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# INSTRUCTIONS TO LICENSE APPLICANTS

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**How to Obtain and Maintain:**

California Real Estate Salesperson or Broker License

Prepaid Rental Listing Service License

Mortgage Loan Originator License Endorsement





Revised 2015.

New legislation may make some information in this printed booklet out of date. Current information is in the online version of *Instructions to License Applicants* found on the CalBRE website, [www.calbre.ca.gov](http://www.calbre.ca.gov).

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## PREFACE

This publication provides instructions for obtaining a California real estate license (broker or salesperson), a prepaid rental listing service license, and a mortgage loan originator license endorsement. It also provides instructions for renewing existing licenses and license endorsements, and other important information. Be sure to carefully read the instructions and information applicable to you.

Additional information, forms, publications, and other items of interest to license applicants and licensees are available on the Bureau of Real Estate (CalBRE) website [www.calbre.ca.gov](http://www.calbre.ca.gov). Click on the “Examinees” tab at the top of the home page.

For faster processing of licensing and examination services, use the secure, interactive eLicensing online system at [www.calbre.ca.gov](http://www.calbre.ca.gov).

*Real Estate Law, Regulations of the Real Estate Commissioner*, and the *Reference Book - A Real Estate Guide* are available online at [www.calbre.ca.gov](http://www.calbre.ca.gov). To purchase printed copies, see Ordering Publications Section XIII (D).

**Note:** Under Section 10207 of the Business and Professions Code, real estate fees for an examination or a license are fixed by State law. No part of any fee paid is refundable.

## SECTION I REAL ESTATE SALESPERSON LICENSE



### **A. Who Must Obtain This License**

If you intend to be employed as a salesperson under the supervision of a licensed broker, you must obtain this license. You can obtain a license if you do not immediately intend to be employed by a broker; however, you cannot perform licensed real estate activity until you are employed by a licensed broker. For information on what constitutes licensed real estate activity, see Real Estate Law (see Section XIII).

### **B. Minimum Requirements to Apply for the Salesperson Examination and License**

To obtain a real estate salesperson license, you must qualify for and pass a written examination. Those who pass the examination are provided a license application which must be returned to and approved by the CalBRE.



In addition to passing the examination, you must meet the following requirements:

1. **Age** — You must be 18 years of age or older.
2. **Residence** — Residency in the State is not required to become licensed. If you do not reside in California, see Section X for Out-of-State Applicants.
3. **Honesty** — Applicants must be honest and truthful. Conviction of a crime may result in the denial of a license. Failure to disclose any criminal violation or disciplinary action in an applicant's entire history may also result in denial of a license. See Section XIV (I) Help Avoid Denial of Your License Application.
4. **Evidence of completion of three college-level courses:**
  - a. Real Estate Principles
  - b. Real Estate Practice
  - c. One course from the following list:
    - Business Law
    - Common Interest Developments
    - Computer Applications in Real Estate
    - Escrows
    - General Accounting
    - Legal Aspects of Real Estate
    - Mortgage Loan Brokering and Lending
    - Property Management
    - Real Estate Appraisal
    - Real Estate Economics
    - Real Estate Finance
    - Real Estate Office Administration

**Note:** Members of the California State Bar are exempt from the college-level course requirements. Evidence of admission to practice law in California, such as a photocopy of both sides of a California State Bar membership card, must be furnished.

Courses must consist of three semester units or four quarter units.

Courses must be completed at an institution of higher learning accredited by the Western Association of Schools and Colleges or by a comparable regional accrediting agency recognized by the U.S. Department of Education, or by a private real estate school which has had its courses approved by the California Real Estate Commissioner. See Section XII Availability of Required Courses.

Continuing education classes do not satisfy the college-level course requirements for the salesperson examination. Courses completed through foreign institutions of higher learning must be evaluated by a foreign credentials evaluation service approved by the Bureau of Real Estate. See Examination Applicant Foreign Education Information (RE 223) available on the CalBRE website.

Copies of official transcripts are generally accepted as evidence of completed courses. Transcripts of courses submitted as equivalent to the required courses must be accompanied by an official course or catalog description or a copy of the course syllabus in order to be evaluated for equivalency.

**5. Experience** — None required.

**Note:** You may not apply to take an examination for a license if you already have the right to renew that license. See Section XI License Renewal.

## C. How to Apply for the Salesperson Examination

**Note:** You will not be scheduled for an examination until your application has been approved by the CalBRE.

**To apply for the exam, you must submit:**

- 1. A Salesperson Exam/License Application (RE 435) and fee.**  
You may apply for the real estate examination and license at the same time by submitting this form and the combined fees for the exam and license. Refer to Examination and Licensing Fees (RE 206) for current fee. Be sure to read all instructions and information before completing the application. Your Social Security or Individual Taxpayer ID number must be included.

OR:

### **A Salesperson Examination Application (RE 400A) and fee.**

Refer to Examination and Licensing Fees (RE 206) for current fee. Be sure to read all instructions and information before completing the application. Your Social Security or Individual Taxpayer ID number must be included.

2. Evidence of completion of the college-level courses as listed above under minimum requirements. See Section XII Availability of Required Courses.

