TENNESSEE REAL ESTATE COMMISSION

TENNESSEE REAL ESTATE CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at https://test-takers.psiexams.com/tnre

Copyright © 2023 by PSI Services LLC Updated 10/1/2023
EXAMINATIONS BY PSI EXAMINATION SERVICES

This Candidate Information Bulletin provides you with information about the examination and application process for a real estate license in the State of Tennessee.

Tennessee state laws stipulate that a person may not act as a real estate broker, affiliate broker, timeshare salesperson, or acquisition agent without first obtaining a license issued by the Tennessee Real Estate Commission (TREC). To be licensed, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to real estate.

TREC contracted with PSI Examination Services (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in Tennessee. PSI works closely with TREC to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The following are the Tennessee real estate licensing examinations offered by PSI Examination Services:

- Broker
- Affiliate Broker
- Timeshare Salesperson
- Acquisition Agent

CONTACT INFORMATION

All questions and requests for information pertaining to the EXAMINATION should be directed to PSI.

PSI Examination Services
3210 E Tropicana
Las Vegas, NV 89121
(855) 340-3710  Fax (702) 932-2666
https://test-takers.psxams.com/tnre

All questions and requests for information pertaining to LICENSURE should be directed to TREC.

Tennessee Real Estate Commission (TREC)
500 James Robertson Parkway
Nashville, TN 37243-1151
(615) 741-2273 or (800) 342-4031
https://www.tn.gov/commerce/section/real-estate-commission
Email: trec.info@tn.gov

EXAMINATION ELIGIBILITY AND APPROVAL PROCESS

The Tennessee Real Estate Broker License Act of 1973 & Rules of the Commission, along with the Tennessee Timeshare Act of 1987 govern whether or not a candidate will be issued a license. Successful completion of the examination does not guarantee the issuance of any license.

On the examination day candidates must answer a series of qualifying questions, listed below. A “yes” answer to questions 1 through 5 may decrease a candidate’s ability to become licensed in Tennessee.

After candidates have completed the pre-licensing requirements, TREC will review the information provided and make a decision based on the applicant’s qualifications.

QUALIFYING QUESTIONS

1. Have you ever held a license for any profession?
2. Have you held a Real Estate license in TN?
3. Are you at least 18 years of age?
4. Have you ever pled guilty, pled nolo contendere, or been convicted of any criminal offense?
5. If you answered yes to question 4, are you at least two years past the end of your PER RULE 1260-01-01(4) NO PERSON SHALL BE ELIGIBLE FOR EXAMINATION OR BE CONSIDERED FOR LICENSURE UNLESS TWO (2) YEARS HAVE PASSED FROM THE DATE OF EXPIRATION FO PROBATION, PAROLE OR CONVICTION, OR FROM THE DATE OF RELEASE FROM INCARCERATION, WHICHEVER IS LATER IN TIME. THIS RESTRICTION SHALL APPLY TO ALL FELONIES, AND MISDEMEANORS WHICH INVOLVE THE THEFT OF MONEY, SERVICES, OR PROPERTY.
6. Have you ever had any disciplinary sanctions imposed by any local, state, or federal occupational licensing body?

The documentation described in each case above will be required by TREC at the time a candidate passes the examination and wishes to apply for a license. The information should NOT be sent to PSI, nor should it be brought to the examination center.

AFFILIATE BROKER CANDIDATES

Your education provider will provide your eligibility electronically to PSI.

Individuals seeking an affiliate broker license must complete a total of 90 hours of real estate education. Sixty (60) of those hours must cover the topic of real estate principles/fundamentals and must be completed in order to qualify to take the licensing exam with PSI. The remaining 30-hour “Course for New Affiliates” must be completed before a license will be issued. (T.C.A. § 62-13.303(b)(2); Rule 1260-05-.03)

Upon passing ALL portions of the examination, you must apply for your license at https://core.tn.gov within six (6) months of passing the examinations.

BROKER CANDIDATES

Broker candidates must submit the completed Broker Examination Application (found in the back of this bulletin) to TREC at the address listed on page 2. Approval is necessary before the broker candidate may make an examination appointment.

To be eligible for the examination, broker candidates must meet one of following criteria:

- If licensed as an affiliate broker ON OR BEFORE May 12, 1988:
- Engaged as a real estate licensee for at least twenty-four (24) months, or
- Holds a baccalaureate degree with a major in real estate for at least twelve (12) months.

If licensed as an affiliate broker AFTER May 12, 1988:
- Held active real estate license for at least thirty-six (36) months, or
- Holds a baccalaureate degree with a major in real estate, for at least twenty-four (24) months.

In addition to experience, broker candidates must have successfully completed one hundred twenty (120) classroom hours of approved real estate education, thirty (30) hours of which must be an “Office/Broker Management” approved by TREC.

After completing a review of education and experience documentation, TREC will inform candidates of eligibility for examination. The approval process takes approximately four (4) weeks to complete. Candidates may make an examination reservation after they have been approved.

