

## Online Education Disclosure and Affidavit

**Fax to 801-756-1886. We must have this form before approving any certificates.**

### Days, Times and Locations

Our online courses are available anytime through our website, [www.praedo.com](http://www.praedo.com). However, a student may only complete up to 8 hours of courses each 24 hour period.

### Grading System

Students must answer comprehension questions correctly throughout the course material. Each chapter contains a quiz which must be passed with a score of 80%. Pre-licensing students must also pass a final exam with a score of 80%.

### Attendance

Students must be the person participating in the online course.

### Utah License Qualification

Students are hereby notified of the following State requirements:

- A student with a criminal history may not qualify for a license. Applicants who have been convicted of, entered a plea of abeyance to, or completed any sentence of confinement on account of, any felony within 5 years or any misdemeanor involving fraud, misrepresentation, theft or dishonesty within 3 years of a license application will NOT be granted a license.
- An applicant with a criminal history may be required to appear at a hearing before the Utah Residential Mortgage Regulatory Commission/Real Estate Commission and the Director of the Division of Real Estate to obtain approval to license and there is no guarantee the applicant will be approved
- All applicants for licensure will be required to submit to the Division with their applications fingerprint cards that will be used in criminal background checks
- PLM students should obtain Division of Real Estate approval of their experience before proceeding with a course.

### Refund Policy

Once a student enters an online course, refunds will not be given.

### Identity Affidavit

**By signing this agreement, the student certifies that the course work was or will be completed by the person for whom the certificate will be issued. The student further certifies that they did or will not receive any assistance in completing the course. The submission of a completion certificate for a course they did not complete themselves may constitute fraud on the student's part and is subject to prosecution and/or discipline.**

**ANY STUDENT ATTENDING THE PRAEDO INSTITUTE, IS UNDER NO OBLIGATION TO AFFILIATE WITH ANY OF THE MORTGAGE OR REAL ESTATE ENTITIES THAT MAY BE SOLICITING FOR LICENSEES AT THIS SCHOOL. ANY INFORMATION PRESENTED IS NOT INTENDED TO CONSTITUTE LEGAL ADVICE OR FORM AN ATTORNEY CLIENT RELATIONSHIP. PLEASE CONSULT COMPETENT LEGAL COUNSEL IF NEEDED.**

I hereby acknowledge receipt of a copy of this disclosure. I have read this disclosure and agree to abide by any requirements or policies outlined herein.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

### License Information—Required for proper reporting.

License Type \_\_\_\_\_ State \_\_\_\_\_ License Number \_\_\_\_\_

Please contact our office if you wish to use a course for more than one license.