Submit to:

#### **Bureau of Real Estate**

Examination Section

P.O. Box 137001

Sacramento, CA 95813-7001

Fax (916) 263-8943

**Note:** Your examination application should be submitted only once or your examination date may be changed and the fee may be charged again.

If your application is approved, you will be sent an Examination Schedule Notice (RE 401A) listing your examination date, time, and location. If you do not receive your notice within the application processing timeframe listed on the CalBRE website, please use the eLicensing online system at [www.calbre.ca.gov](http://www.calbre.ca.gov) to see if you have been scheduled for an examination. If you lost your Examination Schedule Notice or did not receive it, you can request a duplicate using eLicensing.

If you are not qualified when you submit your application and fee, you will be notified in writing. You will have two years from the date the CalBRE received your application to qualify for and pass the examination. If you do not qualify for and pass the examination within the two years, your application will expire and you will need to submit a new application, fee, and other required documents. Fees are nonrefundable per Business and Professions Code section 10207.

If you have not been scheduled or notified of an application deficiency by the published processing timeframe, call the CalBRE Examination Section at (877) 373-4542.

**Note:** See also Section XIV (G) Dos and Don'ts for Examination Applicants.

## D. Americans With Disabilities Act (ADA) Reasonable Accommodation Requests

In compliance with the Americans with Disabilities Act (ADA), Public Law 101-336, the CalBRE provides reasonable accommodations for examination applicants with disabilities. It is the applicant's responsibility to notify CalBRE of alternative arrangements needed. CalBRE will provide reasonable accommodations once your accommodation needs are documented. Please refer to Reasonable Accommodation Request for Examination (RE 413) for additional information. This form can be obtained on our website at [www.calbre.ca.gov](http://www.calbre.ca.gov), and attached to your examination application. If you have any questions, would like the form mailed to you, or need assistance determining whether you may require reasonable accommodations, contact CalBRE at (877) 373-4542.

## E. Examination Scheduling

Examination scheduling is influenced by the number of applications received. Examinations are generally given in the following areas:

- Fresno
- Los Angeles vicinity
- Oakland
- Sacramento
- San Diego

Depending on the number of applications, additional sites may be used. You can check available dates and sites on the CalBRE website. However, please keep in mind that a particular examination may be filled by the time your application is processed.

**Note:** Examination locations within an area may vary. Requests for specific locations within the chosen area cannot be granted.

## F. Rescheduling an Examination

If you do not take your examination on your scheduled date or wish to change your scheduled date, you may reschedule your examination using eLicensing. Or, you may complete, sign, and return your Salesperson Examination Schedule Notice (RE 401A) or a Salesperson Examination Change Application (RE 415A). Refer to Exam and Licensing Fees (RE 206) for the current rescheduling fee. Fees are subject to change.

Submit to:

**Bureau of Real Estate**

Examination Section

P.O. Box 137001

Sacramento, CA 95813-7001

Fax (916) 263-8943

**NOTE:** You can be scheduled for only one examination date at a time. If you apply to reschedule your examination, your current examination date will be canceled and you may incur additional fees.

## G. Taking the Examination

**General Information** — The salesperson examination consists of 150 multiple-choice questions. You will be given three hours and 15 minutes to complete the examination.

Information on preparing for the examination, including a description of examination content, is provided in Section IX.

**Examination Security** — In some Bureau of Real Estate District Offices, examinees may be subject to security screening.

Section 123 of the Business and Professions Code (B&P) states in part that it is a misdemeanor for any person to subvert or attempt to subvert any licensing examination. The subverting of any examination includes, but is not limited to, the unauthorized reproduction of any actual examination; paying or using professional or paid examination takers for the purpose of reconstructing any portion of an examination; using any actual examination questions or material for the purpose of instructing or preparing applicants for examination; and other specified conduct which violates the standard of examination administration. In addition to any other penalties, a person found guilty of violating Business and Professions Code section 123 shall be liable for the actual damages sustained by the agency administering the examination not to exceed \$10,000 and the costs of litigation.

Section 496 of the Business and Professions Code states that a board may deny, suspend, revoke, or otherwise restrict a license on the ground that an applicant or licensee has violated Section 123 pertaining to subversion of licensing examinations. Further, it is unlawful for any person with respect to any examination under this part to practice any deception or fraud with regard to his or her

identity in connection with any examination, application, or request to be examined. Any person who willfully violates or knowingly participates in the violation of this section is guilty of a misdemeanor, pursuant to B&P Code section 10153.1.

