



R. A. Thomas Educational Center Program Syllabus

Program Title: Florida Real Estate Sales Pre-License Program

Program Hours: 63-Credit Hours (State-Required)

Delivery Format: Classroom or Live Online Instruction

Prerequisites: High School Diploma or Equivalent

Program Objectives and Outcomes:

The Florida Real Estate Sales Pre-License Program is designed to:

1. Prepare students with the knowledge and competency required to successfully pass the Florida Real Estate Sales Associate State Exam.
2. Equip students to interpret and apply key real estate concepts, including property rights, ownership, legal descriptions, contracts, financing, and brokerage operations.
3. Develop financial analysis skills to evaluate costs, structure funding, build investor-ready proposals, and ensure sustainable project profitability.
4. Develop proficiency in essential real estate calculations such as commissions, prorations, taxes, mortgages, and closing-related computations.
5. Strengthen understanding of fair housing laws, environmental rules, and state and federal standards to ensure legal compliance and consumer protection.
6. Build confidence in applying real estate principles to real-world situations, including contracts, property evaluations, client assistance, and the closing process.
7. Develop a strong understanding of brokerage relationships, ethical responsibilities, and professional conduct required of Florida real estate licensees.

Learning Outcomes:

Upon completion of this program, students will be able to:

- Demonstrate an understanding of Florida real estate laws, rules, and licensing requirements for effective professional practice.
- Apply principles of agency relationships, broker duties, disclosures, and ethical practices in real estate transactions to ensure legal compliance.
- Interpret and accurately complete essential real estate documents, including contracts, listings, and disclosures with clarity and precision.
- Perform key real estate calculations such as commissions, prorations, mortgage payments, taxes, and closing figures with accuracy and confidence.
- Identify property rights, forms of ownership, legal descriptions, and restrictions affecting real estate use in various transaction scenarios with confidence and accuracy.
- Analyze and differentiate types of mortgages, financing options, and loan qualification requirements to guide informed client decisions in diverse market conditions.
- Demonstrate understanding of fair housing laws, ADA requirements, environmental hazards, and consumer protection regulations to ensure legal compliance.
- Evaluate market conditions, economic indicators, and appraisal principles to understand property valuation and pricing strategies for successful transactions.
- Apply real estate concepts to practical scenarios involving buyers, sellers, investors, and residential transactions in everyday professional practice.
- Successfully complete the course requirements and demonstrate readiness for the Florida sales associate licensing exam with competence and confidence.

Program Outline:

Unit 1: The Real Estate Business
<p>Overview:</p> <p>This unit introduces the structure, purpose, and scope of the real estate industry in Florida. Students examine the roles of sales associates, brokers, developers, property managers, appraisers, and other professionals within the field. The unit explores primary real estate specialties such as residential, commercial, agricultural, and industrial transactions. Students also learn how real estate contributes to local and state economies. The content emphasizes ethical conduct, professionalism, and consumer protection. Career paths, income models, and expectations are outlined clearly. By the end of the unit, students will understand real estate career options and industry standards.</p>
Unit 2: Real Estate License Law and Qualifications
<p>Overview:</p>

This unit explains the legal requirements for obtaining and maintaining a real estate license in Florida. Students review eligibility rules, the application process, fingerprinting, background checks, and the role of the Florida Real Estate Commission. The responsibilities and distinctions between a sales associate, broker associate, and broker are discussed in detail. The unit includes reasons for application denial and disclosure requirements. Students also learn the organizational structure of DBPR and how it interacts with FREC. Emphasis is placed on understanding legal compliance from the start of a career. By completion, students will understand all requirements for licensure.

Unit 3: Real Estate License Law and Commission Rules

Overview:

Students explore the laws and rules governing real estate practice in Florida. The unit explains the powers and duties of the Florida Real Estate Commission and its authority to discipline licensees. Registration requirements, licensing procedures, and brokerage operational rules are presented. Students learn how complaints are filed and how the disciplinary process works. Administrative fines, suspensions, and revocations are examined through real examples. The unit highlights how ethical and legal behavior protects consumers. By the end, students will understand the regulatory expectations of real estate professionals.

