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| spacer | [adobe](http://www.adobe.com/products/acrobat/readstep2.html)Adobe Reader is required to view PDF files.   |  | | --- | | **GLOSSARY** |   [**Glossary**](http://www.proeducate.com/courses/static_files/docs/Glossary08_HardCopy.pdf)  This is the printable version of the entire glossary. Please note that this document consists of approximately 200 printed pages.       |  | | --- | | **e-Textbook** |   The link for the e-textbook is available at the beginning of the course. You can print the e-textbook and/or save it to your computer.  **Use this link to access the course notes for the Civil Law portion of this course:**  [**Course Notes for Louisiana Civil Law Content**](http://www.proeducate.com/courses/static_files/docs/LouisianaCivilLawLectureNotes_2017.pdf)   |  | | --- | | **LOUISIANA LICENSE LAW and**  **LOUISIANA REAL ESTATE COMMISSION RULES AND REGULATIONS** |   Use this link to access the Louisiana License Law:  [**Louisiana License Law**](http://www.proeducate.com/courses/static_files/docs/LA/LA_LicenseLaw_2016.pdf)  Use this link to access the Louisiana Real Estate Commission Rules and Regulations:  [**Louisiana Real Estate Commission Rules and Regulations**](http://www.proeducate.com/courses/static_files/docs/LA/LREC_RulesRegs_6-2017.pdf)   |  | | --- | | **LOUISIANA DOCUMENTS and FORMS** |   [**History of Louisiana**](https://www.proeducate.com/courses/static_files/docs/History.PDF)  [**Listing Agreement**](https://www.proeducate.com/courses/static_files/docs/listingagreement.PDF)  [**Residential Agreement To Buy Or Sell**](https://www.proeducate.com/courses/static_files/docs/Residential_Agreement_2017.pdf)  [**Residential Property Disclosure**](https://www.proeducate.com/courses/static_files/docs/ResidentialPropertyDisclosure.pdf)  [**Residential Property Disclosure Addendum**](https://www.proeducate.com/courses/static_files/docs/ResidentialPropertyDisclosureAddendum.pdf)  [**Lead Based Paint Disclosure**](https://www.proeducate.com/courses/static_files/docs/LeadBasedPaintDisclosure.pdf)  [**Agency Disclosure**](https://www.proeducate.com/courses/static_files/docs/LA/AgencyDisclosure2014.pdf)  [**Agency Disclosure Pamphlet**](https://www.proeducate.com/courses/static_files/docs/LA/AgencyDisclosurePamphlet2014.pdf)  [**Dual Agency Disclosure**](https://www.proeducate.com/courses/static_files/docs/DualAgencyDisclosure.pdf)  [**"As Is" Form**](https://www.proeducate.com/courses/static_files/docs/asisclause.PDF)  [**Interest Rates Sheet**](https://www.proeducate.com/courses/static_files/docs/interestrates.PDF)   |  | | --- | | **LICENSING APPLICATIONS** |   [**Initial Salesperson License Application "Part A"**](https://www.proeducate.com/courses/static_files/docs/LA/LREC_Initial_License_Application_SalesA_2015.pdf)  Part 1 of 2 of the Mandatory Initial Application for a Salesperson License.  [**Initial Salesperson License Application "Part B"**](https://www.proeducate.com/courses/static_files/docs/LA/LREC_Initial_License_Application_SalesB_2016.pdf)  Part 2 of 2 of the Mandatory Initial Application for a Salesperson License.  [**Initial Broker License Application "Part A"**](https://www.proeducate.com/courses/static_files/docs/LA/LA_Broker_Application_PartA.pdf)  Part 1 of 2 of the Mandatory Initial Application for a Broker License.  [**Initial Broker License Application "Part B"**](https://www.proeducate.com/courses/static_files/docs/LA/LA_Broker_Application_PartB.pdf)  Part 2 of 2 of the Mandatory Initial Application for a Broker License.  [**PSI Exam Bulletin**](https://www.proeducate.com/courses/static_files/docs/psiexamguide-la-re.pdf)  This bulletin provides you with information about the license examination and application process for becoming licensed as a real estate professional in the state of Louisiana. |

**WEBSITE LINKS**

**Regulatory Agencies**

*The following links will take you to sites that will contain information concerning licensure (if applicable), contact information, forms and documents, as well as important notices that can affect the appraisal, mortgage lending, and real estate industry within each state.*