Section 10153.01 of the Business and Professions Code states that no person shall cheat on, subvert, or attempt to subvert a licensing examination given by the department. Cheating on, subverting, or attempting to subvert a licensing examination includes, but is not limited to, engaging in, soliciting, or procuring any of the following: any communication between one or more examinees and any person, other than a proctor or examination official, while the examination is in progress; copying answers from another examinee or permitting one's answers to be copied by another examinee; the taking of all or a part of the examination by a person other than the applicant; removing from the examination room any examination materials without authorization; the unauthorized reproduction by any means of any portion of the actual licensing examination; aiding by any means the unauthorized reproduction of any portion of the actual licensing examination; possession or use at any time during the examination or while the examinee is on the examination premises of any device, material, or document that is not expressly authorized for use by examinees during the examination, including, but not limited to, notes, crib sheets, textbooks, and electronic devices; failure to follow any examination instruction or rule related to examination security; providing false, fraudulent, or materially misleading information concerning education, experience, or other qualifications as part of, or in support of, any application for admission to an examination. The Commissioner may bar any candidate who willfully cheats on, subverts, or attempts to subvert an examination from taking any license examination and from holding an active real estate license under any provision of this code for a period of up to three years.

**Exam Room Security** — For security reasons, the following items are not permitted inside the examination room: cellphones, purses, wallets, backpacks, briefcases, suitcases, food, drink, study materials, tablets, portable computers, PDAs, calculators, cameras, video or digital recording devices, watches, lapel pins, tie tacks, and other items deemed inappropriate by exam proctors. Basic calculators are provided for your use; therefore, a personal calculator will not be allowed. Cell phone use is prohibited during the examination, and while on break from the examination. All cell phones must be turned off and surrendered before entering the exam room. CalBRE will not be responsible for lost or stolen items at the exam site.

## H. Notification of Examination Results

If you take the exam in an electronic format, you will usually receive your results immediately after completing the exam. If you take the exam in a paper-and-pencil format, it may take up seven business days to receive the results. To obtain your examination results, you can use eLicensing or call the CalBRE Examination Section at (877) 373-4542 and use the Interactive Voice Response system. Please wait at least five business days after taking your examination before calling.

To pass the examination, you must correctly answer at least 70 percent of the questions. Since the examination is qualifying in nature, examinees who pass are not given their final score. Those who pass and have not filed a Combination Examination/License application will be sent an application for a license. See Section I (J) – Once You Pass the Examination. If you do not pass, you will be notified of your score and the percentage of questions answered correctly in each of the subject areas. The overall score is not the average of each subject matter percentage. If you fail the examination, you may apply to retake it. See Section I (I) Retaking the Examination.

## I. Retaking the Examination

You can apply to retake the examination by using eLicensing, or by using the Examination Result Notice (RE 418A). Submit the form and the required fee to:

### **Bureau of Real Estate**

Examination Section

P.O. Box 137001

Sacramento CA 95813-7001

Fax (916) 263-8943

**Note:** You may apply to retake the examination only after you are notified that you failed. If you apply to retake the examination before the results of the examination have been released, your fee may be forfeited.

There is no limitation on the number of times you may retake the examination within the two-year period following the date the CalBRE received your original examination application. However, if you wish to take the examination after the two-year period, you must submit a new application and fee as described in Section I (C) – How to Apply for the Salesperson Examination.

## J. Once You Pass the Examination

If you have not filed a Combination Examination/License application, a packet including a Salesperson License Application (RE 202) will be sent to you after you pass the examination. Within one year of the date you pass the examination, you must apply for your salesperson license by submitting the following:

- **Application** — Salesperson License Application (RE 202). Be sure to read all instructions and information before completing the application. Your Social Security or Individual Taxpayer ID number must be included. No changes of any kind can be made to an application once it has been received by the CalBRE.
- **The Applicable Fee** — See Section VII Fees. Acceptable methods of payment include checks or money orders payable to the Bureau of Real Estate or credit cards.



- **Fingerprints** – Have your fingerprints taken by a qualified Live Scan service provider and submit a completed Live Scan Request (RE 237). If you reside outside of California, you may instead submit a set of fingerprints in ink on an FBI Applicant Fingerprint Card (FD-258 Rev. 5/99). See Section VIII Fingerprint Requirement.
- **Out-of-State Applicants** — If you reside outside of California, you must also submit a completed and notarized irrevocable Consent to Service of Process (RE 234). See Section X Out-of-State Applicants.

Mail to:

**Bureau of Real Estate**

Licensing Section

P.O. Box 137002

Sacramento, CA 95813-7002

**Note:** See also Section XIV (A) Child Support Obligors, Section XIV (H) Tips for a Smooth Licensing Transaction, and Section XIV (I) Help Avoid Denial of Your License Application.

## K. Combined Exam/License Application

You may apply and pay for your real estate salesperson examination and license at the same time by submitting the following:

- **Completed Salesperson Exam/License Application (RE 435).** The form is available on the CalBRE website. Be sure to read all instructions and information before completing the application. Your Social Security or Individual Taxpayer ID number must be included. No changes of any kind will be made to an application once it has been received by the CalBRE.
- **The Applicable Fee** — See Section VII Fees.

Acceptable methods of payment include checks or money orders payable to the Bureau of Real Estate or credit cards.

- Evidence of completion of three college-level courses as listed in Minimum Requirements. Section I (B).
- **Fingerprints** – Have your fingerprints taken by a qualified Live Scan service provider and submit a completed Live Scan Request (RE 237). If you reside outside of California, you may instead submit a set of fingerprints in ink on an FBI Applicant Fingerprint Card (FD-258 Rev. 5/99). See Section VIII Fingerprint Requirement. Fingerprint processing fees are not refundable under any circumstances, including failing to pass the licensing exam.
- If you reside outside of California, you must also submit a completed and notarized irrevocable Consent to Service of Process (RE 234). See Section X Out-of-State Applicants.