**BROKER POST-LICENSE EDUCATION REQUIREMENT**

Brokers MUST complete an additional one hundred-twenty (120) hours of Commission approved education within three (3) years from the date of issuance of an original broker's license, as a requisite for reissuance of the broker’s license.

Brokers licensed after January 1, 2005 must complete sixteen (16) hours of continuing education requirements each renewal cycle after completing the 120-hour post license requirement (T.C.A. § 62-13-303(h)).

**REAL ESTATE CANDIDATES CURRENTLY LICENSED IN ANOTHER JURISDICTION SEEKING A TENNESSEE RESIDENT LICENSE**

Candidates who are currently licensed in another jurisdiction and who wish to obtain a Tennessee license MUST meet the same educational criteria as residents of Tennessee. Nonresident candidates must be affiliated with a firm that is licensed to operate in Tennessee with a principal broker who is licensed in TN.

All candidates must send the following documentation to TREC before they make an examination reservation.

- Course completion certificates or transcripts documenting required real estate education.
- If you hold or have held a license in another state(s), you must obtain a license certification from each state in which you are or were licensed. This application will not be processed until the certification(s) is received.
- Proof of passing a written examination administered by a national testing company (PSI, ACT, ETS, NAI, Promissor, AMP, all ARELLO certified examinations) if they are requesting a waiver of the general (national, uniform) section of the Tennessee examination. (The examination must be for the same level of licensure for which they are currently applying.)
- Completed Worksheet A.

Broker candidates must submit the following documents, in addition to those listed above:

- Broker Examination Application (found in the back of this bulletin)
- Certificate or evidence of course completion of Office Broker Management Education

Please submit ALL documents to TREC at trec.info@tn.gov.

Upon review of this material, TREC will notify candidates of examination eligibility.

**TIMESHARE & ACQUISITION AGENT CANDIDATES**

Upon passing the examination, candidates should visit www.core.tn.gov to apply for licensure. For more information and a list of required documents visit: http://www.tn.gov/commerce/article/rec-how-to-get-a-license

**FINGERPRINT REQUIREMENT (T.C.A. § 62-13-303(i))**

TREC requires fingerprints for all initial applications. Note: It isn’t a requirement for testing, but it is a requirement for applicants pursuing an initial real estate license.

Fingerprints are NOT required of affiliate brokers who test and upgrade to broker.

For instructions, please click here: Electronic Fingerprint Submission for Tennessee Real Estate Commission (tn.gov)

**EXAMINATION PAYMENT AND SCHEDULING PROCEDURES**

Your education provider will provide your eligibility electronically to PSI.

After your school has submitted your file to PSI, please log onto https://test-takers.psiexams.com/tnre or call 1-855-340-3710 to pay and schedule for your examination. Note, if PSI does not have your record, please contact your education provider.

<table>
<thead>
<tr>
<th>EXAMINATION FEE</th>
</tr>
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<tbody>
<tr>
<td>Examination One Portion</td>
</tr>
<tr>
<td>Examination Both Portions</td>
</tr>
</tbody>
</table>

The fee is $39 for 1 or both examination portions. Examination retakes are $39 for 1 or both examination portions.

**NOTE:** REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAM FEE IS VALID FOR ONE YEAR.
For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI’s registration Website: Click Here (https://test-takers.psiexams.com/tnre).

1. You will receive an eligibility email from PSI. Select the link imbedded in the email or select the link above.

2. Select TESTS to create an account.

3. Select the examination and you are ready to create an account. Select LOGIN/REGISTER.

4. You will be prompted to CREATE AN ACCOUNT with PSI.

   The first and last name must match exactly with your current, valid, government-issued ID.

5. Select your test format: (Test Center) or (Remote Proctored).
Scheduling at a Test Center

1. Enter the “City or Postal Code” and select FIND.

2. Select a date and time to book an appointment.

3. You are now ready to pay.

4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.
Scheduling via Remote Proctor

1. Select a date and time to book an appointment.

2. You are now ready to pay.

3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting CONFIRM.

4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, CLICK HERE.

By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI’s technical support team at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by clicking here.
TELEPHONE SCHEDULING
For telephone registration, you will need a valid VISA or MasterCard. Call (855) 340-3710 and speak to a PSI registrar Monday through Friday between 6:30 am and 9:00 pm, or Saturday-Sunday between 8:00 am and 4:30 pm, Central Time.

REREGISTERING FOR AN EXAMINATION
It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Monday can call the next day, Tuesday, and retest as soon as Friday, depending upon space availability. You may access a registration form at https://test-takers.psiexams.com/tnre. You may also call PSI at (855) 340-3710.

CANCELING AND RESCHEDULING AN EXAMINATION APPOINTMENT
You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. You may call PSI at (855) 340-3710 (a representative is available Monday through Friday between 6:30 am and 9:00 pm, or Saturday-Sunday between 8:00 am and 4:30 pm, Central Time).