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| **Real Estate** | | **Mortgage** | |
| [**Alabama**](http://arec.alabama.gov/) | [**Montana**](http://bsd.dli.mt.gov/license/bsd_boards/rre_board/board_page.asp) | [**Alabama**](http://www.bank.state.al.us/) | [**Montana**](http://www.banking.mt.gov/default.mcpx) |
| [**Alaska**](https://www.commerce.alaska.gov/web/cbpl/ProfessionalLicensing/RealEstateCommission.aspx) | [**Nebraska**](http://www.nrec.ne.gov/) | [**Alaska**](https://www.commerce.alaska.gov/web/) | [**Nebraska**](http://www.ndbf.org/) |
| [**Arizona**](http://www.re.state.az.us/) | [**Nevada**](http://www.red.state.nv.us/) | [**Arizona**](http://www.azdfi.com/) | [**Nevada**](http://www.fid.state.nv.us/) |
| [**Arkansas**](http://www.state.ar.us/arec/arecweb.html) | [**New Hampshire**](http://www.state.nh.us/nhrec/) | [**Arkansas**](http://www.securities.arkansas.gov) | [**New Hampshire**](http://www.state.nh.us/banking) |
| [**California (BRE)**](http://www.dre.ca.gov/) | [**New Jersey**](http://www.state.nj.us/dobi/remnu.shtml) | [**California (DBO)**](http://www.dbo.ca.gov/) | [**New Jersey**](http://www.dobi.nj.gov/) |
| [**Colorado**](http://www.dora.state.co.us/real-estate/) | [**New Mexico**](http://www.rld.state.nm.us/) | [**Colorado**](http://www.dora.state.co.us/banking/) | [**New Mexico**](http://www.rld.state.nm.us/) |
| [**Connecticut**](http://www.state.ct.us/dcp) | [**New York**](http://www.dos.ny.gov/licensing/re_salesperson/commission_rates.html) | [**Connecticut**](http://www.state.ct.us/dob) | [**New York**](http://www.dfs.ny.gov/) |
| [**Delaware**](http://dpr.delaware.gov/boards/realestate/index.shtml) | [**North Carolina**](http://www.ncrec.state.nc.us/) | [**Delaware**](http://www.state.de.us/bank) | [**North Carolina**](http://www.nccob.gov/public/) |
| [**DC**](http://www.pearsonvue.com/dc/realestate/) | [**North Dakota**](http://www.realestatend.org/) | [**DC**](http://disb.dc.gov/) | [**North Dakota**](http://www.nd.gov/dfi/) |
| [**Florida**](http://www.myfloridalicense.com/Dbpr/re/index.html) | [**Ohio**](http://www.com.state.oh.us/real/) | [**Florida**](http://www.fldfs.com/) | [**Ohio**](http://www.com.ohio.gov/fiin/) |
| [**Georgia**](http://www.grec.state.ga.us/) | [**Oklahoma**](http://orec.ok.gov/) | [**Georgia**](http://dbf.georgia.gov/) | [**Oklahoma**](http://www.osbd.state.ok.us/) |
| [**Hawaii**](http://www.hawaii.gov/hirec/) | [**Oregon**](http://www.rea.state.or.us/) | [**Hawaii**](http://www.hawaii.gov/dcca/areas/dfi/) | [**Oregon**](http://www.oregondfcs.org/) |
| [**Idaho**](http://irec.idaho.gov/) | [**Pennsylvania**](http://www.dos.pa.gov/ProfessionalLicensing/BoardsCommissions/RealEstateCommission/Pages/default.aspx) | [**Idaho**](http://finance.idaho.gov/) | [**Pennsylvania**](http://www.banking.state.pa.us/) |
| [**Illinois**](https://www.idfpr.com/DRE.asp) | [**Rhode Island**](http://www.dbr.state.ri.us/) | [**Illinois**](http://www.obre.state.il.us/) | [**Rhode Island**](http://www.dbr.state.ri.us/) |
| [**Indiana**](http://www.in.gov/pla/real.htm) | [**South Carolina**](http://www.llronline.com/POL/REC/) | [**Indiana**](http://www.in.gov/dfi) | [**South Carolina**](http://www.banking.sc.gov) |
| [**Iowa**](http://www.state.ia.us/government/com/prof/sales/home.html) | [**South Dakota**](http://dlr.sd.gov/bdcomm/realestate/) | [**Iowa**](http://www.idob.state.ia.us/) | [**South Dakota**](http://dlr.sd.gov/banking/default.aspx) |
| [**Kansas**](https://www.krec.ks.gov/) | [**Tennessee**](http://www.state.tn.us/commerce/boards/trec/) | [**Kansas**](http://www.osbckansas.org/) | [**Tennessee**](http://www.state.tn.us/financialinst/) |
| [**Kentucky**](http://krec.ky.gov/) | [**Texas**](http://www.trec.state.tx.us/index.asp) | [**Kentucky**](http://www.kfi.ky.gov/Pages/default.aspx) | [**Texas (SML)**](http://www.sml.texas.gov/) |
| [**Louisiana**](http://www.lrec.state.la.us/) | [**Utah**](http://realestate.utah.gov/) | [**Louisiana**](http://www.ofi.state.la.us/) | [**Texas (OCCC)**](http://occc.texas.gov/) |
| [**Maine**](http://www.maine.gov/pfr/professionallicensing/professions/real_estate/) | [**Vermont**](http://www.vtprofessionals.org/opr1/real_estate/) | [**Maine**](http://www.maine.gov/pfr/financialinstitutions/) | [**Utah**](http://www.dfi.utah.gov/) |
| [**Maryland**](http://www.dllr.state.md.us/license/mrec/) | [**Virginia**](http://www.dpor.virginia.gov/Boards/Real-Estate/) | [**Maryland**](http://www.dllr.state.md.us/finance/) | [**Vermont**](http://www.dfr.vermont.gov/) |
| [**Massachusetts**](http://www.state.ma.us/reg/home.htm) | [**Washington**](http://www.dol.wa.gov/business/realestate/) | [**Massachusetts**](http://www.mass.gov/dob) | [**Virginia**](http://www.scc.virginia.gov/bfi/index.aspx) |
| [**Michigan**](http://www.michigan.gov/lara/0,4601,7-154-72600_72602_72731_72871---,00.html) | [**West Virginia**](http://www.wvrec.org/) | [**Michigan**](http://www.michigan.gov/difs) | [**Washington**](http://www.dfi.wa.gov/) |
| [**Minnesota**](http://mn.gov/commerce/licensees/real-estate/) | [**Wisconsin**](http://dsps.wi.gov/Default.aspx?Page=a1b74f52-abe6-42f3-86b6-a8f85693bc01) | [**Minnesota**](http://www.commerce.state.mn.us/) | [**West Virginia**](http://www.wvdob.org/) |
| [**Mississippi**](http://www.mrec.ms.gov/) | [**Wyoming**](http://realestate.state.wy.us/) | [**Mississippi**](http://www.dbcf.state.ms.us/) | [**Wisconsin**](http://www.wdfi.org/) |
| [**Missouri**](http://pr.mo.gov/realestate.asp) |  | [**Missouri**](http://finance.mo.gov/) | [**Wyoming**](http://audit.state.wy.us/banking) |

