. Laws
 - b. Drafting
 - c. Distinction from Offer
- 4. Fair Housing Antitrust (3 hours)
- 5. Risk Reduction (3 hours)
 - a. Documentation/Records
- 6. Tennessee Real Estate Commission's Laws/Rules/Policies (3 hours)
 - a. Broker/Affiliate/Firm Relationships and Responsibilities
- 7. Residential/Commercial/Rental Property Management (types of specialties) (3 hours)
- 8. Ethics and Etiquette (3 hours)
 - a. Communication
- 9. Finance (3 hours)
 - a. Closings

Broker

Pursuant to T.C.A. § 62-13-303(c), any person who desires a broker's license shall submit an application for examination to the commission on the prescribed form and have been actively licensed as an affiliate broker for three (3) years and have completed one hundred twenty (120) hours of approved real estate education, including the thirty (30) hour pre-license Office or Broker Management course.

T.C.A. § 62-13-303(h) provides, within a period of three (3) years from the date of issuance of an original broker's license, the licensee shall, as a requisite of the reissuance of the license, furnish certification of satisfactory completion of an additional one hundred twenty (120) classroom hours in real estate at any school, college or university approved by the commission. Beginning with the license period immediately following the license period in which the licensee completed the one hundred twenty (120) hours of education specified in this subsection (h), the licensee of a broker's license originally issued after January 1, 2005, every two years shall furnish certification of satisfactory completion of sixteen (16) classroom hours in real estate courses at any school, college or university approved by the commission as a requisite for the reissuance of the license.

Per T.C.A. § 62-13-303(c)(3), consideration is also given for:

- (3) (A) If the applicant was licensed as an affiliate broker after May 12, 1988, satisfactory proof that the applicant has held an active real estate license for at least thirty-six (36) months, or, if the applicant holds a baccalaureate degree with a major in real estate, for at least twenty-four (24) months; or
 - (B) If the applicant was licensed as an affiliate broker on or before May 12,1988, satisfactory proof that the applicant has engaged as a real estate licensee for at least twenty-four (24) months, or, if the applicant holds a baccalaureate degree with a major in real estate, for at least twelve (12) months.

The "office or brokerage management" course required of applicants for broker's licenses under T.C.A. § 62-13-303(c)(2), shall include significant instruction in the following areas pursuant to Tenn. Comp. R. & Regs. 1260-05-.03(4):

- (a) Overview of theories, processes, and functions of management
- (b) Review of contracts and closing statements
- (c) Transition to management role
- (d) Planning; policymaking; setting objective
- (e) Organizing and staffing
- (f) Recruiting, selecting, training and retaining sales and office personnel
- (g) Written instruments; policy and procedures manual; contract between independent contractor and broker; and contract between salesperson-employee and broker
- (h) Financial systems and records
- (i) Processes, procedures, and methods of control
- (j) Stages of development in real estate firms
- (k) Market analysis
- (l) Horizontal and vertical expansions
- (m) Mergers and acquisitions
- (n) Governmental controls on real estate including the Tennessee Real Estate Broker Act
- (o) Any additional subject which the Commission may require by reasonable written notice to course sponsor and/or instructor.

Time-Share Salesperson

Pursuant to T.C.A. § 62-13-303(j), any person desiring a time-share salesperson license shall submit an application for examination and license to the commission on prescribed form and provide certification, by the broker with whom the applicant desires to be affiliated, stating that the applicant has completed a thirty (30) hour training program consisting of instruction in the fundamentals of the Tennessee Time-Share Act. Also, a sworn statement by the broker with whom the applicant desires to be affiliated certifying that, in the broker's opinion, the applicant is honest and trustworthy and that the broker will actively supervise and train the applicant during the period the license remains in effect is required.

Acquisition Agent

Pursuant to T.C.A. § 62-13-303(k), any person desiring an acquisition agent license shall submit an application for examination and license to the commission on the prescribed form and be of good moral character.

Continuing Education

• Tennessee Resident Licensee: Every two (2) years, as required by T.C.A. § 62-13-303(g), to renew a Tennessee real estate license, a licensee must complete sixteen (16) hours of continuing education (six (6) of which is the mandatory TREC Core course and ten (10) of approved elective education).

