

ARIZONA

Real Estate, Cemetery and Membership Camping Brokers and Salespersons

Candidate Information Bulletin

For examinations on and after September 15, 2006

*Register online at
www.prometric.com/arizona*

Published by



Providing License Examinations for the State of Arizona

800.899.4091 • Fax: 800.347.9242 • TDD: 800.790.3926 • www.prometric.com/arizona

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Revised 20090819

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Introduction

A message from ADRE

The Arizona Department of Real Estate (ADRE), a government agency, is charged with enforcing the laws and rules governing the real estate profession in Arizona.

The ADRE has contracted with Prometric Inc. (Prometric) to develop and administer licensing examinations for salespersons and brokers in real estate, cemetery and membership camping sales.

Arizona is **not** reciprocal with any other state or country. An applicant for a real estate, cemetery or membership camping license in Arizona must meet the Arizona requirements in effect at the time of application **regardless** of the applicant's licensed status in another state.

At a glance

Follow these main steps if you are interested in obtaining a license through ADRE.



To obtain your license

- 1 Review this Bulletin thoroughly to:
 - determine any exams needed, experience and education required, and other license requirements
 - understand exam registration, expiration and rescheduling provisions
- 2 Contact Prometric to register and pay for your exam and to schedule an appointment to take it.
The easiest way to register is online at www.prometric.com/arizona. Phone, fax and mail options are also available. (See Page 4)
- 3 Prepare for your exam, using this bulletin and other materials.
- 4 Take the scheduled exam, bringing required identification to the test center.
You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do. (For more information about taking your exam, see Page 7.)
- 5 Apply for your license through the ADRE.
Send the license application form and any other required information plus any fees to the ADRE within one year after you pass the exam. (For details, see Page 9.)



Important If you do not apply by 5 p.m. on the last business day of the one-year period, you will be required to take and pass the exam again before becoming eligible to apply for a license.



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.899.4091

Fax: 800.347.9242

TDD User: 800.790.3926

Visit our Web site at www.prometric.com/arizona

Direct applications and questions about applications for licensure to:

Arizona Department of Real Estate

2910 N 44th Street, Suite 140

Phoenix, AZ 85018

Phone: 602.771.7700

Fax: 602.955.6284

Visit the Department's Web site at www.azre.gov

Understanding license requirements

Pursuant to A.R.S. §32-2124, all applicants applying for an original license shall show evidence satisfactory to the Commissioner:

- Of the honesty, truthfulness, good character and competency of the applicant.
- That the applicant has not had a license denied within one year, or revoked within two years, immediately preceding the application date.
- That the applicant is at least 18 years of age when applying for a license.
- That a real estate license applicant has completed prelicensure education course(s) prescribed and approved by the Commissioner of at least 90 classroom hours and has passed the school's final examination.
- That the applicant for a broker's license has demonstrated at least three years of actual experience as a licensed broker or licensed salesperson during the five-year period immediately preceding the date of application.

An applicant must have passed the state examination within one year preceding the application for licensure. (§32-2125.01)

Depending on the answers you provide on the Original Licensure Questionnaire on Page 17, you may also be required to submit a signed statement providing details, certified copies of documents relating to any disclosure(s), and additional information and documents. Review the instructions on Form LI-400 on Page 14 to determine what documentation you will be required to furnish.



Note Issuance of a license depends on review and approval of all license application material. Passing an exam does not guarantee that you will be issued a license.

Licensed experience required of all broker applicants

You must have at least three years licensed experience as a salesperson or broker within the preceding five-year period to apply for a broker's license.

If your licensed experience was acquired in Arizona, the ADRE will automatically calculate your experience when you submit the Broker Candidate Experience Verification Form(s); a separate request is not necessary. If your experience was acquired in a state other than Arizona, you must obtain a certified license history from each state in which you held a salesperson or broker's license during the past five years.

To substantiate that you meet the experience requirement for a broker's license, your current broker must complete and sign a Broker Candidate Experience Verification Form (Experience Verification, form #LI-226) on Page 16. The form is also available at ADRE's Web site at www.azre.gov.

If you were licensed as the designated broker or employing broker, complete and sign the form yourself for the applicable period.

The ADRE will review and determine a “valid through” date, and return the authenticated Experience Verification Form(s) to you to take to the examination. You will also need these forms to apply for the license.

If you do not apply for a broker’s license on or before the “valid through” date, you must resubmit the original Experience Verification Form(s) to ADRE and have them updated. If your licensed experience was acquired during the first three years of the preceding five-year period and you are not currently actively licensed and working in real estate, a delay in applying for a license could place your experience outside the five-year window and render some of your licensed experience not applicable toward the licensed experience requirement.

Education required of real estate applicants

You must complete a minimum of 90 classroom hours of salesperson or broker preclicensure education, as applicable, at a school approved by ADRE and pass both the school and state examinations to apply for an Arizona real estate license.

After you complete the course and pass the school examination, the school will provide you with a **Prelicensure Education Certificate** verifying that you have met the preclicensure education requirement. Contact Prometric to schedule an appointment to take the state examination. Take the Prelicensure Education Certificate with you to the examination. You will also need this form to apply for the license.



Note Arizona law requires preclicensure education hours to be **classroom hours**. For this reason, correspondence, Internet and distance learning courses are **not** accepted for preclicensure education credit.

Registering and scheduling your exam appointment

You are encouraged to register and schedule at one time using Prometric’s Internet registration and scheduling system. Registration and scheduling is also available by phone. If you prefer, you can register by fax or by mail, but be aware that is a two-step process. Schedule your exam early to get your preferred site and time.



Hint Register and schedule your exam online in just one easy step.