[**NMLS (Nationwide Mortgage Licensing System)**](http://mortgage.nationwidelicensingsystem.org)This is the official site of the Nationwide Mortgage Licensing System. It is the system of record for non-depository, financial services licensing or registration for participating state agencies, including the District of Columbia and U.S. Territories of Puerto Rico, the U.S. Virgin Islands, and Guam.  In these jurisdictions, NMLS is the official system for companies and individuals seeking to apply for, amend, renew and surrender license authorities managed through NMLS by 58 state or territorial governmental agencies. NMLS itself does not grant or deny license authority.

**Licensing Testing Services**

These links will take you to sites that will contain examination information and applications for state licensing examinations administered by one of the licensing testing services listed below. Please check with the appropriate regulatory agency regarding licensing regulations and procedures **prior** to scheduling your licensing examination.

[**Applied Measurement Professionals, Inc. (AMP)**](http://www.goamp.com)

[**Pearson VUE (formerly Promissor)**](http://www.pearsonvue.com/)

[**PSI Examinations**](http://candidate.psiexams.com/index.jsp)

**Other Useful Links**

[**Appraisal Foundation**](http://www.appraisalfoundation.org/)  
The Appraisal Foundation is a non-profit education organization dedicated to the advancement of the real estate appraisal profession. The Appraisal Foundation is charged with the development and promulgation of professional appraisal standards and appraiser qualifications.

[**Appraisal Institute**](http://www.appraisalinstitute.org/)  
This is a private organization that offers educational programs and designations associated with the real estate appraisal industry.

[**ARELLO**](http://www.arello.org/)  
ARELLO stands for the Association of Real Estate License Law Officials. They are a not-for-profit association made up of entities involved in regulating the practice of real estate.