Courses approved by the Commission for continuing education must be related to the following topics, which can be found in Tenn. Comp. R. & Regs. 1260-05-.03(5)(a). The Commission may add or delete any subject by means of reasonable written notice to the course sponsor and/or instructor.

- 1. Valuation of Real Estate
- 2. Construction-Property condition, energy
- 3. Contracts
- 4. Agency
- 5. Financing Real Estate
- 6. Investment Real Estate
- 7. License Law and Rules
- 8. Property Management
- 9. Taxation of Real Estate Transaction
- 10. Closing and Settlement Procedures
- 11. Land Use, Planning and Zoning
- 12. Time-Shares
- 13. Type of Property (condo, dom, pud, zero lot line, single, etc.)
- 14. Fair Housing
- 15. Antitrust
- 16. Ethics in Real Estate
- 17. Professional Liability

As an instructor, the topics your course covers will need to be listed on page 2 of the course application.

❖ 2016 Legislation Update:

During the 2016 legislative session, legislation was enacted regarding the "temporary retirement" of a license. This legislation changed T.C.A. § 62-13-318. Specifically, it removed section (a)(2) which stated, "temporary retirement will not be permitted unless all education requirements specified in § 62-13-303 have been completed." The legislature removed this requirement as a condition of temporary retirement.

In addition, the legislature amended section (b), which now explains how to reactivate a license from retirement status. T.C.A. § 62-13-303 (b)(2) states that "Reactivation of a temporarily retired license shall not be permitted until the licensee provides proof of completion of sixteen (16) classroom hours in real estate courses as specified in § 62-13-303 during the current license renewal period." Thus, if a licensee reactivates a retired license within the same renewal period in which the license was retired, any continuing education ("CE") obtained prior to retirement within that renewal period would count towards the required sixteen (16) hours to reactivate.

<u>Vacation Lodging Service – Designated Agent</u>

On July 1, 2011, changes to the vacation lodging services industry in Tennessee took effect. Below are some of the amendments made to T.C.A. § 62-13-104(b):

- "Designated agent" means an owner, principal, officer, or upper-level manager of a vacation lodging services firm.
- Upon application for a firm license for a vacation lodging service and each renewal of the license, the firm shall designate one (1) individual from that firm who shall be individually licensed as a designated agent through the Tennessee Real Estate Commission. Such designated agent shall be responsible for the completion of training programs to be taught by an individual in the vacation lodging services business or other person who meets qualifications set by the Tennessee Real Estate Commission. Such training programs shall consist of instruction in the fundamentals of this subsection and related topics. No person shall be licensed by the commission as a designated agent until such person completes the required eight (8) hour introductory course.
- Every two (2) years, as a requisite for the reissuance of a firm license for a vacation lodging service and for reissuance of the designated agent license, the firm shall furnish certification that the designated agent for the firm has completed eight (8) classroom hours in training programs approved by the commission.
- If a designated agent, as designated by a vacation lodging services firm, leaves, or moves from the vacation lodging service firm, the firm or designated agent for such firm must notify the Tennessee Real Estate Commission within ten (10) days of such action. The vacation lodging service firm must replace the designated agent within sixty (60) days of such action and notify the commission of the name of the new designated agent. During such time period, all rules or regulations related to a vacation lodging service firm shall remain in full force and effect with respect to such a vacation lodging service firm until a designated agent is replaced. Any obligation or duty required to be fulfilled by the designated agent shall be fulfilled by another person in the vacation lodging service firm.
- A designated agent may serve as a designated agent for multiple offices of the same vacation lodging service firm within a fifty (50) mile radius of the principal office of the firm but may not serve as a designated agent for multiple firms.

• The firm license and the license for the designated agent for the firm, and all renewals thereof, shall expire at the same time. If a license is issued to a designated agent following the date the firm license is issued or renewed, the license for the designated agent shall be issued or renewed so that it expires on the date the license of the firm is to expire. The commission is authorized to prorate the license for the designated agent or extend the date for the renewal of such a license to ensure the licenses expire concurrently.

IMPORTANT NOTE: If a person named as a designated agent for a vacation lodging service firm has completed the course required pursuant to the Act to be licensed as a designated agent prior to the effective date of the Act or between the time the Act was signed by the governor and July 1, 2011, such person shall not be required to retake any such course in order to be licensed as a designated agent by the Tennessee Real Estate Commission.