After CalBRE receives your application and fee, you will have two years to complete any missing requirements. However, if a significant period of time elapses between the time the examination/license application is filed and the date you pass your exam, the CalBRE will require a written update of pertinent information before the license can be issued.

## SECTION II

### REAL ESTATE BROKER LICENSE



#### A. Minimum Requirements to Apply for the Broker Examination and License

To obtain a real estate broker license, you must first qualify for and pass a written examination. Those who pass the examination are provided a license application which must be submitted to and approved by the CalBRE.

Note: You may also apply and pay for your real estate examination and license at the same time by submitting a Broker Exam/License Application (RE 436). See Section II (K) for further details.

1. **Age** — You must be 18 years of age or older.
2. **Residence** — Residency in the State of California is not required to become licensed. If you do not reside in California, see Section X for Out-of-State Applicants.

3. **Honesty** — License applicants must be honest and truthful. Conviction of a crime may result in the denial of a license. Failure to disclose any criminal violation or disciplinary action in an applicant’s entire history may also result in denial of a license. See Section XIV (I) Help Avoid Denial of Your License Application for further information.
4. **Education** — Successful completion of the following eight college-level courses is required to become a real estate broker:
- a. Legal Aspects of Real Estate
  - b. Real Estate Appraisal
  - c. Real Estate Economics or General Accounting\*
  - d. Real Estate Finance
  - e. Real Estate Practice
  - f. And three courses from the following:
    - Advanced Legal Aspects of Real Estate
    - Advanced Real Estate Appraisal
    - Advanced Real Estate Finance
    - Business Law
    - Common Interest Developments
    - Computer Applications in Real Estate
    - Escrows
    - Mortgage Loan Brokering and Lending
    - Property Management
    - Real Estate Office Administration
    - Real Estate Principles

\*If both Real Estate Economics and General Accounting are completed, only two courses from group “f” are required.

Continuing education offerings do not satisfy the college-level course requirements for the broker examination. Each college-level course must be at least three semester units or four quarter units. The courses must be completed prior to being scheduled for an examination. Courses must be completed at an institution of higher learning accredited by the Western Association of Schools and Colleges or by a comparable regional accrediting agency recognized by the U.S.

Department of Education, or by a private real estate school which has had its courses approved by the California Real Estate Commissioner. See Section XII Availability of Required Courses.

Courses completed through foreign institutions of higher learning must be evaluated by a foreign credentials evaluation service approved by the Bureau of Real Estate. See Examination Applicant Foreign Education Information (RE 223) available on the CalBRE website for further information.

Copies of official transcripts are generally acceptable evidence of completed courses. Courses submitted as equivalent to the required courses must be accompanied by an official course or catalog description in order to be evaluated for equivalency.

**Note:** Qualified broker applicants who have completed the eight required college-level courses are eligible to take the salesperson examination without providing further evidence of education or experience.

**5. Experience** — A minimum of two years full-time licensed salesperson experience within the last five years or the equivalent is required. Following are acceptable methods of documenting the experience requirement for the broker examination.

**a. Verification of licensed sales experience**

The fact that you have held a salesperson license for two years does not necessarily qualify you for a broker license. You must document employment as a licensed salesperson on a full-time basis (or part-time for the equivalent of two years full-time) with certifications from current or former employing brokers.

These certifications must be made using the Employment Verification (RE 226) form which is included in the broker examination application package and is available on the CalBRE website. Letters of recommendation will not suffice. Plus, this experience must have been gained within five years preceding the date of your broker examination application. The License Status Check feature of the CalBRE website may be used to find your employing current and prior broker's address of record.

If you cannot obtain verification of employment from a former employing broker, you must still complete the Employment Verification (RE 226) form in full and indicate the reason why you could not obtain the employing broker's signature (e.g., deceased, litigation, etc.) in the space labeled "Signature of Certifying Broker." In addition, you must attach two Employment Certification (RE 228) forms from people who work in a related professional capacity and who are in a position to attest to your experience and activity.

One Employment Verification (RE 226) form and two Employment Certification (RE 228) forms are required for each separate employment when the actual employing broker is not available to verify employment. When submitting the Employment Verification (RE 226) and the Employment Certification (RE 228) forms, it is important that you provide sufficient detail to enable the Bureau to perform an evaluation. The Bureau may conduct further inquiry when evaluating experience.

**b. Licensed experience defined**

- 1) Full-time salesperson activity means at least 40 hours per week devoted to activities that require a real estate license. No additional credit will be given for more than 40 hours of activity.
- 2) Part-time activity as a real estate salesperson will be given credit on a prorated basis. For example, 20 hours of activity per week would be given credit as halftime employment, and four years of such employment would be required to qualify for a broker license. No credit is given for less than 10 hours of activity per week.
- 3) Salespersons who claim full-time employment for 40 hours per week, but who are employed as full-time employees in another industry, will not ordinarily be credited in excess of 20 hours per week maximum (or half-time employment in the real estate business).