Holidays. Testing does generally not occur on the following holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Additional state holidays may be observed in the state where you schedule your exam appointment.

Accommodations. If you require ADA accommodation, see “Special test considerations” on Page 5 before registering.

On the Internet—a one-step process

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.



To register and schedule an exam online

- 1 Access www.prometric.com/arizona and click **For Test Takers**.
- 2 Click on the link under **Real Estate**.
- 3 Click on **Schedule your test** and follow the prompts.

By phone—a one-step process

You may register and schedule your examination by calling 800.899.4091 between 6 a.m. and 7 p.m. (Mountain Time), Monday through Friday. Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form (Page 19) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder's signature on the fax.

You may mail your completed exam registration form (Page 19) and the appropriate exam fee. When registering by mail, you may pay the exam fee by including a Visa or MasterCard number, company check, cashier's check or money order. **Personal checks and cash are not accepted.**

Faxed registrations are processed within 24 hours, or one business day, of receipt. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing. Once your registration has been processed, you can schedule an appointment by calling 800.899.4091. Please record and retain the number confirming your appointment.



Note Exam fees are valid for 90 days from receipt at Prometric. **Fees are not refundable or transferable.**

Rescheduling your appointment

To avoid a rescheduling fee, you must contact Prometric at least **three full business days** before the day of your scheduled appointment. **Before you reschedule your exam**, refer to the following table to determine the **last day** you may reschedule without paying another full exam fee.

Last day to reschedule with no fee

If your exam is on:	Call by 7 p.m. (Mountain time) the previous:
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days (call earlier).

If you do not allow at least three full business days to reschedule your appointment, your exam fee will be forfeited and you will need to pay another full exam fee and schedule another exam appointment.

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, your exam fee will be forfeited and you will need to pay another full exam fee and schedule another exam appointment.

If you are unable to attend your scheduled exam due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule may be waived. Prometric reserves the right to request documentation to support any illness or emergency.

Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone or e-mail; however, you may check for testing site closures by calling Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a testing center is open for testing and you choose not to appear for your appointment, your exam fee will be forfeited and you will need to pay another full exam fee and schedule another exam appointment.

Special test considerations

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the Americans with Disabilities Act an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

Note to those for whom English is a second language: a language barrier is not considered a disability.

Testing centers

Arizona

Test center locations are subject to change. Test center locations in surrounding states are available online at www.prometric.com or by calling 800.853.5448.

Arizona Test Sites	Directions
Casa Grande 520 N Camino Mercado Blvd., Suite 9 Casa Grande, AZ 85222 520.836.2238	From I-10: Take exit 194 and go west. Take the first left into the Palm Center Complex. Once in the Palm Center parking lot, turn right and continue to end of complex.
Flagstaff 2615 North Fourth Street, Suite 8 Flagstaff, AZ 86004 928.774.0382	From I-40: Take exit 201 (Country Club). Follow the exit ramp on the overpass and go west to Fourth Street. Turn right. The testing center is on the left at the corner of Rose Street. Parking is in the rear of the building.

<p>Goodyear 13770 West Van Buren St. Suite 100 Goodyear, AZ 85338 623.932.7800</p>	<p>From I-10: Take Litchfield Road exit 128 and go south. Turn left on Van Buren Street. The testing center is located on the left-hand side of the road.</p>
<p>Phoenix 1951 W. Camelback Road, Suite 120 Phoenix, AZ 85015 602.973.8945</p>	<p>From I-17: Take the Camelback Road exit and go east. The testing center is located just before the N 19th Avenue intersection.</p>
<p>Tempe 1275 W. Washington St., Suite 110 Tempe, AZ 85281 602.273.9145</p>	<p>From 202: Take the East Washington Street exit and go west. Continue until East Washington Street becomes West Washington Street. The test center is located between South 56th Street and North Priest Drive.</p>
<p>Tucson 5255 East Williams Circle Suite 4100 Fourth Floor Tucson, AZ 85711 520.514.6399</p>	<p>From I-10 east: Take the Congress/Broadway Blvd. exit and go east. Go through downtown on Broadway Blvd. Turn right on Williams Blvd. Immediately turn right onto Williams Circle. From I-10 west: Exit at Alvernon Way and go north. Alvernon Way becomes Golf Links Road. Turn left onto Swan Road. Continue to E. Broadway Blvd. and turn right. Turn right at Williams Blvd. Immediately turn right onto Williams Circle. The test center is located on the fourth floor of the West Tower (use the west elevators).</p>

Preparing for your exam

Planned preparation increases your likelihood of passing your exam. Use the following suggestions to help you prepare:

- Use the correct edition of the Bulletin.
- Select study materials that cover all the topics in the content outline.
- Maximize the effectiveness of your exam preparation. Study frequently and for periods of about 45 to 60 minutes in length.

Study materials The exam content outlines in this Bulletin are the basis for the exams. The content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

Successful completion of the examination depends upon a thorough understanding of state and federal law and accepted principles and practices of the real estate profession. Answers to exam questions are based on information found in one or more of the references listed in the content outlines section. This does not imply that you must own all of these books or that they are the only references that you might find valuable as study material. Neither the ADRE nor Prometric reviews or approves any study materials.



Hint Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

Taking your exam

Your exam will be given by computer at a Prometric testing center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

Arrival. You should arrive at least **15 minutes before** your scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and supporting materials.

Documentation required. At the testing center, you must present your:

- Prelicensure education certificate;
- Experience Verification Form(s), if applicable; and
- A valid form of identification that **must**:
 - Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
 - Contain both a current photo and your signature (if not you must present two identification cards: one with your photo and one with your signature).
 - Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Testing regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each testing center. Failure to follow any of these security procedures may result in the disqualification of your examination. Prometric reserves the right to audiotape and videotape any examination session. All of the examinations are **closed book**.