Errors and Omissions Insurance

All active Tennessee real estate brokers, affiliate brokers and timeshare salespersons are required to carry errors and omissions insurance as a condition of licensure. Please review both T.C.A. § 62-13-112 and Tenn. Comp. R. & Regs. 1260-01-.15, below, to fully understand the E&O Insurance requirements.

T.C.A. § 62-13-112. Errors and Omissions insurance.

- (a) Each licensee who is licensed under this chapter shall, as a condition to licensing, carry errors and omissions insurance to cover all activities contemplated under this chapter. The requirements of this section shall not apply to acquisition agents.
- (b) It is not mandatory that a person who has been issued a firm license obtain errors and omissions insurance in the name of the firm. Persons issued a firm license by the Tennessee real estate commission shall have the option of obtaining errors and omissions coverage in the name of the firm in addition to the mandatory individual coverage for the brokers and affiliate brokers within the firm.
- (c) The commission shall make the insurance required under this section available to each licensee by contracting with an insurance provider for errors and omissions insurance coverage for each licensee after competitive, sealed bidding in accordance with title 12, chapter 3.
- (d) Any policy obtained by the commission shall be available to each licensee with no right on the part of the insurance provider to cancel coverage for any licensee, other than as set forth by the commission and in compliance with § 56-7-1803.
- (e) Each licensee shall have the option of obtaining errors and omissions insurance independently, if the coverage contained in an independently obtained policy complies with the minimum requirements established by the commission.
- (f) The commission shall determine the terms and conditions of coverage required under this section, including, but not limited to, the minimum limits of coverage, the permissible deductible, and the permissible exemptions.
- (g) Each licensee shall be notified of the required terms and conditions of coverage for the policy at least thirty (30) days before the licensee's renewal date. A certificate of coverage, showing compliance with the required terms and conditions of coverage, shall

- be filed with the commission by the license renewal date by each licensee who elects not to participate in the insurance program administered by the commission.
- (h) If the commission is unable to obtain errors and omissions insurance coverage to insure all licensees who choose to participate in the insurance program at a reasonable premium, in such amount as determined by the commission, the requirement of insurance coverage under this section shall be void during the applicable contract period.
- (i) The errors and omissions insurance coverage required by this section shall become effective as a condition of license granting or renewal on December 31, 1990. If practical, the commission may offer the coverage on a voluntary basis before such date.
- (j) (1) If a licensee fails to obtain, maintain or renew the licensee's errors and omissions insurance which meets or exceeds the minimum requirements established by the commission and provide proof of compliance to the commission if such proof is required by subsection (g), then the licensee's license shall be suspended.
 - (2) The commission shall send notification of the license suspension by regular mail:
 - (a) To the licensee at the last know business address and home address of the licensee as registered with the commission; and
 - (b) To the licensee's broker at the broker's address as registered with the commission.
 - (3) While a license is suspended pursuant to this section, the licensee shall not engage in activities which require a license under this chapter, nor will the license be renewed or a new license issued. Any license suspended pursuant to this section shall remain suspended until the licensee establishes, to the satisfaction of the commission, compliance with this section.
 - (4) The licensee may, upon written notice to the commission, request a formal hearing on any license suspended pursuant to this section.
- (k) (1) A license suspended pursuant to this section shall be reinstated if, within thirty (30) days of suspension, the licensee provides proof of insurance that complies with the required terms and conditions of coverage to the commission without the payment of any fee.
 - (2) A license suspended pursuant to this section shall be reinstated if, on or after thirtyone (31) days of suspension, the licensee provides proof of insurance that complies with

the required terms and conditions of coverage to the commission and the licensee pays:

- (a) For a license suspended more than thirty (30) days but less than one hundred twenty (120) days, a penalty fee of not more than five hundred dollars (\$500); or
- (b) For a license suspended for more than one hundred twenty (120) days but less than one (1) year, a penalty fee of five hundred dollars (\$500), plus an additional penalty fee of not more than one hundred (100) dollars per month for months six through twelve (6-12).
- (l) (1) A license suspended more than one (1) year pursuant to this section shall be automatically revoked without any further action by the commission.
 - (2) The commission shall send notification of the license revocation by regular mail:
 - (a) To the licensee at the last know business address and home address of the licensee as registered with the commission; and
 - (b) To the licensee's broker at the broker's address as registered with the commission.
 - (3) The licensee may, upon written notice to the commission, request a formal hearing on any license revoked pursuant to this section.
 - (4) Upon revocation of license, any individual seeking reissuance of such license shall reapply for licensure and pay the penalty fees in subsection (k); provided, however, that the commission may, in its discretion:
 - (a) Waive reexamination or additional education requirements for such an applicant; or
 - (b) Reinstate a license subject to the applicant's compliance with such reasonable conditions as the commission may prescribe, including, but not limited to, payment of a penalty fee, in addition to the penalty fee provided in subdivision (k)(2)(b), of not more than one hundred dollars (\$100) per month, or any portion thereof, from the time of revocation.
- (m) Notwithstanding subsections (k) and (l), if the licensee proves to the commission that the license suspension or revocation pursuant to subsections (k) or (l) was in error and that the licensee obtained, maintained or renewed the licensee's errors and omissions insurance as required by this section, then the commission shall immediately reinstate the license to the date of suspension.

Rule 1260-01-.15 Errors and Omissions Insurance Coverage

It shall be a requirement for an active licensee to carry errors and omissions insurance to cover all activities contemplated under the Tennessee Real Estate Broker License Act unless the Commission is unable to obtain coverage pursuant to T.C.A. § 62-13-112(g) which would void the requirement of coverage under the applicable contract period.

- (1) A licensee who places his license in an inactive or retired status is not required to carry errors and omissions insurance until such time as his license is activated.
- (2) New licensees, licensees who activate their license from an inactive or retired status, and licensees who reinstate their license from an expired status at a time other than the beginning of the licensing period shall pay a prorated premium in accordance with a schedule provided by the insurance provider.
- (3) The Commission shall perform random audits to assure that licensees have met the requirements of this rule.
- (4) Any independently obtained errors and omissions insurance policy shall, at a minimum, be issued upon the same terms and conditions as the policy obtained by the Tennessee Real Estate Commission pursuant to T.C.A. § 62-13-112, including, but not limited to, the limits of coverage, the permissible deductible, the permissible exemptions and the term of the policy.

E&O Insurance Program Administrator: The State of Tennessee selected Assured Partners NL, LCC dba Rice Insurance Services Company as the program administrator for the group E&O insurance program for Tennessee licensees for January 1, 2023 – January 1, 2025. Continental Casualty Company, one of the CNA insurance companies, is the insurance carrier for the E&O program. The CNA insurance group is one of the largest writers of commercial property casualty insurance in the United States and is rated A (Excellent) by A.M. Best.

RISC provides all servicing of the Tennessee account (administrative duties include claims handling, policy issuance, marketing mailings, etc.) The management team of RISC specializes in handling group programs for states with mandatory real estate E&O insurance requirements. RISC is located in Louisville, Kentucky.

This program is designed exclusively to provide professional liability insurance for Tennessee Real Estate Licensees. Even the most careful professional cannot always prevent the filing of a frivolous lawsuit, nor can they preclude making an honest mistake. Under this program, the insurance provider has the responsibility of defending as well as paying a settlement or judgment on covered claims, subject to the deductible, up to the limits of liability.

For more information and a sample policy, visit:

https://www.risceo.com/

For a Sample Tennessee Policy, copy and paste the link below into your browser:

Tennessee - RISC (risceo.com)

2023-2024 TREC Core Course

The TREC Core course is a mandatory six (6) hour course required for license renewal of those required to complete education. The TREC Core course is not established as continuing education. Pursuant to T.C.A. § 62-13-324(c), before teaching the Core course required every two (2) years by the real estate commission, an instructor shall demonstrate competency in the subject by taking an approved instructor course of at least four (4) hours on the subject matter being presented in the Core course.

TREC Core "Commercial" Course Topics for 2023-2024

- I. TREC Law, Rule, Policy Update and E&O Guidelines
- II. Property Disclosure
 - a. Mold
 - b. Lead Based Paint
 - c. Asbestos
 - d. Storage Tanks
 - e. Flood Plains
 - f. Stigmatized Properties
 - g. Megan's Law as applied to Multi-Family
- III. Fair Housing
- IV. Gifts, Prizes and Rebates
- V. Principal Broker Supervision
- VI. Common Problems and Issues with Commercial Contracts and Leases
 - a. Net
 - b. Triple Net
 - c. Gross
 - d. Modified Gross
- VII. Tennessee Agency Law
- VIII. Ethics

TREC Education Information

All TREC approved education shall be offered and open to any licensee. However, no course in real estate which is approved by TREC shall be conducted in a facility which is also used for conducting business of a broker or brokerage firm or advertised in conjunction with any advertisement for the business of a broker or brokerage firm. TREC has the authority to audit any TREC approved education.