Note: A voicemail or email message is NOT an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

MISSED APPOINTMENT OR LATE CANCELLATION
Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

EXAMINATION ACCOMMODATIONS
All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by Clicking Here.

Candidates granted accommodation in accordance with the ADA, MUST schedule their examination by telephone and speak directly with a PSI registrar.

EXAMINATION SITE CLOSING FOR AN EMERGENCY
In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 340-3710. Every effort will be made to reschedule your examination at a convenient time as soon as possible.

SOCIAL SECURITY NUMBER CONFIDENTIALITY
PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. If you elect not to disclose your social security number to PSI, please enclose a separate letter explaining this with your Examination Registration Form.

EXAMINATION SITE LOCATIONS
The examinations are administered at the examination centers listed below:

**Chattanooga**
6918 Shallowford Rd, Suite 314
Chattanooga, TN  37421
Take I-24 thru Chattanooga. Merge onto I-75 N (toward Knoxville). Take Exit #5 - Shallowford Rd. Turn Left onto Shallowford. The office is on the left.

**Dyersburg**
Dyersburg State Community College
1510 Lake Road, Room 126 Student Center
Dyersburg, TN  38024
From Memphis: North on Hwy 51 to Dyersburg, continue on Hwy 51 Bypass thru town to 6th traffic light, immediately past Lowes. Next light is Hwy 51 Bypass and Lake Road 78 Hwy intersection with CVS, Shell to your left. Right on Lake Road and go 2 blocks. Look for Okeena Park or blue sign marked Dyersburg State Comm College Security Bank Comm Learning Center - SBCLC. Left on Country Club Rd which runs alongside Okeena Park. Past the park there is a residential area on left. On right the first building on the hill is the SBCLC. It is next to the Moose Lodge.

**Jackson**
368 North Parkway, #3
Jackson, TN  38305
From I-40, Exit 80A onto South 45 Bypass. Third Signal light is North Parkway. Go left onto North Parkway and then go right into the first driveway on your right. From the South, take Bypass 45 North to North Parkway and go right onto North Parkway and right into first driveway on the right. North Parkway is also known as Business Route 412. Coming from the east on 412, turn left into last driveway on the left. Coming from the West on North Parkway, turn right into the first driveway on the right, after crossing the 45 Bypass. PSI is directly across the street (North Parkway) from the China Palace Buffet.

**Johnson City**
904 Sunset Drive, Ste 7A
Johnson City, TN  37604
Take I-26 to Exit 19 (Old number 36). Go South on Highway 381 (North State of Franklin Road) approximately 2.2 miles. At the 4th light turn left (this is Sunset Drive), go approximately .7 tenths of a mile. There is a large building on the left hand side of the road. This is 904 Sunset Drive. Suite 7A is in the row of office spaces behind this building.
Knoxville
301 South Gallaher View Rd, Suite 114
Knoxville, TN 37919

Traveling I-40/I-75 East Bound, take exit #379 (Bridgewater Rd.) Turn right onto Bridgewater Rd. Turn right onto Kingston Pike. Turn right onto South Gallaher View Rd.

Traveling I-40 W/I75 S West Bound, take Gallaher View exit #379. Turn left at lights, go through Kingston Pike, pass Bearden High School, and down slight hill on right.

Arrive at Suburban Office Plaza and go to back of building to Suite 114.

Memphis - Lab Four Professional Development Center
1255 Lynnfield Road, Suite 160
Memphis, TN 38119

A face mask will be required when coming in to take an exam. Lab Four is located in Building A, Suite 160 if the first door on the Right upon entering the building.

Nashville
The Oaks
1102 Kermit Drive, Suite 101
Nashville, TN 37217

From I-40 East: take exit onto I-24 (Exit 213-A). Take Murfreesboro Road at the first exit (Exit 52). Stay in the right lane on the ramp, as the exit appears while you are still in the curve. On Murfreesboro, stay in the left lane. You will pass Days Inn and Super Gigante grocery on your right. Turn left onto Kermit Drive when there is a McDonalds on your right. PSI is in the second building on your left. Suite 101 is on the northwest side of building 1102.

From I-40 West: take exit onto Briley Parkway, turn left onto Briley. Exit onto Murfreesboro Rd. Stay in the right lane. Turn right onto Kermit Drive. PSI is in the second building on your left. Suite 101 is on the northwest side of building 1102.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 30 minutes prior to your scheduled appointment time. This allows time for the sign-in and identification verification procedure as well as providing time to familiarize yourself with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION AT EXAMINATION SITE

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. You must provide 1 form of identification. It must be a VALID form of a state issued identification (driver’s license or state ID), which bears your signature and has your photograph. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

DIRECT IDENTIFICATION OR THE CANDIDATE NAMES DO NOT MATCH, THE CANDIDATE WILL NOT BE ALLOWED

PRIMARY IDENTITY (with photo) - Choose One
- State issued driver’s license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID

NOTE: ID must contain candidate’s photo, be valid and unexpired.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

Prohibited Items:
- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPads), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
- In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:
- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
  - Browsing other local resources.
  - Browsing the internet.
  - Attempting to use a computer or computer program not provided or approved by PSI.
  - Attempting to use a telephone or mobile device.
  - Using notepad on the computer.
  - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
  - Acting in an inappropriate manner.
  - Using abusive language.
  - Speaking aloud.
  - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates’ pockets.