References • No reference materials, papers or study materials are allowed at the test center. If you are found with these or any other aids, you will not be allowed to continue the exam and your answers will not be scored.

Calculators • A calculator or slide rule is allowed. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used. Calculators will be available at the test center.

Personal items Prometric is not responsible for items left in the reception area of the testing center. While lockers are provided, it is recommended that personal items not be brought into the testing center. Note the following:

- Electronic equipment—cameras, tape recorders, cell phones, PDAs, pagers, etc.—is not permitted in the testing room and must be powered off while stored in a locker.
- Pocket items—keys, wallet, etc.—must remain in your pocket or be stored in a locker during testing.
- Other personal items—digital watches, outerwear that is not being worn while testing (sweater, jacket, etc.), briefcases, purses, etc.—are not permitted in the testing room.

- Breaks**
- If you leave the testing room while an exam is in progress, you must sign out/in on the roster and you will lose exam time.
 - You are not allowed to use any electronic devices or phones during breaks.

- Visitors**
- No guests, visitors or family members are allowed at the testing center.

Misconduct or disruptive behavior

- Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are: giving or receiving help, taking part in an act of impersonation, removing test materials or notes from the testing room, using rude or offensive language and behavior that delays or interrupts testing.

- Weapons**
- Weapons are not allowed at the testing center.

Copyrighted questions. All test questions are the copyrighted property of Prometric Inc. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these test questions by any means, in whole or in part, without our written permission. Doing so may subject you to severe civil and criminal penalties, including up to five years in prison and/or a \$250,000 fine for criminal violations.

If questions arise. Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

If you would like to formally appeal your score, you must follow the process outlined in the "Appeals process" section on Page 9.

Your exam results

At the end of your exam, your score will be shown on the screen and you will receive a printed score report. Examination results are confidential and will be revealed only to the applicant and ADRE.

If you did not pass the examination, the report will indicate your overall score and numerical percentage of questions answered correctly on each major section of the exam. These section scores are shown to guide you and your trainer about areas requiring additional preparation before retesting. (This detail is not shown if you pass the examination.)

Duplicate score report. You may call or write to Prometric up to five years after the completion of the examination to request a duplicate of your report. There is a \$10 charge for this optional service if the examination was taken less than one year before the request. After one year, the duplicate score report cost is \$25. Duplicate score reports can be requested by calling 800.899.4091 or by using the Examination Registration Form.

Examination retakes

If you have allowed your examination registration to expire, or were unsuccessful in your exam attempt, you may re-register and schedule your exam by phone, fax or mail (see "Registering and scheduling your exam appointment on Page 3). Another exam fee is required.

If you pass only part of the exam, you have up to one year to pass the other part of the examination and apply for a license. If you do not do so within one year, you will be required to retest. (A Broker candidate's eligibility to retest is also subject to the "valid through" date – see "Licensed experience required of all broker applicants" on Page 2.)



Note There is no limit to the number of times you may take the examinations, however, it is recommended that you spend time studying between attempts.

Appeals process

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Our personnel will review your comments, but you will not receive a direct response.

If you are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name and ID number (usually your Social Security number), the exam title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Prometric
ATTN: Appeals Committee
1260 Energy Lane
St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

Obtaining your license

As you pass each portion of the State examination, you will be issued a passing score report. Upon passing both parts, a third score report, which is your **application for licensure**, will be issued at the test site. Please submit all three Examination Score Report sheets when applying for licensure. Follow the instructions on the application to apply for a license. Additional instructions for specific license applicants are noted below.

License applicant instructions

Each licensed salesperson and broker in Arizona, whether active or inactive, must have available a current copy of the Department's statutes and rules. The Arizona Real Estate Law Book, published by ADRE, contains the required material. It may be purchased at the ADRE office in Phoenix or Tucson, or by mail. The Law Book is also available online at ADRE's Web site, www.azre.gov.

Salesperson's license applicant

You must apply for a license within one year of passing the examination. If you do not make application by 5 p.m. on the last business day of the one-year period, you will be required to take and pass the state examination again before becoming eligible to apply for a license.

Broker's license applicant

You must apply for a license within one year after passing the state examination, or prior to expiration of the "valid through" date on your broker verification, whichever is earlier. If you do not apply by 5 p.m. on the last business day of the applicable period, you may no longer meet the licensed experience requirement. If that occurs,

at a minimum you will be required to take and pass the state examination again before being eligible to apply for a license. Your experience may have to be verified again.

Applicants previously licensed in Arizona

If you were previously licensed in Arizona and that license expired and was not renewed within one year of expiration, you must begin again as an original applicant.

Examination overview

Item-development staff at Prometric and industry professionals research the exam content and write questions. The questions are then submitted to industry professionals in Arizona for review and approval.

Examinations given by Prometric include:

Exam	# of Questions	Length of Exam
Real estate broker - National	80	120 minutes
Real estate broker - State-Specific	60	90 minutes
Real estate salesperson - National	80	120 minutes
Real estate salesperson - State-Specific	60	90 minutes
Cemetery salesperson*	30	
Cemetery broker*	30	
Membership camping salesperson*	30	
Membership camping broker*	40	

*No prelicensure education is required for these licenses and content information is not included in the bulletin.

Exam content outlines

The following outlines are the basis of the real estate salesperson and broker exams. Each exam will contain questions about the subjects in its outline.

The percentages indicate the relative weight assigned to each section of the exam. For example, if a section has

10 percent assigned, 6 questions will be drawn from it on a 60-question exam, 10 on a 100-question exam, and 15 on a 150-question exam.

You will need a minimum of 75% to pass each exam.