Unit 4: Authorized Relationships, Duties, and Disclosure

Overview:

This unit focuses on the authorized relationships recognized in Florida real estate. Students study single agency, transaction brokerage, and no brokerage relationships. The unit explains the duties that accompany each relationship and the importance of proper disclosure. Students learn how to complete and present required disclosure forms accurately. The meaning of fiduciary responsibility is explored, including confidentiality and loyalty. Practical examples demonstrate how improper disclosures or misrepresentation can lead to penalties. By completion, students will be able to establish and manage agency relationships correctly.

Unit 5: Real Estate Brokerage Activities and Procedures

Overview:

Students learn the operational functions of a real estate brokerage. Topics include escrow handling, recordkeeping, advertising rules, and trust account requirements. The unit explains the responsibilities of brokers and the supervision required for sales associates. Office registration, branch offices, and procedural rules for customer interactions are described. Students also learn about escrow disputes and settlement procedures such as arbitration and mediation. Practical scenarios illustrate common brokerage challenges. By the end, students will understand daily brokerage operations and required legal compliance.

Unit 6: Violations of License Law, Penalties, and Procedures

Overview:

This unit explains how disciplinary actions are taken when license laws are violated. Students examine complaints, investigations, and hearings. The role of the Administrative Law Judge is explored along with the decision-making process. Penalties such as fines, suspensions, probation, and license revocation are reviewed. Case examples help students understand how violations occur and how to avoid them. Emphasis is placed on ethical conduct and consumer protection. By completion, students will recognize actions that could harm clients or jeopardize a license.

Unit 7: Federal and State Real Estate Laws

Overview:

Students learn the major federal laws affecting real estate practice, including the Fair Housing Act, ADA, RESPA, ECOA, and the Civil Rights Act. Prohibited practices, protected classes, and compliance requirements are explained in clear detail. Environmental rules regarding hazards, lead-based paint, and waste disposal are reviewed. The unit covers Florida specific statutes related to landlord and tenant law. Real examples demonstrate how violations occur and how complaints are handled. Emphasis is placed on ethical conduct and equal housing opportunities. By the end, students will understand how law and regulation protect consumers.

Unit 8: Property Rights, Estates, and Tenancies

Overview:

This unit explores the legal concepts that define property ownership in Florida. Students study the characteristics of land, the bundle of rights, and distinctions between real and personal property. Forms of ownership such as fee simple, life estates, and tenancy options are explained. Homestead protections and rights of survivorship are reviewed in detail. Students also learn about leasehold estates and methods of transferring rights. Practical examples show how property rights affect transactions. By the end, learners will understand the legal foundation of ownership.

Unit 9: Title, Deeds, and Ownership Restrictions

Overview:

Students learn how property is legally described and transferred. The unit covers metes and bounds, government survey methods, and lot and block descriptions. Requirements for valid deeds are outlined and common deed types are compared. The meaning of a chain of title and the purpose of title insurance are explained. Students learn about encumbrances and how they affect ownership. Case examples help learners interpret deed clauses and legal descriptions. By the end, students will confidently read and understand property documentation.

Unit 10: Legal Descriptions

This unit introduces the methods used to accurately describe and identify parcels of real property in Florida. Students learn the purpose of legal descriptions and why precise property identification is required for deeds, contracts, and other legally binding documents. The unit explains the metes-and-bounds method, the government survey system, and the lot-and-block system with practical examples. Students also learn how to calculate acreage and interpret survey components such as ranges, townships, and sections. By completion, students will be able to interpret and compare legal descriptions with accuracy and confidence.

Unit 11: Real Estate Contracts

Overview:

This unit explains the essential elements of valid contracts in real estate. Students learn the differences between valid, void, and voidable agreements. Listing agreements, purchase agreements, leases, and option contracts are examined. Contract remedies such as specific performance and damages are described. Students also learn about electronic signatures and the statute of frauds. Practical examples demonstrate how contracts are created, enforced, and terminated. By completion, students will be able to interpret and complete real estate contracts accurately.