No prohibited items are allowed within the candidate’s reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building’s property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.
- You may be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Additional protocols for remote online proctored exams, include but not limited to:
- Temporarily moving out of the camera’s line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate’s activity.
- Internet service must be sufficient to administer the exam.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - Keeping eyes on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.
- Also note that under no circumstances are you allowed to take a screenshot or photo of the exam or the exam results at any time during or after the session.

**TAKING THE EXAMINATION BY COMPUTER**

The examination will be administered via computer. You will be using a mouse and computer keyboard.

**TUTORIAL**

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

**TEST QUESTION SCREEN**

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

**EXAMINATION REVIEW**

PSI, in cooperation with TREC, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by clicking on the comments button. Your comments regarding the questions and the examinations are welcomed. These comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Commission may re-evaluate candidates’ results and adjust them accordingly. This is the only review of examination materials available to candidates.
In order to receive a passing score on each examination, you must correctly answer the score listed below.

<table>
<thead>
<tr>
<th>Examination</th>
<th>Portion</th>
<th># of Items</th>
<th>Minimum Passing Score (Percent Correct Required)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affiliate Broker</td>
<td>National</td>
<td>80 (80 points)</td>
<td>56 (70%)</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>40 (40 points)</td>
<td>28 (70%)</td>
</tr>
<tr>
<td>Broker</td>
<td>National</td>
<td>75 (80 points)</td>
<td>60 (75%)</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>50 (50 points)</td>
<td>38 (75%)</td>
</tr>
<tr>
<td>Timeshare Salesperson</td>
<td>State</td>
<td>35</td>
<td>25 (70%)</td>
</tr>
<tr>
<td>Acquisition Agent</td>
<td>State</td>
<td>35</td>
<td>25 (70%)</td>
</tr>
</tbody>
</table>

Note: National broker exams include questions that are scored up to two points.

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

You may request a duplicate score report after your examination by emailing scorereport@psi5online.com.

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

Now you can take the practice exam online at
National Real Estate Salesperson Practice Examination
National Real Estate Broker Practice Exam

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

Note: You may take the practice exams an unlimited number of times. However, you will need to pay each time.

The following is a list of possible study materials for the real estate examinations. The list is given to identify resources and does not constitute an endorsement by PSI or by TREC. Use the latest edition available.

**NATIONAL PORTION OF THE EXAMINATION**


**STATE PORTION OF THE EXAMINATION**


**TIMESHARE SALESPERSON EXAMINATION**

- *Rules of the Tennessee Real Estate Commission*, Section 1260-1
- *Tennessee Human Rights Act*, Section 4-21

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**DESCRIPTION OF EXAMINATIONS**

The affiliate broker and broker examinations are divided into two sections: national and state. Candidates who pass one section but fail the other need retake only the section they failed. The passing score for one section of an examination is valid for two (2) retakes of the failed section or six (6) months, whichever comes first. The timeshare salesperson and acquisition agent exams are one-part.

Affiliate broker and broker examinations candidates who fail the first attempt at the examination may retake it as soon as they want (however you cannot schedule until the day after you took the examination). After the second attempt, an examination candidate must wait thirty (30) days between any subsequent failed exams to retake the examination.

Note: These retake rules do not apply to the timeshare salesperson and acquisition agent exams.

**EXAMINATION SUMMARY TABLE**

<table>
<thead>
<tr>
<th>Examination</th>
<th>Portion</th>
<th># of Items</th>
<th>Time Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affiliate Broker</td>
<td>National</td>
<td>80 (80 points)</td>
<td>160 minutes</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>40 (40 points)</td>
<td>80 minutes</td>
</tr>
<tr>
<td>Broker</td>
<td>National</td>
<td>75 (80 points)</td>
<td>150 minutes</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>50 (50 points)</td>
<td>90 minutes</td>
</tr>
<tr>
<td>Time-share Salesperson</td>
<td>State</td>
<td>35</td>
<td>90 minutes</td>
</tr>
<tr>
<td>Acquisition Agent</td>
<td>State</td>
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Note: National broker exams include questions that are scored up to two points.

**EXPERIMENTAL QUESTIONS**

In addition to the number of examination items specified in the “Examination Content Outlines”, a small number (5 to 10) of “experimental” questions may be administered to candidates during the examinations. These questions will not be scored. However, these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

**CONTENT OUTLINES**

The examination content outlines have been prepared and are periodically updated by committees of professionals who are subject matter experts in real estate practice, real estate instruction, and regulatory issues. The examination content outlines these professionals have prepared identify areas of importance to licensees in order for them to perform their duties to the public in a competent and legally responsible manner.

