

CONTINUING EDUCATION GENERAL INFORMATION PAGE

To be provided to the participant prior to registration/enrollment.

All offerings shall be completed within one year from the date of registration.

COURSE PROVIDER NAME USA Homeownership Foundation, Inc. DBA VAREP		WEB SITE ADDRESS www.varep.net
DRE SPONSOR ID # (4 DIGITS) 5100	PHONE NUMBER (951) 444-7363	EMAIL ADDRESS snyugen@varep.net
ADDRESS (STREET, CITY, STATE, ZIP CODE) 495 E. Rincon, Ste 110, Corona, CA 92879		
COURSE NAME Duty To Serve: The VA Home Loan (DTS)		
BRIEF COURSE DESCRIPTION Our goal is to educate and empower attendees to embrace the VA loan program instead of shying away from it. Topics covered in this course are: Demographics, Military Marketing Trends & Techniques, History of VA Loan facts, benefits, eligibility, occupancy rules, COE, Proof of Service, Allowables, overlays, income, debit and credit, funding, concessions, comparisons, VA appraisals & Tidewater, MPR's, Impact of Bankruptcy, Foreclosure and Short Sale on Service Members		
METHOD OF COURSE PRESENTATION (LIVE, CORRESPONDENCE/INTERNET) Live		CREDIT HOURS 3
COURSE CATEGORY Consumer Protection		
DATES AND LOCATION (FOR LIVE COURSES) N/A		
COURSE FEES (INCLUDE ANY SHIPPING AND HANDLING FEES) \$0.00		
TEXTBOOK, WORKBOOK, OR OUTLINE INFORMATION Title: Duty To Serve: The VA Home Loan Author(s): Son Nguyen Copyright Date: May 2019 Pages: 45 Edition (if applicable):		
REFUND/CANCELLATION POLICY Full Refund – for Cancellation made within five business days prior to the class date. Partial Refund – 50% will be refunded for any cancellations/no-shows on the class date. Instructor Cancellation – We will email and call at least 24 hours in advance to notify students & give an alternative training date. Insufficient Enrollment – We will email and call at least 24 hours in advance to notify students & give an alternative training date. Inclement Weather – We will email and call at least 24 hours in advance to notify students & give an alternative training date. More than 30 minutes late – student will need to attend the next available class.		
FINAL EXAMINATION CRITERIA NUMBER OF QUESTIONS 15	TYPES OF QUESTIONS Multiple Choice & True/False	TIME 15 minutes
HOW MANY DIFFERENT FINAL EXAMS ARE OFFERED FOR THIS COURSE (ONE OR TWO)? One to all students. If retake a second exam is provided.		MINIMUM PASSING PERCENTAGE 70%

DRE Disclaimer Statement

Prior to the start of the course, the sponsor shall provide participants with the following disclaimer statement: "This course is approved for continuing education credit by the California Department of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructors, authors, or lecturers."

Attendance Policy

For live courses, students must attend a minimum of 90% of the approved course hours to be eligible to receive DRE continuing education course credit

Live Course Identification Statement

Participants shall present one of the following forms of identification below immediately before admittance to a live presentation of an offering:

- A. A current California driver's license.*
- B. A current identification card described in Section 13000 of the California Vehicle Code*
- C. Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.*

Correspondence Course Identification Statement

Participants shall present one of the following forms of identification immediately before the administration of the final examination:

- A. A current California driver's license.*
- B. A current identification card described in Section 13000 of the California Vehicle Code*
- C. Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.*

Examination Regulatory Notes

- Participants taking a correspondence offering or package of offerings shall be limited to completion of final examinations for a maximum of fifteen (15) credit hours during any one 24-hour period. A participant shall not be granted access to additional segments of the final examination for offerings or a package of offerings that exceed fifteen (15) credit hours until the appropriate 24-hour period has elapsed.
- An offering may include a provision for one retaking a different final examination by a participant who failed the original examination provided the questions in the re-examination are different questions than those contained in the original examination. A participant who fails the re-examination cannot receive credit for the course. Such a participant is not barred from enrolling and completing the same course, but must retake the course and pass the final examination with a score of 70% or better to receive credit.
- Questions used in a final examination shall not duplicate any more than 10% of questions used in any other quiz or examination utilized during the presentation of the course.
- Final examinations for CE courses consisting only of multiple choice, true/false and/or fill-in the blank questions shall be limited to a maximum of 10% true/false questions.
- Time calculations for a final examination consisting of multiple choice, true/false and/or fill-in the blank questions should be allowed a maximum amount of one (1) minute per question. The minimum number of questions for a continuing education final examination consisting only of multiple choice, true/false and/or fill-in the blank questions is:

1 credit hour = 5	19-23 credit hours = 50
2 credit hours = 10	24-27 credit hours = 60
3-5 credit hours = 15	28-31 credit hours = 70
6-8 credit hours = 20	32-35 credit hours = 80
9-11 credit hours = 25	36-39 credit hours = 90
12-14 credit hours = 30	40 credit hours and over = 100 questions
15-18 credit hours = 40	

Online Evaluation Statement

A course and instructor evaluation is available on the California Department of Real Estate (DRE) website at www.dre.ca.gov. Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page.

Course Provider Complaint Statement

A course provider complaint form is available on the California Department of Real Estate (DRE) website at www.dre.ca.gov. Access this form by typing in "RE 340" in the search box located in the upper right corner of the home page. An informational form regarding course provider complaints, "RE 340A" is also available.