Unit 12: Residential Mortgages

Overview:

This unit introduces basic mortgage concepts and lending procedures. Students learn the structure of mortgage loans, including notes, liens, and security instruments. Government backed loans and conventional financing programs are compared. Students review factors affecting loan approval such as credit scores and debt ratios. The amortization process is explained with examples. Foreclosure procedures and alternatives to foreclosure are reviewed. By the end, students will understand how mortgage financing affects real estate transactions.

Unit 13: Types of Mortgages and Sources of Financing

Overview:

Students explore mortgage types and the institutions that provide financing. Adjustable rate, fixed rate, balloon loans, and hybrid loan structures are examined. The role of Fannie Mae, Freddie Mac, and Ginnie Mae in the secondary mortgage market is explained. Students learn about underwriting, discount points, and loan origination. Consumer protection rules regarding lending are reviewed. Case examples show how financing options affect buyers. By completion, students will know how to evaluate mortgage programs for different clients.

Unit 14: Real Estate-Related Computations and Closing of Transactions

Overview:

This unit covers essential real estate calculations. Students learn to compute commissions, prorations, interest, loan payments, and property measurements. The unit provides step by step instruction for intangible taxes, documentary stamp taxes, and mortgage calculations. Practice problems similar to state exam questions are included. Emphasis is placed on accuracy and understanding the logic behind each formula. Real examples demonstrate the importance of proper calculations during transactions. By completion, students will be able to perform real estate math confidently.

Unit 15: The Real Estate Market and Analysis

Overview:

This unit introduces economic principles that influence real estate markets. Students examine supply and demand, market cycles, and government economic policies. The role of population trends, employment levels, and interest rates are explored. Students learn how external factors shape pricing and market timing. Case examples illustrate how markets respond to changing conditions. The unit teaches students how to read and interpret market indicators. By the end, learners will understand the relationship between economics and property values.

Unit 16: Real Estate Appraisal

Overview:

Students learn the methods and principles used to determine property value. The sales comparison, cost, and income approaches are explained in detail. Concepts such as depreciation, highest and best use, and effective age are covered. The role of appraisers and USPAP standards are reviewed. Students examine how appraisers evaluate comparables and analyze market data. Examples highlight how appraisal results affect financing and negotiations. By completion, students will understand how properties are valued for transactions.

Unit 17: Real Estate Investments and Business Opportunity Brokerage

Overview:

This unit introduces real estate as an investment tool. Students learn about income producing properties, cash flow, and investment risk. The impact of leverage, appreciation, and tax advantages is explained. The unit covers investment strategies and portfolio diversification. Case examples illustrate how investors analyze and compare opportunities. Students learn how market changes affect investment performance. By the end, students will understand the fundamentals of real estate investing.

Unit 18: Taxes Affecting Real Estate

Overview:

Students study taxes, costs, and procedures associated with real estate closings. Property taxes, documentary stamp taxes, intangible taxes, and assessments are explained with examples. The closing disclosure and settlement statements are reviewed in detail. Students learn how prorations and adjustments are calculated. Students also examine common closing documents and learn how to verify their accuracy to prevent errors and delays. The roles of closing agents, attorneys, and lenders are presented. Case examples demonstrate typical closing challenges. By completion, students will understand the entire closing process from contract to completion.

Unit 19: Real Estate Practice Review and Exam Preparation

Overview:

The final unit provides a complete review of all course material. Students practice exam style questions and review key concepts from law, contracts, and math. Study strategies, testing techniques, and memorization tools are provided. Areas requiring additional review are identified and strengthened. Students learn how to schedule the state exam and what to expect on test day. The unit reinforces confidence and readiness. By completion, students will be fully prepared to take the Florida Real Estate Sales Associate Exam.