Use the outline as a guide for pre-examination review of course material. The outlines list the topics that are on the examination and the number of questions for each topic. Do not schedule your examination until you are familiar with the topics in the outline.

**NATIONAL PORTION CONTENT OUTLINE**

(REAL ESTATE PRINCIPLES AND PRACTICES)

**I. Property Ownership (Affiliate Broker 10%, Broker 10%)**

A. Real and personal property; conveyances

B. Land characteristics and legal descriptions
   1. Metes and bounds method of legal property description
   2. Lot and block (recorded plat) method of legal property description
   4. Measuring structures (linear and square footage)
   5. Land measurement

C. Encumbrances and effects on property ownership
   1. Types of liens and their effect on the title and value of real property
   2. Easements, rights of way and licenses, including their effect on the title, value and use of real property
   3. Encroachments and their effect on the title, value and use of real property
   4. Potential encumbrances on title, such as probate, leases, or adverse possession
   5. Property rights that may be conveyed separately from use of the land surface, such as mineral and other subsurface rights, air rights, or water rights

D. Types of ownership
   1. Ownership in severalty/sole ownership
   2. Implications of ownership as tenants in common
   3. Implications of ownership in joint tenancy
   4. Forms of common-interest ownership, such as Timeshares, Condominiums and Co-ops
   5. Property ownership held in a trust or by an estate
   6. Ownership by business entities
   7. Life Estate ownership

**II. Land use Controls (Affiliate Broker 5%, Broker 5%)**

A. Government rights in land
   1. Government rights to impose property taxes and special assessments
   2. Government rights to acquire land through eminent domain, condemnation and escheat

B. Government controls on land use

C. Private controls
   1. Deed conditions or restrictions on property use
   2. Subdivision covenants, conditions and restrictions (CC&Rs) on property use
   3. Condominium and owners’ associations regulations
or bylaws on property use

III. Valuation (Affiliate Broker 8%, Broker 8%)

A. Appraisals
1. Appraisals for valuation of real property
2. Situations which require appraisal by a licensed or certified appraiser and brokerage-related actions that constitute unauthorized appraisal practice
3. General steps in appraisal process

B. Estimating Value
1. Economic principles and property characteristics that affect value of real property
2. Sales or market comparison approach to property valuation and appropriate uses
3. Cost approach to property valuation and appropriate uses
4. Income analysis approach to property valuation and appropriate uses

C. Comparative Market Analysis (CMA)
1. Competitive/Comparative Market Analysis (CMA), BPO or equivalent
2. Automated Valuation Method (AVM), appraisal valuation and Comparative Market Analysis (CMA)

IV. Financing (Affiliate Broker 10%, Broker 9%)

A. Basic Concepts and Terminology
1. Loan financing (for example, points, LTV, PMI, interest, PITI)
2. General underwriting process (e.g., debt ratios, credit scoring and history)
3. Standard mortgage/deed of trust clauses and conditions
4. Essential elements of a promissory note

B. Types of Loans
1. Conventional loans
2. Amortized loans, partially amortized (balloon) loans, interest-only loans
3. Adjustable-rate mortgage (ARM) loans
4. Government Loans
   a. FHA insured loans
   b. VA guaranteed loans
   c. USDA/Rural Development loan programs
5. Owner financing (for example, installment or land contract/contract for deed)
6. Reverse-mortgage loans
7. Home equity loans and lines of credit
8. Construction loans
9. Rehab loans
10. Bridge loans

C. Financing and Lending
1. Real Estate Settlement Procedures Act (RESPA), including kickbacks
2. Truth-in-Lending Act (Regulation Z), including advertising
3. Requirements and time frames of TRID (TILA-RESPA Integrated Disclosures)
4. Equal Credit Opportunity Act

5. Lending Process (application through loan closing)
6. Risky loan features, such as prepayment penalties and balloon payments

V. Contracts (Affiliate Broker 19%, Broker 19%)

A. General Contract Law
1. General principles of contract law
2. Elements necessary for a contract to be valid
3. Effect of the Statute of Frauds
4. Offer and a contract
5. Enforceability of contracts
6. Void, voidable and unenforceable contracts
7. Bilateral and unilateral contracts
8. Nature and use of option agreements
9. Notice, delivery, acceptance and execution of contracts
10. Appropriate use, risks, and advantages of electronic signatures and paperless transactions
11. Rights and obligations of the parties to a contract
12. Possible remedies for breach or non-performance of contract
13. Termination, rescission and cancellation of contracts

B. Purchase and Lease Contracts
1. Addenda and amendments to contracts
2. Purchase agreements
3. Contract contingencies and methods for satisfying them
4. Leases and rental agreements
5. Lease-purchase agreements
6. Types of leases