### c. Education in lieu of experience

- 1) Major or minor in Real Estate. An applicant who has earned a degree from a four-year college or university accredited by the Western Association of Schools and Colleges (or an accredited comparable regional accrediting agency recognized by the U.S. Department of Education) whose course of study includes a minor or major in real estate may be exempt from the two-year salesperson experience requirement. This may be verified by submitting a copy of the transcript showing the degree earned with the minor or major in real estate. Regardless of the degree, the applicant must show evidence (transcripts) of having completed the eight required college-level courses at the time of filing the application. Courses completed or degrees earned through foreign institutions of higher learning must be evaluated by a foreign credentials evaluation service approved by the CalBRE. See Examination Applicant Foreign Education Information (RE 223) available on the CalBRE website for further information.
  
- 2) Other educational substitutes for experience. Members of the California State Bar are statutorily exempt from the college-level course requirements. Evidence of admission to practice law in California must be furnished, such as photocopy of both sides of a California State Bar membership card. Members of the State Bar still need to demonstrate that they have satisfied the two years full-time licensed salesperson experience requirement or have at least two years of real estate related experience while practicing law in California. Members of the State Bar using equivalent experience should submit a RE 227 Equivalent Experience Verification form outlining this experience along with their broker exam or broker exam/license combination application.

#### d. **Equivalent activities in lieu of experience**

- 1) General information. A claim of equivalent experience, in lieu of the two years of sales experience required for the broker examination, may be based on any combination of salesperson experience and equivalent experience, which considered as a whole, would satisfy the intent of the law. An applicant who has not been active as a licensed real estate salesperson may be eligible for the broker examination, provided Equivalent Experience Verification (RE 227) form showing real estate-related experience is submitted. The Equivalent Experience Verification (RE 227) form must be completed in full and must have two verifying signatures on each form.

When submitting the Equivalent Experience Verification (RE 227) form, it is important that you provide sufficient detail to enable the Bureau to perform an evaluation. The Bureau may conduct further inquiry when evaluating equivalent experience. Regardless of the experience claimed, the eight college-level courses required for a broker's license must be completed and cannot be waived based on the equivalent experience.

- 2) Acceptable kinds of equivalent experience. An applicant may qualify with two years full-time experience, gained within the five-year period immediately prior to the date of application for the broker examination, in any of the following areas:
  - Experience as an escrow or title officer or as a loan officer in a capacity directly related to the financing or conveying of real property.
  - Experience as a subdivider, contractor, or speculative builder, during which time applicant performed comprehensive duties relating to the purchase, finance, development, and sale or lease of real property.



- Experience as a real property appraiser. Other types of direct real estate-related experience will be considered, provided that it satisfies the intent of the law. It should be noted, however, that claims for equivalency by unlicensed persons for activities which require a real estate license will not be considered.

**Note:** Care in preparing the claim of qualification, substantiation of experience, and presentation of adequate supporting letters or certifications will facilitate the review of an application. Do not have verifiers send individual letters separate from your application submissions. Be accurate as to dates, etc., as incompleteness or inaccuracies will result in delays and extra correspondence.

## B. CalBRE Evaluation of Experience

All qualification requirements must be met before you can be scheduled for a broker examination. CalBRE evaluation of claimed experience or education cannot be conducted with applicants in person at any office of the Bureau or by phone. If you wish an evaluation of your previous college courses, degree, or experience, you must submit a completed application and fee as described in Section II (C) below.

## C. How To Apply for the Broker License Examination

You will not be scheduled for an examination until your application has been approved by the CalBRE. To apply for the exam you must submit the following:

A Broker Exam/License Application (RE 436). You may apply and pay for your real estate broker examination and license at the same time by submitting one form, Broker Exam/License Application (RE 436), and both the exam and license fee. Refer to Examination and Licensing Fees (RE 206) for current fee. Fees are nonrefundable per Business and Professions Code section 10207.

OR:

An original Broker Examination Application (RE 400B). Be sure to read all instructions and information before completing the application. Your Social Security or Individual Taxpayer ID number must be included. Include the fee for the application. Refer to Examination and Licensing Fees (RE 206) for current fee. Fees are nonrefundable per Business and Professions Code section 10207.

**Note:** You may not apply to take the examination if you have a broker license that can still be renewed. See Section XI License Renewal.

Transcripts showing successful completion of the eight required college-level courses. (See Section II (A) 4 Education).

Documentation of the experience requirement using Employment Verification (RE 226) form to verify licensed salesperson experience; transcripts or a copy of your diploma to verify your college or law degree; or completed Equivalent Experience Verification (RE 227) forms. For required documentation specifically applicable to your situation. See Section II (A) 5 Experience.

Mail completed application, official transcripts, or copy of official transcript, all supporting documentation, and applicable fee to:

**Bureau of Real Estate**

Examination Section

P.O. Box 137001

Sacramento, CA 95813-7001

A Broker Examination Schedule Notice (RE 401B) listing your examination date, time, and location will be sent to you. If you have not received your notice within the application processing timeframe listed on the CalBRE website, please use the eLicensing online system at [www.calbre.ca.gov](http://www.calbre.ca.gov) to see if you have been scheduled for an examination. If you misplaced your Broker Examination Schedule Notice or never received it, you can request a duplicate using eLicensing.