AZ Real Estate Salesperson National Exam Content Outline
80 questions—2-hour limit

- I. Business Practice and Ethics - 21%**
 - A. Professional Ethics
 1. Responsibility to the Public
 2. Unlawful Practice of Law
 - B. Federal Requirements for Real Estate
 1. Fair Housing and Anti-Discrimination
 2. Violations of Sherman Antitrust Act
 3. Advertising
 4. RESPA
 5. Telemarketing Laws
 - C. Risk Reduction
 - D. Trust Accounts
- II. Agency - 15%**
 - A. Principles of Agency
 1. Creating Agency
 2. Liabilities
 3. Types and Functions of Agency
 4. Roles and Responsibilities of Licensee
 5. Terminating Agency

- B. Listing Procedures
 1. Disclosing Agency Relationships
 2. Evaluating Property
 3. Disclosing of Property Conditions
 4. Fraud and Misrepresentations
- C. Listing Agreement
 1. Legal Requirements
 2. Fiduciary Duties and Representations
 3. Terminating Listing
 4. Types of Listings
- D. Buyer Representation
 1. Disclosing Agency Relationships
 2. Evaluating Property
 3. Disclosing Property Conditions
 4. Fraud and Misrepresentation
- III. Property - 17%**
 - A. Characteristics of Property
 1. Legal Description of Property
 2. Interpreting Physical and Economic Characteristics of Property
 3. Real and Personal Property
 - B. Ownership and Estates in Land
 1. Title

- 2. Types of Ownership
- 3. Types of Estates
- C. Government Restrictions
 - 1. Governmental Powers (Police, Eminent Domain, Escheat, Taxation)
 - 2. Environmental Regulations and Disclosures
 - 3. Water Rights
- D. Private Restrictions
 - 1. Voluntary and Involuntary Liens
 - 2. Covenants, Conditions and Restrictions
 - 3. Other Encumbrances

IV. Property Valuation and the Appraisal Process - 6%

- A. Principles of Valuation
 - 1. Value, Price and Cost
 - 2. Characteristics of Property That Affect Value
 - 3. Principles of Value
- B. Determining Value
 - 1. Direct Sales Comparison (Market Data) Approach
 - 2. Cost Approach
 - 3. Income Approach
- C. Appraisal
 - 1. Purpose and Use of Appraisal
 - 2. Role of Appraiser
 - 3. Role of Licensee in Property Valuation

V. Real Estate Sales Contracts - 17%

- A. Purpose, Scope, and Elements of Real Estate Sales Contracts
- B. Offers and Counteroffers
 - 1. Purpose of Offer and Counteroffer
 - 2. Valid Methods of Communicating Offers
- C. Earnest Money
- D. Completion, Termination, Breach

VI. Financing - 9%

- A. Essentials of Financing
 - 1. Mortgages, Deeds of Trust, and Their Provisions
- B. Lender Qualification Process
 - 1. Pre-qualifying Considerations
 - 2. Loan Repayment
- C. Types of Financing
 - 1. Loan Programs, Their Benefits and Requirements
 - 2. Financing Methods
- D. Foreclosure and Alternatives
- E. Pertinent Laws and Regulations
 - 1. Truth-in-Lending Act/Regulation Z
 - 2. Equal Credit Opportunity Act
 - 3. Fair Credit Reporting Act

VII. Closing/Settlement and Transferring Title - 5%

- A. Settlement Statement and Other Critical Documents
- B. Closing/Settlement
 - 1. Purpose of Closing/Settlement
 - 2. Legal Requirements
- C. Transferring Title
 - 1. Methods of Transfer (Includes Deeds)
 - 2. Recording Title
- D. Title Insurance
 - 1. Purpose and Scope of Title Insurance
 - 2. Essentials of Title Insurance

VIII. Property Management - 5%

- A. Leases
- B. Property Manager and Owner Relationships
- C. Income Property Concepts
- D. Trust Accounts

References

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6. *Real Estate Law*, Fifth Edition, 2003, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.
7. *Real Estate Principles*, Ninth Edition, 2003, South-Western Educational Publishing/Thomson Learning, 10650 Toebben Drive, Independence, KY 41051, ecatalog.thomsonlearning.com.
8. *The Essentials of Real Estate Finance*, Tenth Edition, 2000, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.
9. *The Essentials of Practical Real Estate Law*, Third Edition, 2004, Thomson Delmar Learning, P.O. Box 6904, Florence, KY 41022, www.delmarlearning.com.
10. *The Language of Real Estate*, Fifth Edition, 2000, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.

**AZ Real Estate Broker
National Exam Content Outline**

80 questions—2-hour limit

- I. Business Practice and Ethics - 23%**
 - A. Professional Ethics
 - 1. Responsibility to the Public
 - 2. Unlawful Practice of Law
 - B. Federal Requirements for Real Estate
 - 1. Fair Housing and Anti-Discrimination
 - 2. Violations of Sherman Antitrust Act
 - 3. Advertising
 - 4. RESPA
 - 5. Telemarketing Laws
 - C. Risk Reduction
 - D. Trust Accounts
- II. Agency - 13%**
 - A. Principles of Agency
 - 1. Creating Agency
 - 2. Liabilities
 - 3. Types and Functions of Agency
 - 4. Roles and Responsibilities of License
 - 5. Terminating Agency
 - B. Listing Procedures
 - 1. Disclosing Agency Relationships
 - 2. Evaluating Property
 - 3. Disclosing of Property Conditions
 - 4. Fraud and Misrepresentations
 - C. Listing Agreement
 - 1. Legal Requirements
 - 2. Fiduciary Duties and Representations
 - 3. Terminating Listing
 - 4. Types of Listings
 - D. Buyer Representation
 - 1. Disclosing Agency Relationships
 - 2. Evaluating Property
 - 3. Disclosing Property Conditions
 - 4. Fraud and Misrepresentation
- III. Property - 17%**
 - A. Characteristics of Property
 - 1. Legal Description of Property
 - 2. Interpreting Physical and Economic Characteristics of Property
 - 3. Real and Personal Property
 - B. Ownership and Estates in Land
 - 1. Title
 - 2. Types of Ownership
 - 3. Types of Estates
 - C. Government Restrictions
 - 1. Governmental Powers (Police, Eminent Domain, Escheat, Taxation)
 - 2. Environmental Regulations and Disclosures
 - 3. Water Rights
 - D. Private Restrictions
 - 1. Voluntary and Involuntary Liens
 - 2. Covenants, Conditions and Restrictions
 - 3. Other Encumbrances
- IV. Property Valuation and the Appraisal Process - 6%**
 - A. Principles of Valuation
 - 1. Value, Price and Cost
 - 2. Characteristics of Property That Affect Value