TREC allows licensees to receive continuing education credit for attending the monthly TREC business meeting and attendance at annual seminars held around the state. Check the TREC website for meeting and seminar dates. To make arrangements to attend, please email trec.info@tn.gov

Uploading Rosters

Providers are required to submit rosters of successful attendees to CE Broker, TREC's credit reporter, by contacting support@cebroker.com and submitting a roster of the licensees that successfully completed the education within ten (10) working days. The Provider is responsible to establish their account with CE Broker to submit their rosters and to follow their reporting processing instructions.

Maintaining Education Records

Tenn. Comp. R. & Regs. 1260-05-.07 Records

- (1) The Provider of any course(s) approved by the Commission shall maintain accurate and permanent records on all students enrolled in such course(s). The records shall include all information and ratings considered in determining whether students successfully complete such course(s). Such records shall be made available upon request by the Commission or its authorized representative.
- (2) It shall be the responsibility of each licensee to provide his license identification number at the time of registration for any Tennessee Real Estate Commission approved continuing education course for affiliate brokers, or post licensing course for brokers. If the licensee fails to provide his file identification number to the Provider, he may not receive credit for the course from the Tennessee Real Estate Commission.

A link for all approved courses and providers of Pre-license and Elective courses can be found on the TREC Education page at www.tn.gov/commerce/regboards/trec/education/courses.

Please review your information after receiving approval from TREC to ensure the information displayed is accurate and immediately notify TREC of any changes required. The approval periods for courses are for two (2) calendar years.

Although rare, TREC has had to withdraw approval of approved courses. Please review Tenn. Comp. R. & Regs. 1260-05-.10, which explains TREC's ability to withdraw course approval:

Tenn. Comp. R. & Regs. 1260-05-.10 Withdrawal of Approval

Approval of any course(s) may be withdrawn by the Commission if:

- (1) (a) the establishment or conduct of a course violates or fails to meet the requirements of the provisions of this chapter or applicable law.
 - (b) the information contained in the application for approval is materially inaccurate or misleading.
 - (c) the Provider sponsor, instructor, or any other school representative disseminates false or misleading information concerning any course;

- (d) the sponsor, instructor, or an y other school representative possesses, claims to possess, reveals, or distributes any questions utilized in examinations given by the Commission; or
- (e) the performance of the instructor is so deficient as to impair significantly the value of a course; provided, however, that the instructor shall receive adequate notice of the discovered deficiency and opportunity to demonstrate satisfactory correction thereof.

Additional Resources

The sites listed below are listed with permission and may be helpful tools when preparing course materials:

- Official page of the Tennessee Real Estate Commission www.tn.gov/commerce/regboards/trec
- Education page of the Tennessee Real Estate Commission www.tn.gov/commerce/regboards/trec/education/courses
- Kathy Schrock's Bloom's Taxonomy Revised http://www.schrockguide.net/bloomin-apps.html
- Rice Insurance Services Company, LLC https://www.risceo.com/states/tennessee/
- Tennessee Real Estate Commission Rules https://www.tn.gov/commerce/regboards/trec/rules-and-laws.html
- Tennessee Real Estate Commission Frequently Asked Questions https://tdcihelp.zendesk.com/hc/en-us/categories/200695848-Real-Estate-Commission

Affidavit of Instructor

State of	
I,	, having first been duly sworn, do depose and
state the following:	
training as required by T.C.A. § 62 Commission Instructor Training Ma 2. My reading of the Tennessee Real provided me with an understanding of 3. While acting as the instructor of any the Tennessee Real Estate Commiss	Estate Commission Instructor Training Manual has of the provisions contained therein. Treal estate course, I agree to follow the provisions of
FURTHER AFFIANT SAITH NOT.	
	Applicant Signature
SWORN TO AND SUBSCRIBED before 20	me on this day of,
Notary Public	
My Commission Expires:	