If you are not qualified at the time you submit your application, you will be notified in writing. You will have two years from the date the CalBRE received your application to complete the qualifications and pass the examination. If you do not qualify for and pass the examination within the two-year period, the application will expire

and you will need to submit a new application, fee, and other required documents. If you have not been scheduled or notified of an application deficiency by the published processing timeframe, call the CalBRE Examination Section at (877) 373-4542.

**Note:** See also Section XIV (G) Dos and Don'ts for Examination Applicants.

## D. Americans with Disabilities Act (ADA) Reasonable Accommodation Requests

In compliance with the Americans with Disabilities Act (ADA), Public Law 101-336, the CalBRE provides reasonable accommodations for examination applicants with disabilities. It is the applicant's responsibility to notify CalBRE of alternative arrangements needed. CalBRE will provide reasonable accommodations once your accommodation needs are documented. Please refer to Reasonable Accommodation Request for Examination (RE 413) for additional information. This form can be obtained on our website at [www.calbre.ca.gov](http://www.calbre.ca.gov), and attached to your examination application. If you have any questions, would like the form mailed to you, or need assistance determining whether you may require reasonable accommodations, contact CalBRE at (877) 373-4542.

## E. Examination Scheduling

Examination scheduling is influenced by the number of applications received. Examinations are generally administered, as needed, in the following areas:

- Fresno
- Los Angeles vicinity
- Oakland
- Sacramento
- San Diego

Depending on the number of applicants, additional areas and sites may be used. You can check available examination dates and view a list of examination sites on the CalBRE website. Please keep in mind that a particular examination location may be filled by the time your application is processed.

**Note:** Examination locations within an area may vary. Requests for specific locations within the chosen area cannot be granted.

## F. Rescheduling an Examination

If you do not take the examination on the date scheduled, or wish to change your scheduled date, you may reschedule your examination using the eLicensing online system. Or, you may complete, sign, and submit your Broker Examination Schedule Notice (RE 401B) with the correct fee. Refer to Examination and Licensing Fees (RE 206) for current fee.

### **Bureau of Real Estate**

Examination Section  
P.O. Box 137001  
Sacramento, CA 95813-7001  
Fax (916) 263-8943

**NOTE:** You may be scheduled for only one examination date at a time. If you apply to reschedule your examination you will be removed from the current examination list, and may incur additional fees. Fees will not be refunded.

## G. Taking the Examination

**General Information** — The broker examination consists of 200 multiple-choice questions. There are 100 multiple-choice questions in the morning session of the exam and 100 in the afternoon. You will be given two hours and 30 minutes to complete each session. Information on preparing for the examination, including a description of examination content, is in Section IX.

**Examination Security** — In some Bureau of Real Estate District Offices, examinees may be subject to building security screening. Section 123 of the Business and Professions Code (B&P) states in part that it is a misdemeanor for any person to subvert or attempt to subvert any licensing examination. The subverting of any examination includes, but is not limited to, the unauthorized reproduction of any actual examination; paying or using professional or paid examination takers for the purpose of reconstructing any portion of an examination; using any actual examination questions or material for the purpose

of instructing or preparing applicants for examination; and other specified conduct which violates the standard of examination administration.

In addition to any other penalties, a person found guilty of violating B&P section 123 shall be liable for the actual damages sustained by the agency administering the examination not to exceed \$10,000 and the costs of litigation. B&P section 496 states that a board may deny, suspend, revoke, or otherwise restrict a license on the ground that an applicant or licensee has violated section 123 pertaining to subversion of licensing examinations.

Further, it is unlawful for any person with respect to any examination under this part to practice any deception or fraud with regard to his or her identity in connection with any examination, application, or request to be examined. Any person who willfully violates or knowingly participates in the violation of this section is guilty of a misdemeanor, pursuant to B&P section 10153.1.

Section 10153.01 of the Business and Professions Code states that no person shall cheat on, subvert, or attempt to subvert a licensing examination given by the department. Cheating on, subverting, or attempting to subvert a licensing examination includes, but is not limited to, engaging in, soliciting, or procuring any of the following: any communication between one or more examinees and any person, other than a proctor or examination official, while the examination is in progress; copying answers from another examinee or permitting one's answers to be copied by another examinee; the taking of all or a part of the examination by a person other than the applicant; removing from the examination room any examination materials without authorization; the unauthorized reproduction by any means of any portion of the actual licensing examination; aiding by any means the unauthorized reproduction of any portion of the actual licensing examination; possession or use at any time during the examination or while the examinee is on the examination premises of any device, material, or document that is not expressly authorized for use by examinees during the examination, including, but not limited to, notes, crib sheets, textbooks, and electronic devices; failure to follow any examination instruction or rule related to examination security; providing false, fraudulent, or materially misleading information concerning education, experience, or other qualifications as part of,

or in support of, any application for admission to an examination. The Commissioner may bar any candidate who willfully cheats on, subverts, or attempts to subvert an examination from taking any license examination and from holding an active real estate license under any provision of this code for a period of up to three years.