- 3. Principles of Value
 - B. Determining Value
 - 1. Direct Sales Comparison (Market Data) Approach
 - 2. Cost Approach
 - 3. Income Approach
 - C. Appraisal
 - 1. Purpose and Use of Appraisal
 - 2. Role of Appraiser
 - 3. Role of Licensee in Property Valuation
- V. Real Estate Sales Contracts - 17%**
 - A. Purpose, Scope, and Elements of Real Estate Sales Contracts
 - B. Offers and Counteroffers
 - 1. Purpose of Offer and Counteroffer
 - 2. Valid Methods of Communicating Offers
 - C. Earnest Money
 - D. Completion, Termination, Breach
- VI. Financing - 9%**
 - A. Essentials of Financing
 - 1. Mortgages, Deeds of Trust, and Their Provisions
 - B. Lender Qualification Process
 - 1. Pre-qualifying Considerations
 - 2. Loan Repayment
 - C. Types of Financing
 - 1. Loan Programs, Their Benefits and Requirements
 - 2. Financing Methods
 - D. Foreclosure and Alternatives
 - E. Pertinent Laws and Regulations
 - 1. Truth-in-Lending Act/Regulation Z
 - 2. Equal Credit Opportunity Act
 - 3. Fair Credit Reporting Act
- VII. Closing/Settlement and Transferring Title - 10%**
 - A. Settlement Statement and Other Critical Documents
 - B. Closing/Settlement
 - 1. Purpose of Closing/Settlement
 - 2. Legal Requirements
 - C. Transferring Title
 - 1. Methods of Transfer (Includes Deeds)
 - 2. Recording Title
 - D. Title Insurance
 - 1. Purpose and Scope of Title Insurance
 - 2. Essentials of Title Insurance
- VIII. Property Management - 5%**
 - A. Leases
 - B. Property Manager and Owner Relationships
 - C. Income Property Concepts
 - D. Trust Accounts

References

- 1. *Agency Relationships in Real Estate*, Second Edition, 1994, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.
- 2. *Doing the Right Thing: A Real Estate Practitioner's Guide to Ethical Decision Making*, Third Edition, 2001, South-Western Educational Publishing/Thomson Learning, 10650 Toebben Drive, Independence, KY 41051, ecatalog.thomsonlearning.com.

3. *Mastering Real Estate Math*, Seventh Edition, 2002, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.
4. *Modern Real Estate Practice*, Sixteenth Edition, 2003, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.
5. *Real Estate Ethics, Good Ethics = Good Business*, Third Edition, 1995, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.
6. *Real Estate Law*, Fifth Edition, 2003, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.
7. *Real Estate Principles*, Ninth Edition, 2003, South-Western Educational Publishing/Thomson Learning, 10650 Toebben Drive, Independence, KY 41051, ecatlog.thomsonlearning.com
8. *The Essentials of Real Estate Finance*, Tenth Edition, 2000, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.
9. *The Essentials of Practical Real Estate Law*, Third Edition, 2004, Thomson Delmar Learning, P.O. Box 6904, Florence, KY 41022, www.delmarlearning.com.
10. *The Language of Real Estate*, Fifth Edition, 2000, Dearborn Financial Publishing, 30 South Wacker Drive, 25th Floor, Chicago, IL 60606-1719, www.dearbornRE.com.

AZ Real Estate Salesperson Broker State-Specific Exam Content Outline

60 questions—1.5-hour limit

- I. **Ownership/Transfer - 30%**
 - A. Legal Descriptions
 - B. Deeds
 - C. Liens and Judgments
 - D. Title/Recordation
 - E. Community Property
 - F. Homestead Exemptions
 - G. Subdivided and Un-subdivided Lands

- H. Common Interest Ownerships
 1. Time-shares
 2. Homeowner's Associations
- I. Water Rights
- J. Environmental Hazards and Regulations

II. Licensing - 10%

- A. Activities Requiring a License
- B. Issuance, Renewal, Revocation, and Suspension Procedures
- C. General Licensing Requirements and Recovery Fund
- D. Powers and Duties of the Real Estate Commissioner

III. Activities of Licensees - 35%

- A. Employment Contracts
- B. Advertising
- C. Offers
- D. Purchase Contracts
- E. Disclosures
- F. Handling of Funds
- G. Record Keeping and Documentation
- H. Agencies
- I. License Violations and Penalties
- J. Broker-Salesperson Relationships
- K. Compensation/Commissions

IV. Finance/Settlement - 20%

- A. Instruments
- B. Settlement Procedures
- C. Property Taxation
- D. Foreclosure and Forfeiture

V. Leasing and Property Management - 5%

- A. Arizona Residential Landlord and Tenant Act
- B. Property Management

References

1. *Arizona Real Estate Law Book*, 2005-2006 Edition, Arizona Department of Real Estate, 2910 North 44th Street, Suite 100, Phoenix, AZ 85018, www.azre.gov.
2. *Arizona Revised Statutes, Title 11-3 & 8, Title 12-9, Title 14-3 & 10, Title 25-2, Title 33, Title 42-1, and Title 49-1*, 2006, <http://www.azleg.state.az.us/>.