[**American Society of Home Inspectors**](http://www.ashi.com/)  
The American Society of Home Inspectors (ASHI) is a non-profit organization with the goal of building consumer awareness of home inspectors and to enhance professionalism by developing high standards of practice in the home inspection industry.

[**Building Owners and Managers Association**](http://www.boma.org/)  
BOMA stands for the Building Owners and Managers Association. BOMA provides a network forum for industry professionals to discuss mutual problems, exchange ideas, and share experience and knowledge.

[**Certified Commercial Investment Members**](http://www.ccim.com/)  
The Certified Commercial Investment Members institute confers the designation of CCIM, and is an affiliate of the National Association of Realtors (NAR).

[**Environmental Protection Agency**](http://www.epa.gov/)  
This is the official site of the Environmental Protection Agency (EPA). At this site, you can find information concerning such important issues as lead based paint, radon, and asbestos.

[**Fannie Mae**](http://www.fanniemae.com/)  
This is the official site of Fannie Mae. At this site, you can get a good idea as to what role this organization plays in the mortgage market.

[**Federal Reserve**](http://www.federalreserve.gov/)  
This is the official site of the “Fed”. At this site, you can learn about the role it plays in the economy.

[**Federal Emergency Management Agency (FEMA)**](http://www.fema.gov/)  
This is the official site of the Federal Emergency Management Agency. Here, you can get a better feel about how this government agency assists citizens during many different types of emergencies.

[**Findlaw**](http://www.findlaw.com/)  
This site has a tremendous amount of information concerning the United States legal system. At this site, you can search for many laws and court cases.

[**Freddie Mac**](http://www.freddiemac.com/)  
This is the official site of Freddie Mac. At this site, you can get a good idea as to what role this organization plays in the mortgage market.

[**Department of Agriculture's Farm Service Agency**](http://www.fsa.usda.gov/)  
This is the official site of the Department of Agriculture's Farm Service Agency (FSA). The FSA focuses on stabilizing farm income, helping farmers conserve land and water resources, providing credit to new or disadvantaged farmers and ranchers, and helping farm operations recover from the effects of disaster.

[**Ginnie Mae**](http://www.ginniemae.gov/)  
This is the official site of Ginnie Mae. At this site, you can get a good idea as to what role this organization plays in the mortgage market.

[**HUD (Department of Housing and Urban Development)**](http://www.hud.gov/)  
This is the official site of the Department of Housing and Urban Development (HUD). At this site, you can find a tremendous about of information concerning many important features of housing including fair housing laws and governmental housing loans.

[**Institute of Real Estate Management**](http://www.irem.org/)  
The Institute of Real Estate Management (IREM), an affiliate of the National Association of Realtors (NAR), is an association of property and asset managers.

[**National Association of Exclusive Buyer Agents**](http://www.naeba.org/)  
NAEBA stands for the National Association of Exclusive Buyer Agents. NAEBA Members are dedicated to representing homebuyers exclusively in a real estate transaction.

[**National Association of Independent Fee Appraisers**](http://www.naifa.com/)  
The National Association of Independent Fee Appraisers (NAIFA) is a non-profit professional association of real estate appraisers.

[**National Association of Real Estate Brokers**](http://www.nareb.com/)  
The National Association of Real Estate Brokers (NAREB) is a national trade association dedicated to bringing together the nation's minority professionals in the real estate industry.

[**National Association of Realtors**](http://www.realtor.com/)  
This is the official site of the National Association of Realtors (NAR). At this site you can search for properties, and find out all of the functions of NAR.

[**Real Estate Buyer’s Agent Council**](http://www.rebac.net/)  
The Real Estate Buyer’s Agent Council (REBAC) confers the designation of ABR, and is an affiliate of the National Association of Realtors (NAR).

[**United States Department of Justice**](http://www.usdoj.gov/atr/)  
This is the United States Department of Justice’s web page for its Antitrust Division. Here, you can find valuable information about current antitrust cases that are being prosecuted as well as a wealth of information about antitrust crimes such as price fixing and market allocation.

[**United States Department of Justice’s web page for the American with Disabilities Act**](http://www.usdoj.gov/crt/ada/adahom1.htm)  
This is the United States Department of Justice’s web page for the American with Disabilities Act (ADA). This is the site to search when you need additional information about the ADA.

[**United States Geological Survey**](http://www.usgs.gov/)  
This is the official site of the United States Geological Survey (USGS), which is a non-regulatory office within the Department of the Interior. The USGS serves the U.S. as an independent fact-finding agency that collects, monitors, analyzes, and provides scientific understanding about natural resource conditions, issues, and problems.