**Exam Room Security** —For security reasons, the following items are not permitted inside of the examination room: cellphones, purses, wallets, backpacks, briefcases, suitcases, food, drink, study materials, tablets, portable computers, PDA's, calculators, cameras, video or digital recording devices, watches, lapel pins, tie tacks, and other items deemed inappropriate by exam proctors. Basic calculators are provided for your use; therefore, use of a personal calculator will not be allowed.

Cell phone use is prohibited during the examination, and while on break from the examination. All cell phones must be turned off and surrendered before entering the exam room.

CalBRE will not be responsible for lost or stolen items at the exam sites.

## H. Notification of Examination Results

If you take the exam in an electronic format, you will usually receive your results immediately after completing the exam. If you take the exam in a paper-and-pencil format, it may take five to seven business days to receive the results. To obtain your examination results, you can use eLicensing or call the CalBRE Examination Section at (877) 373-4542 and use the Interactive Voice Response system. Please wait at least five business days after taking your examination before calling.

To pass the examination, you must correctly answer at least 75 percent of the questions. Since the examination is qualifying in nature, examinees who pass are not informed of their final score. Those who pass will be sent an application for a license. See Section II (J) Once You Pass the Examination.

If you do not pass, you will be notified of the actual score and the percentage of questions answered correctly in each of the subject areas of the examination. The average of each percentage is not the overall score. Those who do not receive a passing grade may apply to re-take the examination. See Section II (I) – Re-Taking the Examination.



## I. Retaking the Examination

If you fail the examination, you may apply to retake the examination using eLicensing or use your Examination Result Notice (RE 418B). Submit the RE 418B and the required fee to:

### **Bureau of Real Estate**

Examination Section  
P.O. Box 137001  
Sacramento CA 95813-7001  
Fax (916) 263-8943

**Note:** You may only apply to retake the examination after you are notified that you failed your examination. If you apply to retake the examination before the results of the examination have been released, your fee may be forfeited. Fees are nonrefundable per Business and Professions Code section 10207.

There is no limitation on the number of times you may retake the examination during the two-year period following the date your original application was filed. However, if you wish to retake the examination after the two-year period, you must submit a new application and fee as described in Section II (C) How to Apply for the Broker License Examination.

## J. Once You Pass the Examination

Once you pass the examination, a packet including a Broker License Application (RE 200) will be sent to you. Within one year of the date you pass the broker examination, you must apply for your broker license by submitting the following:

- **Application** — Broker License Application (RE 200). Be sure to read all instructions and information before completing the application. Your Social Security or Individual Taxpayer ID number must be included. No changes of any kind can be made to an application once it has been received by the CalBRE.



- **Applicable Fee** — See Section VII Fees. Acceptable methods of payment include checks or money orders made payable to the Bureau of Real Estate, or credit cards.
- **Fingerprints** — All license applicants are required to submit a completed Live Scan Request (RE 237). Applicants residing outside of California may instead submit a set of fingerprints in ink on an FBI Applicant Fingerprint Card (FD-258 Rev. 5/99). See Section VIII Fingerprint Requirement.
- **Out-of-State Applicants** — If you do not reside in California, you must also submit a completed and notarized irrevocable Consent to Service of Process (RE 234) and an Out-of-State Broker Acknowledgment (RE 235), if applicable. See Section X Out-of-State Applicants for further information.

Mail to:

**Bureau of Real Estate**

Licensing Section

P.O. Box 137002

Sacramento, CA 95813-7002

**Note:** See also Section XIV (A) Child Support Obligors, Section XIV (H) Tips for a Smooth Licensing Transaction; and Section XIV (I) Help Avoid Denial of Your License Application.

## K. Combined Exam/License Application

You can apply and pay for your real estate broker examination and license at the same time by submitting one application and both the License and Examination fee. You must complete the Broker Exam/License Application (RE 436), which may be obtained from the CalBRE website, and submit the required combined license and examination fee, listed on the form. You must submit all education and experience requirements with the application. Once submitted, the fee may not be refunded or transferred to another application. You must successfully pass the examination within two years of the date the application is filed or the application and fee will expire.

### Other requirements:

- All license applicants must be fingerprinted using a Live Scan service provider. You may get their fingerprints taken when you submit your exam/license application or any time thereafter; however, results must be received before a real estate license can be issued. Live Scan Service Request forms (RE 237) may be obtained on the CalBRE website. Fingerprint processing fees are not refundable under any circumstances, including failure to qualify by examination for a license.

Missing requirements may be submitted anytime within two years after the CalBRE receives the combination application and fee. However, if a significant period of time elapses between the time you file the examination/license application and the date you pass the test, the CalBRE will require a written update of pertinent information before the license can be issued.



## SECTION III REAL ESTATE CORPORATION LICENSE



### A. General Information

A corporation may be licensed as a real estate broker through one or more of its officers who are brokers or have qualified for a broker license by examination within the 12 months preceding receipt of application. All acts of the licensed broker/officer(s) under this license must be performed only on behalf of the corporation.