C. Proper handling of multiple offers and counteroffers

VI. Agency (Affiliate Broker 13%, Broker 13%)

A. Agency and non-agency relationships
1. Agency relationships and how they are established
2. Types of listing contracts
3. Buyer brokerage/tenant representation contracts
4. Other brokerage relationships, including transaction brokers and facilitators
5. Powers of attorney and other assignments of authority
6. Conditions for termination of agency or brokerage service agreements

B. Agent Duties
1. Fiduciary duties of agents
2. Agent's duties to customers/non-clients, including honesty and good faith

C. Agency Disclosures
1. Disclosure of agencyrepresentation
2. Disclosure of possible conflict of interest or self-interest

VII. Property Disclosures (Affiliate Broker 7%, Broker 7%)

A. Property Condition
1. Seller’s property condition disclosure requirements
2. Property conditions that may warrant inspections or a survey
3. Red flags that warrant investigation of public or private land use controls

B. Environmental and Government Disclosures
1. Environmental issues requiring disclosure
2. Federal, state, or local disclosure requirements regarding the property

C. Disclosure of material facts and material defects

VIII. Property Management (Affiliate Broker 3%, Broker 5%)

A. Duties and Responsibilities
1. Procurement and qualification of prospective tenants
2. Fair housing and ADA compliance specific to property management
3. How to complete a market analysis to identify factors in setting rents or lease rates
4. Property manager responsibility for maintenance, improvements, reporting and risk management (BROKER ONLY)
5. Handling landlord and tenant funds; trust accounts, reports and disbursements (BROKER ONLY)
6. Provisions of property management contracts (BROKER ONLY)

B. Landlord and tenant rights and obligations

IX. Transfer of Title (Affiliate Broker 6%, Broker 6%)

A. Types of deeds
B. Title Insurance and Searches
1. Title insurance policies and title searches
2. Potential title problems and resolutions
3. Marketable and insurable title

C. Closing Process
1. When transfer of ownership becomes effective
2. Process and importance of recordation
3. Settlement procedures (closing) and parties involved
4. Home and new construction warranties

D. Special Processes
1. Special issues in transferring foreclosed properties
2. Special issues in short sale transactions
3. Special issues in probate transactions

X. Practice of Real Estate (Affiliate Broker 12%, Broker 12%)

A. Antidiscrimination
1. Federal Fair Housing Act general principles and exemptions
2. Protected classes under Federal Fair Housing Act
3. Protections against discrimination based on gender identity and sexual orientation
4. Prohibited conduct under Federal Fair Housing Act (Redlining, Blockbusting, Steering, Disparate Treatment)
5. Fair housing advertising rules
6. Americans with Disabilities Act (ADA) obligations pertaining to accessibility and reasonable accommodations

B. Legislation and Regulations
1. Licensees’ status as employees or independent contractors
2. Antitrust laws and types of violations, fines and penalties
3. Do-Not-Call List rule compliance
4. Proper use of Social Media and Internet communication and advertising

C. Duties and Responsibilities
1. Protection of confidential personal information (written, verbal or electronic)
2. Duties when handling funds of others in transactions
3. Licensee responsibility for due diligence in real estate transactions

D. Supervisory Responsibilities (BROKER ONLY)
1. Broker’s supervisory responsibilities (licensees, teams and unlicensed assistants and employees) (BROKER ONLY)
2. Broker relationship with licensees (employees or independent contractors and governing rules) (BROKER ONLY)

XI. Real Estate Calculations (Affiliate Broker 7%, Broker 6%)

A. Calculations for Transactions
1. Seller’s net proceeds
2. Buyer funds needed at closing
3. Real property tax and other prorations
4. Real property transfer fees
5. PITI (Principal, Interest, Taxes and Insurance) payments estimate given loan rate and term

B. General Concepts
1. Equity
2. Rate of return/Capitalization rate
3. Loan-to-Value ratio
4. Discount points and loan origination fees
STATE PORTION CONTENT OUTLINE

Duties and Powers of Real Estate Commission (Affiliate Broker - 4 Items, Broker - 6 Items)

a. Purpose of Commission
b. Persons and Disputes Not Within Commission Jurisdiction
c. Complaints, Notifications, Hearings
d. Disciplinary Actions

Licensing Requirements (Affiliate Broker - 4 Items, Broker - 5 Items)

a. Licensing Examinations
b. Educational Requirements
c. Other Qualifications
d. Change of Status, Name or Address
e. Firm Licenses; License Display
f. Renewal of License
g. Errors and Omissions Insurance

Advertising and Marketing (Affiliate Broker - 7 Items, Broker - 7 Items)

a. Requirements for Owner/Agent Advertising
b. “For Sale” Signs
c. Brokerage Company and Team Advertising
d. Internet Advertising
e. Information Required in Advertised Listings
f. Gifts and Prizes
g. Advertising on Social Media

Broker/Affiliate Relationships (Affiliate Broker - 5 Items, Broker - 6 Items)

a. How Compensation May Be Paid
b. Permitted Affiliations
c. Broker's Supervisory Responsibility
d. Change of Affiliation
e. Ownership of Affiliates' Listings