License application and forms

This section provides printable copies of various forms and information that may be needed or helpful for completing them. It contains the following:

- Document Checklist Form LI-400.
- Broker Candidate Experience Verification Instructions and Checklist.
- Broker Candidate Experience Verification Form LI-226.
- Original Licensure Questionnaire Form LI-214.
- Examination registration form.

DOCUMENT CHECKLIST

In responding to the Original Application, License Renewal or Reinstatement Questionnaire, you answered “Yes” to one or more of the questions. This checklist is also used for required interim reports between renewal periods. To complete your application for licensure and/or make full disclosure of an action taken against you, you are required to provide the following:

- A written statement** providing an account of the incident(s) leading to the action(s) taken against you. The statement should include the date and location of each incident; the name and location of any involved regulatory or criminal justice agency; the name and location of any involved court of jurisdiction; and, details regarding the outcome. The statement must be signed and dated.
- Three (3) current letters of character reference** signed and dated within the past 90-days from individuals who have known you for at least one (1) year. The references must be 18 years of age or older and not related to you by blood or marriage. The letters must include the reference’s contact information, including telephone number.
- A ten (10) year work history**, including the employer’s name and addresses, supervisor’s name and telephone number, dates of employment, position held and job description. Please include periods of unemployment.
- A set of fingerprint exemplars** (on a Department-issued fingerprint card) and the fingerprint processing fee per A.R.S. § 32-2108.01. (See Current Fee Schedule)
- Documents** that have been certified by a regulatory agency, criminal justice agency and/or court as being a true copy of the documents on file. (See the list of additional required documents below.)
- Any other documentation** that you believe demonstrates your qualifications for licensure.

DO NOT REMOVE STAPLES FROM CERTIFIED DOCUMENTS AS IT NULLIFIES THE CERTIFICATION.

ADDITIONAL REQUIRED DOCUMENTS

For Criminal Offenses, please provide the following, as applicable:

- A certified copy of the **police report** (officer’s narrative) concerning an arrest.
- A certified copy of the records from the **court of jurisdiction**, which may include:
 - Complaint and Indictment
 - Plea Agreement
 - Information
 - Order of or Dismissal from Probation
 - Pre-sentence Report
 - Judgment
 - Sentencing Documents
 - Order Expunging, Dismissing or Vacating a Conviction and Restoring Civil Rights

For Denial, Restriction or Disciplinary Action against a Professional License, please provide certified copies of the following, as applicable:

- Notice of Hearing and Complaint
- Findings of Fact and Conclusions of Law
- Consent or Settlement Agreement
- A current license history from each state in which you currently hold a professional or occupational license, and in which you held a license within the preceding five years. To be considered current, the license history must have been issued within 90 days of your filing with the Department.
- Answer
- Final Order or Administrative Ruling

For Civil Judgments, including any Recovery Fund Payment, please provide certified copies of the following, as applicable:

- Complaint and/or Amended Complaint
- Judgment
- Satisfaction of Judgment

If a regulatory agency, criminal justice agency or court of jurisdiction informs you the required records have been destroyed or are otherwise unavailable, obtain a written statement to that effect from the agency or court.

INSTRUCTIONS AND CHECKLIST BROKER CANDIDATE EXPERIENCE VERIFICATION FORM

Licensed Experience is Required

“PROMOTING MUTUAL RESPECT”

DO NOT SUBMIT APPLICATIONS BY FAX OR E-MAIL

Candidates for an Arizona real estate, cemetery, or membership camping broker's license must have ACTUAL EXPERIENCE as a real estate salesperson. The law requires a minimum of three years actual experience within the five-year period preceding the candidate's application. The Arizona Department of Real Estate ("Department") interprets the actual experience requirement to mean just-that-actual experience performing the duties for which a salesperson or broker's license is required. *The mere holding of a license will not meet this requirement.*

In order to demonstrate that the candidate meets this actual experience requirement, the Department requires the candidate's current designated or principal broker, as applicable, to verify that the person was engaged in real estate activities AND whether the person did so on a full-time or less than full-time basis. Actual experience is determined based on the average number of hours per month the applicant worked in the real estate, cemetery, or membership camping business.

If the candidate has three full years of actual, licensed experience, gained working full-time in real estate, then demonstration of additional experience will not be required. However, if the candidate worked part-time, or started and stopped for various brokers, then more experience than the minimum of three years will be required before the Department will deem the candidate to meet A.R.S. § 32-2124.

The Department will not look at experience that is more than five years old. If a candidate has real estate licensed experience but for the last three or four years (or more) has not been engaged in real estate, the candidate will not qualify to apply for a broker's license. Instead, the candidate must attain the experience as a real estate, cemetery, or membership camping salesperson (as applicable) before being eligible to seek a broker's license.