Support and Contact Information:

R. A. Thomas Educational Center is committed to supporting every student throughout the program. If you have questions about course content, technical issues, or administrative matters, you can reach us at:

Email: admin@rathomaseducenter.com

Phone: (888) 732-5892

Response Time: Emails are typically answered within 24–72 business hours.

Technical Support: Students should use the latest version of Chrome, Safari, or Firefox for the best learning experience. Reliable internet access and a laptop/desktop are recommended.

We encourage students to reach out as soon as challenges arise so we can work together to resolve them quickly. **Our team is here to guide you every step of the way, ensuring you feel supported, confident, and empowered throughout your learning journey.**

Disclosures and Disclaimers:

1. **Educational Purpose Only.** This program is designed to provide the state-required 63 hours of education and training to prepare students for the Florida Real Estate Sales Associate Licensing Exam. While the program offers academic and professional instruction, it should not be interpreted as legal, tax, or financial advice. Students should consult licensed professionals when specific guidance is needed.
2. **Licensure Requirement.** Completion of this program satisfies the Florida Real Estate Commission's (FREC) educational requirement for Sales Associate licensure. Students must also pass the state licensing exam and meet all DBPR eligibility standards to become licensed.
3. **Program Approval and Regulation.** The curriculum follows the Florida Real Estate Commission (FREC) syllabus as required for pre-licensing education. R. A. Thomas Educational Center operates as a private educational provider offering FREC-required content.
4. **Certificate of Completion.** Students who successfully complete all instructional hours and final exam will receive a Certificate of Completion from R. A. Thomas Educational Center. This certificate verifies eligibility to sit for the Florida Real Estate Sales Associate exam but is not a license or academic degree.
5. **Transferability of Certificate.** The Certificate of Completion is solely for state exam eligibility and is not transferable for college credit, degree programs, or continuing education credits.
6. **Program Modifications.** Course materials, instructional methods, and delivery formats may be modified or updated to maintain accuracy, quality, and compliance with state guidelines.
7. **No Guarantee of Exam Success or Earnings.** Completion of the program does not guarantee success on the state licensing exam or any particular level of income or employment. Student results depend on individual effort, study habits, personal performance, and local market conditions.
8. **Employment Disclaimer.** While the program prepares students for licensure, it does not guarantee employment, job placement, or career advancement in the real estate field. Professional opportunities depend on market factors, licensing status, and individual performance.
9. **Accessibility and Equal Opportunity.** R. A. Thomas Educational Center is committed to equal access and non-discrimination. Reasonable accommodations are available for students with documented disabilities in accordance with ADA guidelines. Students should notify the school prior to enrollment if accommodations are required.
10. **Technology Requirements.** Students are responsible for having reliable internet access and a compatible device. For best performance, use the latest version of Chrome, Safari,

or Firefox on a laptop or desktop computer. Mobile devices may allow partial access but are not recommended for full course completion.

11. **Student Conduct.** Students are expected to maintain professionalism, integrity, and respect throughout the program. Academic dishonesty or disruptive behavior may result in dismissal without refund. Unauthorized sharing or reproduction of course materials is prohibited.
12. **Intellectual Property.** All course content including videos, written materials, presentations, and digital resources are the intellectual property of R. A. Thomas Educational Center and may not be copied, distributed, or resold without written permission.
13. **Refunds and Withdrawals.** Tuition payments are non-refundable. A refund is not available once a student has accessed the first unit of the program or 24 hours after enrollment, whichever comes first. Students who withdraw after this point may do so at their discretion, but no refund will be issued. Students who wish to continue their learning journey may re-enroll in a future session of the program.
14. **Third-Party Financing Disclosure:** Payment plans may be available through third-party providers such as Affirm. Approval, terms, and interest rates are determined solely by the provider. R. A. Thomas Educational Center is not a lender and cannot guarantee approval or specific terms. Students are responsible for reviewing and agreeing to the provider's requirements.
15. **Third-Party Resources Disclaimer:** This program may reference or recommend third-party tools, services, or platforms. R. A. Thomas Educational Center is not responsible for the performance, costs, or policies of these external providers.