Handling of Documents and Record Keeping (Affiliate Broker - 4 Items, Broker - 6 Items)

a. Responsibility for Keeping Records
b. Length of Time to Keep Records
c. What Information/Documents Must Be Kept
d. Handling Offers and other Transaction Documents/Leave Copies
e. Commission Access to Records

Handling of Trust/Escrow Funds (Affiliate Broker - 4 Items, Broker - 7 Items)

a. Permissible Disbursements of Trust/Escrow Funds
b. General Requirements of Trust/Escrow Accounts
c. Commingling; Improper Use of Trust/Escrow Funds
d. Depository and Account Requirements
e. Interest; Non-liquid Valuables as Earnest Money
f. Time Requirements for Deposit of Funds

Other Improper Activities and Consumer Protection (Affiliate Broker - 3 Items, Broker - 3 Items)

a. Improper Listing Agreements
b. Discrimination
c. Other Misconduct

Agency and Disclosure Issues (Affiliate Broker - 6 Items, Broker - 7 Items)

a. General Agency Duties and Creation of Agency Relationship
b. Disclosure of Agency Relationships
c. Disclosure of Material Facts and Misrepresentation
d. Disclosure of Agent’s Interest
e. Handling of Offers
f. Designated Agents
g. Facilitators
h. Dual Agency

Special Areas of Practice (Affiliate Broker - 3 Items, Broker - 3 Items)

a. Timeshare
b. Property Management
c. Commercial/Industrial Real Estate

TIME-SHARE SALESPERSON AND ACQUISITION AGENT EXAMINATION

STATE CONTENT OUTLINE

Fundamentals of the Time-Share Business

I. Statutory Requirements (20 Items)
   A. Definitions
   B. Time-Share Units
   C. Public Offering Statement-General Provisions
   D. Escrow of Deposits
   E. Mutual Rights of Cancellation
   F. Misleading Advertisement Unlawful
   G. Advertising-Specific Prohibitions
   H. Prize or Gift Promotional Offers

Other Tennessee Time-Share Act Information

II. Powers of the Real Estate Commission (5 Items)
   A. Powers and Duties of the Commission
   B. Errors and Omissions Insurance Coverage

Related Topics

III. License Requirements (5 Items)
   A. Prerequisites for Licensing
   B. Expiration and Renewal of Licenses & Discipline
   C. Licenses

IV. Discrimination & Fair Housing (2 Items)
   A. Complaints & Discriminatory Housing Practices

V. Contracts & Agreements (2 Items)
   A. Definitions & General Information
VI. Truth-in-Lending (1 Item)
A. Definitions & General Information

SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the National Real Estate Broker and Salesperson examinations. They are intended primarily to familiarize you with the style and format of questions you can expect to find in the examinations. The examples do NOT represent the full range of content or difficulty levels found in the actual examinations.

SAMPLE QUESTIONS

A. Which of the following interests in property is held by a person who is granted a lifetime use of a property that will be transferred to a third party upon the death of the lifetime user?
1. A life estate.
2. A remainder estate.
3. An estate for years.
4. A reversionary estate.

B. Which of the following statements BEST identifies the meaning of the term, “rescission of a contract”?
1. A ratification of a contract by all parties.
2. A return of all parties to their condition before the contract was executed.
3. A transfer or assignment of a particular responsibility from one of the parties to another.
4. A review of the contract by the legal counsel of either party that may result in a cancellation without penalty or further obligation.

C. Which of the following clauses in a mortgage allows the lender to demand loan repayment if a borrower sells the property?
1. Defeasance
2. Prepayment
3. Acceleration
4. Alienation

D. How much cash MUST a buyer furnish in addition to a $2,500 deposit if the lending institution grants a 90% loan on an $80,000 property?
1. $5,500.
2. $6,975.
3. $7,450.
4. None of the above.

E. Which of the following single-family residences would get the MOST accurate appraisal by applying the reproduction cost approach to value?
1. A rental property.
2. A vacant property.
3. A new property.
4. An historic property.

Answers to Sample Broker Questions:
A: 1; B: 2; C: 4; D: 1; E: 4

SAMPLE BROKER QUESTIONS (SCENARIO-BASED)

PSI National Real Estate Broker Examination Instruction

IMPORTANT

Test questions appear on the screen ONE AT A TIME. A question may have an associated graphic displayed on the screen, or it may direct the candidate to reference material, such as a chart or diagram.

Each question may contain up to EIGHT options and ONLY ONE BEST option shall be selected to answer the question. Some options are appropriate but NOT the BEST ANSWER. Please select the option that best answers the question in the exam. A BEST ANSWER reflects the optimal solution or most complete resolution to the scenario presented in the question.

Scenario:

You are hosting an open house. Mr. and Mrs. Charles Martin come into the house. You greet them and show them the house. The Martins tell you the house is exactly what they are looking for and they are very interested in purchasing it. You then give them information showing the various types of financing available with down payment options and projected payments.