Instructions

Submit this completed form to the Department, which will determine your eligibility to take the state and national license examination. If your licensed experience is in another state, include a certified license history from the real estate regulatory agency there. The Department will return the completed and approved form to you by U.S. Mail. You must furnish the information in the box at the bottom of the Department-verified form when you call Prometric's Call Center at (800) 899-4091 to schedule your examination. ***You must take the approved form with you when you take the examination.***

Checklist

- If your licensed experience during the preceding five years was in Arizona, you do not need to request a license history from the Department. Otherwise, obtain and submit a license certification / history from each state in which you are licensed or have been licensed during the preceding five years.
- Fill in your name and contact information and send to your current broker. The broker is to complete and sign the form and return it to **you**.
- NOTE: Original signatures (yours and your current or former brokers') are required
- Submit the LI-226 form(s) to the Department with your license certification(s) **all together at one time.**
- The Department will determine your eligibility to take the state and national examinations. Allow a *minimum of three weeks for the Department to review your form(s) and determine your eligibility.***

“AN EQUAL EMPLOYMENT OPPORTUNITY AGENCY”

This form is available in alternate formats by contacting the Operations Office at 602-771-7760 or by email at forms@azre.gov



**STATE OF ARIZONA
DEPARTMENT OF REAL ESTATE**

2910 N. 44 St., Ste 140
Phoenix, AZ 85018
(602) 771-7700

400 W. Congress, Ste 523
Tucson, AZ 85701
(520) 628-6940

"PROMOTING MUTUAL RESPECT"

BROKER CANDIDATE EXPERIENCE VERIFICATION

Please review Instructions and Checklist BEFORE submitting this form. Providing false or misleading information to the Commissioner is grounds for denial, suspension or revocation of licensure under A.R.S. § 32-2153(B)(1).

CANDIDATE INFORMATION - TYPE OR PRINT LEGIBLY

Print Name		License No.
Mailing Address		
City/State/ZIP		
Daytime Phone:		Alt Phone or Email
Original Signature Required		Date

By my signature I affirm that my representations herein are true and I have the actual experience stated.

Employer Name: _____

<i>Occupation/Title at/for this Employer: (attach additional sheets as necessary)</i>	<i>Avg. No. of Hours Worked per Month</i>	<i>Beginning Date</i>	<i>Ending Date</i>
_____	_____	_____	_____
_____	_____	_____	_____

EMPLOYER INFORMATION - TO BE COMPLETED BY BROKER - TYPE OR PRINT LEGIBLY

Licensed Experience is Required. The candidate named below seeks to qualify for a broker's license in Arizona and must demonstrate "actual experience." If the candidate performed services on behalf of your brokerage that require a real estate, cemetery, or membership camping license (as applicable), please complete the broker portion of this form below and return it to the candidate. If you wish to provide additional information, check the box below and attach it to this form.

I affirm by my signature below that I am the Designated (Principal) Broker named below for the brokerage named below and that I/the brokerage employed the Candidate named above within the past five years. To the best of my knowledge and belief, the Candidate engaged in activities for which a (check one) Real Estate Cemetery Membership Camping license was required during the stated period. Additional statement is attached.

Name of Designated Broker:		
Brokerage Legal or DBA Name		
Business Address		
City/State/ZIP		
Daytime Phone:		Alt Phone or Email
Signature of Broker Original Signature Required		Date

[For Department use only]			
Experience Verified	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Experience Valid Thru: _____ "Valid Thru" Date
Authorized Employee Initials: _____	Date: _____		

"AN EQUAL EMPLOYMENT OPPORTUNITY AGENCY"

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STATE OF ARIZONA DEPARTMENT OF REAL ESTATE

2910 N. 44 St., Ste 140
Phoenix, AZ 85018
(602) 771-7700

400 W. Congress, Ste 523
Tucson, AZ 85701
(520) 628-6940

"PROMOTING MUTUAL RESPECT"

ORIGINAL LICENSURE QUESTIONNAIRE

The Arizona Department of Real Estate ("Department") requires you to provide information to determine your qualifications and suitability to hold an Arizona Real Estate License, a Cemetery License, or a Membership Camping License, under Arizona Revised Statutes, Title 32, Chapter 20, and Title 4, Chapter 28, of the Arizona Administrative Code. 1. A.R.S. §§ 32-2123 (B)(4), (5) & (6), 32-2108 and A.A.C. R4-28-301

You must answer these questions and submit them, together with your Application for an Original Arizona Real Estate License, to the Arizona Department of Real Estate ("Department"). If you do not answer **EVERY** question, your Application will be considered incomplete and it will be returned to you unprocessed.

Be certain you understand the questions and that your answers are correct. Failure to answer these questions truthfully may result in disciplinary action including, but not limited to, suspension or revocation. 2. A.R.S. § 32-2153 (B)(1). In addition, you may be subject to a civil penalty. 3. A.R.S. § 32-2160.01.

If you answer "yes" to any question, please provide a signed, detailed statement describing the facts and circumstances, including the date, time and location of the incident or event. You must also provide the documents identified on the Document Checklist, Arizona Department of Real Estate Form #LI-400, available from the Department offices or on its web page: www.azre.gov for the type of incident, offense, crime, judgment, or other action. You may include exculpatory or mitigating information, any evidence of rehabilitation, and any appropriate statement of remorse and acceptance of responsibility for the prior conduct.

1. In the past 10 years, have you had a professional or occupational license or registration of any kind denied, suspended, restricted or revoked? Yes No
2. In the past 10 years, have you had an administrative order or any other disciplinary action taken against any license issued to you by any local, state, or federal regulatory agency? Yes No
3. In the past 10 years, have you voluntarily surrendered any license during the course of an investigation or disciplinary proceeding? Yes No
4. In the past 10 years, have you entered into any consent decree, or had an injunction (either temporary or permanent), a suspension, an order, or a judgment issued which prohibited or restricted you from engaging in any profession or occupation? Yes No
5. In the past 10 years, have you had any judgment or order entered against you by any court involving fraud, dishonesty, misrepresentation, unfair trade practice, or moral turpitude? Yes No
6. In the past 10 years, have you had any judgment or order entered against you by any court arising out of the conduct of any business in real estate, cemetery property, time-share intervals, or membership campgrounds? Yes No
7. In the past 10 years, have you had any Subdivision Public Report or Registration to Sell real estate, time-shares, cemetery lots, or campground memberships denied or suspended? Yes No
8. Has any real estate recovery fund, or similar fund, ever made a payment that was charged against you or against a business for which you were the qualifying party? Yes No
9. Are there any disciplinary hearings, or other administrative actions pending against ANY professional or occupational licenses you hold in Arizona or in any other state? Yes No
10. Have you held or do you hold ownership interest of ten percent or more or exercise control in any business, corporation, partnership, or limited liability company that would have to answer "Yes" to questions #1 through #9? If your answer is "Yes," list on a separate page all of these businesses and your affiliation with each of them and identify which question(s) would require a "yes" answer. Yes No

If you answered "yes" to any question #1 through #10, submit a current certified license history from the licensing agency of each state in which you or the business(es) you identified in response to Question #10, is (are) now licensed or in which you or the business(es) were licensed at any time during the past five years.

ORIGINAL LICENSE QUESTIONNAIRE
(continued)

IMPORTANT NOTE: Please read this carefully

You must disclose a conviction even if it was a result of a plea agreement or a plea of *nolo contendere* (no contest). You must disclose all convictions whether or not the plea or verdict was set aside, judgment or sentencing was deferred, the conviction against you was dismissed or expunged, or if you have been pardoned.

11. Have you **ever** been convicted of any **felony** in Arizona or any other state? Yes No
12. In the past 10 years, have you been convicted of any **misdemeanor** in Arizona or any other state? Yes No
Note: You do not need to report minor traffic citations, which do not constitute a misdemeanor or felony offense. Conviction of D.U.I. is not a minor traffic citation and must be reported.
13. Are you currently in a deferred period or a diversion program, having been convicted of a Class 6 undesignated offense, which has not yet been designated as a felony or misdemeanor to date of this application? Yes No
14. Are you currently incarcerated, paroled, or on probation because of any conviction? Yes No

* * * * *

- A. Have you (as a natural person, a professional corporation, or professional limited liability company, owner of ten percent or more greater interest, or person exercising control in any business, corporation, partnership, or limited liability company) ever held or applied for a license of any kind issued by the Department? Yes No
- B. In the past five (5) years, have you been licensed as a salesperson or broker in any state other than Arizona? Yes No

If your answer is "Yes," submit on a separate page a list of the state(s) in which you are licensed or in which you have been licensed at any time during the past five years.

CERTIFICATION OF ANSWERS

I Certify under penalty of perjury, under the laws of the State of Arizona, that the foregoing answers and statements given in this application are true and correct. I certify that at the time of the issuance of license I will be 18 years of age or older. I certify that if licensed I will not violate any provisions of the Real Estate Law nor abuse the privileges of a license.

Printed Name of Applicant

Signature of Applicant

Date

*Save time - take a moment to review your application and make sure you have signed it where required and have attached supporting documents and the required fee **before** you submit to the Department. If the Department receives an incomplete application, we will return the application to you **unprocessed**.*

"AN EQUAL EMPLOYMENT OPPORTUNITY AGENCY"

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Exam Registration Form for Arizona Real Estate Examinations

Last Name	First Name	Middle Name	ID Number (SSN)
Residence Address (Your address of legal residence is required)			
City		State	ZIP Code
Employer		Date of Birth	
Daytime Phone Number (including area code)	Evening Phone Number (including area code)	Fax Number (including area code)	

Arizona real estate, cemetery or membership camping license candidates may opt to receive their fingerprint card from Prometric at an Arizona testing center. You may request this fingerprinting service for an additional fee of \$10 when registering for and scheduling your exam, or you may elect to have your fingerprints taken by Prometric at a different time than your exam for an additional fee of \$17 using a MasterCard or Visa only. Other fingerprinting services may be available from other sources, but prints must be on an ADRE-authorized fingerprint card.

This form is Page 19 of the AZ Candidate Information Bulletin. We recommend you read the entire Bulletin.

Choose ONE for each exam

Exam Title	Combined	State	General	Exam Fee	Total
Real Estate Salesperson				\$125	\$
Real Estate Broker				\$225	\$
Membership Camping Salesperson				\$125	\$
Membership Camping Broker				\$225	\$
Cemetery Salesperson				\$125	\$
Cemetery Broker				\$225	\$
Duplicate Score Report (optional) \$10 if requested within the first year of exam; \$25 after one year				\$10 or \$25	
Certificate of Achievement (optional)				\$15	
By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question <i>before</i> you register. Exam fees are valid for 90 days from receipt at Prometric.				Total Fee	\$

Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. Please put your Social Security number on the check. **Personal checks and cash are not accepted. Registration fees are not refundable.** Testing fees are determined by the State of Arizona and are subject to contractual change without notice. To pay by credit card, please complete the information below. To express register, visit our Web site at www.prometric.com/arizona, call 800.899.4091 or fax this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

Prometric
ATTN: AZ Real Estate Exam Registration
1260 Energy Lane
St. Paul, MN 55108

Card Type (Check One) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa	Card Number	Expiration Date
Name of Cardholder (Print)		Signature of Cardholder

PROMETRIC
1260 Energy Lane
St. Paul, MN 55108
800.899.4091

Register online at www.prometric.com/arizona



Register any time, day or night!

You can register, schedule, and pay for your exam online in a secure environment, at your convenience.



Confirm your appointment immediately!

Your appointment is confirmed before you leave our Web site.

Register online—it saves time and it's easy!

See Page 4 for details.

**FIRST
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