Mr. Martin tells you they have been working with Mary Hempstead of XX Realty, a competing real estate company. Before leaving, you thank them for coming and give them your business card.

A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have a written buyer’s agent agreement with Mary’s broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.

1. Seek advice from your supervising broker.
2. Tell them to come to your office.
3. Ask them to bring the buyer’s agency agreement to you for your interpretation.
4. Tell them to be patient and continue trying to reach Mary.
5. Tell them to call Mary’s supervising broker or branch manager.
6. Tell them you are really sorry, but there is nothing you can do.

B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist you immediately write an offer for the house. How should you proceed? Select the best answer.

1. Write the offer after entering into a buyer’s broker agreement with them.
2. Write the offer after explaining they may owe Mary’s broker a commission.
3. Write the offer after trying to contact Mary’s broker yourself.
4. Refuse to write an offer and explain that doing so would be unethical.
5. Refuse to write and offer since it would be illegal.
6. Refuse to write the offer and tell the Martins to contact another Broker in Mary’s office.
Answers (Points) to Sample Principal Broker Questions:

A. 1 (2 points), 2 (1 point), 3 (0 point)
    4 (0 point), 5 (1 point), 6 (0 point)

B. 1 (1 point), 2 (2 points), 3 (1 point)
    4 (0 point), 5 (0 point), 6 (0 point)

Following are the sessions scheduled for each site. These sessions are subject to change.

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<tr>
<th>Site</th>
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**TENNESSEE BROKER EXAMINATION APPLICATION**

Directions: All broker candidates must complete this application and send it to the Tennessee Real Estate Commission. PLEASE PRINT ALL INFORMATION.

Tennessee File Identification Number: ___________________________________________

Legal Name: ____________________________

Last Name  First Name  Middle Name

Street Address: ____________________________

Number, Street  County

City  State  Zip Code

Social Security: ___________ - ___________ - ___________

Date of Birth: ___________ - ___________ - ___________

**CURRENT REAL ESTATE FIRM AFFILIATION:**

FIRM NAME: ____________________________

Daytime Telephone: ___________  ___________  ___________

Street Address: ____________________________

Number, Street

City  State  Zip Code

**LICENSE INFORMATION:**

Date of issuance of initial Tennessee license (mo/yr) ___________  ___________

Has this license been kept current since that date?  Yes  No

If "No," explain:

Number of years and months of active licensure: _______

Education: Circle highest grade completed: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16

If not already on file with the Tennessee Real Estate Commission, attach to this form certification of completion of 120 classroom hours of Commission-approved real estate instruction. Mail this application and all other required documents to the address below. If approved by the Commission, you will receive a certificate of examination eligibility. This certificate will be required for admission to the test center on the day of the examination.

Mail to:
Tennessee Real Estate Commission
Broker Approval
Suite 180
500 James Robertson Parkway
Nashville, TN 37243-1151

Directions: All broker candidates must answer all questions and provide the necessary documentation that may be required. Incomplete applications will be returned without Commission evaluation. Please check the appropriate answer.

1. Have you ever held a license for any profession?  Yes  No

   If you hold or have held a license in another state(s), you must obtain a license certification from each state in which you are or were licensed. This application will not be processed until the certification(s) is received.

4. Have you ever pled guilty, pled nolo contendere, or been convicted of any criminal offense?  Yes  No

2. Have you held a Real Estate license in TN?  Yes  No

   If you answered yes to question 4, are you at least two years past the end of your probationary period?  Yes  No

3. Are you at least 18 years of age?  Yes  No

6. Have you ever had any disciplinary sanctions imposed by any local, state, or federal occupational licensing body?  Yes  No

I hereby certify that all information in this application is true and correct and that the Tennessee Real Estate Commission may rely on its truthfulness in considering this application.

Applicant Signature  ____________________________

Date  ____________________________

________________________

________________________
TENNESSEE NONRESIDENT APPLICANT CONSENT TO SUITS

I do hereby irrevocably consent that suits and actions may be commenced against me in the proper court of the state of Tennessee, as required by the Official Manual of the Tennessee Real Estate Commission, 62-13-314 (4)(b)(1).

Applicant’s Name (Please Print)

Applicant’s Signature Date

Street Address

City

State Zip

Nonresident affiliate broker candidates only:

Name of Firm and Principal Broker with whom you are currently affiliated:

Firm Name File I.D.

Principal Broker Name Principal Broker’s Tennessee File I.D.

If the above-named broker is not licensed by the Tennessee Real Estate Commission, you are not eligible for a nonresident license.

Mail ALL of the following to the address below:

- This form
- Course completion certificate or transcripts documenting education
- Copy of license from current jurisdiction
- Application For License

Tennessee Real Estate Commission
Broker Approval
Suite 180
500 James Robertson Parkway
Nashville, TN 37243-1151