If you do not reside in California, see Section X Out-of-State Applicants.

The license issued to a corporation's designated officer entitles that individual to conduct licensed activities on behalf of the corporation. The person applying for a designated broker/officer license must hold an officer title in the corporation. The term "broker/officer" is not an official officer title.

Other officers who are acting for the corporation in any capacity which would require a broker license must be additionally licensed as officers of the corporation. Additional broker/officers may be licensed by submitting a completed Corporation License Application (RE 201) and the applicable fee. There is no limit to the number of broker/officers who may be added. All brokers who are applying for an additional broker/officer license must hold an officer title in the corporation. The term “broker/officer” is not an official officer title.

The designated corporate officer is responsible for the supervision and control of the activities requiring a license that are conducted on behalf of the corporation by its officers and employees. The designated broker/officer may, by resolution of the board of directors, assign supervisory responsibility over salespersons licensed to the corporation to additional licensed broker/officers. If such supervisory responsibility has been delegated to other licensed broker/officers, a certified copy of the corporate resolution and Certification (Assignment of Supervisory Responsibility RE 210) must be forwarded to CalBRE within five days after the adoption or modification.

## **B. How to Apply**

Corporation license applicants must complete and submit:

- Corporation Background Statement (RE 212), if applicable. Section III of the Corporation License Application (RE 201) requires the designated officer who obtains the original corporation license to file a Corporation Background Statement (RE 212) for any director, chief executive officer, president, first level vice president(s), secretary, chief financial officer, and subordinate officers with responsibility for forming policy of the corporation and all persons owning or controlling more than 10 percent of its shares, if such a person has been the subject of any of the items enumerated in Commissioner’s Regulation 2746. If none of the officers have been the subject of any of the items enumerated in that Regulation, a Corporation Background Statement (RE 212) is not needed. In all instances, the designated broker/officer must complete and sign the certification in Part III of the application.

- Applicable Fee. Refer to Examination and Licensing Fees (RE 206) for current fee.
- Live Scan Service Request (RE 237), when applicable (see Section VIII Fingerprint Requirements).
- Certificate of Status, Certification of Foreign Corporation, or Certification of Qualification (if issued within 30 days before the date the application is submitted to the CalBRE), or Articles of Incorporation (if filed with the California Secretary of State within six months before the date the application is submitted to the CalBRE.) These documents can be obtained by any registered corporation from the California Secretary of State.
- Branch Office Application (RE 203), when applicable, for each additional office location being added.
- Certified copy of Fictitious Business Name Statement (DBA) if the corporation will be doing business with any name other than the corporation name. See Fictitious Business Name Information (RE 282).

Mail to:

**Bureau of Real Estate**

Business Support Section

P.O. Box 137004

Sacramento, CA 95813-7004

**Note:** See also Section XIV (A) Child Support Obligors, Section XIV (H) Tips for a Smooth Licensing Transaction, and Section XIV (I) – Help Avoid Denial of Your License Application.

**SECTION IV**  
**MORTGAGE LOAN ORIGINATOR (MLO)**  
**LICENSE ENDORSEMENT**



# MORTGAGE

for a residential loan must complete this form in this entirety  
applicable, with the lender's assistance. The income or assets of the  
the income or assets of the Co-Borrower, if applicable. Income and  
qualification. Liabilities and debts will also be considered. Co-Bo  
(and the appropriate box checked) when the income or assets of  
the Borrower's spouse  
the Borrower's spouse will not be  
the Borrower  
... be used as a basis for loan quali  
... loan qualification.

Title V of Public Law 110-289, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act), was passed on July 30, 2008. The Federal SAFE Act was designed to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of state-licensed residential mortgage loan originators.

The Conference of State Bank Supervisors (CSBS) and the American Association of Residential Mortgage Regulators (AARMR) maintain the Nationwide Multistate Licensing System & Registry (NMLS) as the repository for state licensing. The NMLS contains a single license record for each mortgage loan lender, broker, branch, and mortgage loan originator (MLO) and can be used to apply for, amend, and renew a MLO license in any state.

Senate Bill 36 (SB 36) was signed into law in October 2009, and was enacted to bring California into compliance with the provisions set forth in the SAFE Act. SB 36 requires all CalBRE licensees who conduct residential (one to four) MLO activities to obtain a MLO license endorsement.

The SAFE Act specifically prohibits the licensing of a MLO under any of the following conditions:

- If the applicant has ever been convicted of a felony involving an act of fraud, dishonesty, breach of trust, or money laundering, or convicted of any felony in the seven-year period before filing an application for an endorsement; or
- If an applicant has ever had a MLO license revoked in any governmental jurisdiction; or
- If an applicant has demonstrated a lack of financial responsibility by showing disregard in the management of his or her own financial condition.

## A. Who Must Obtain a MLO License Endorsement

All CalBRE licensees who conduct residential (one to four units) MLO activities are required to obtain and maintain an MLO license endorsement.

For individuals licensed by CalBRE, a mortgage loan originator (MLO) means:

An individual who takes a residential mortgage loan application or offers or negotiates terms of a residential mortgage loan for compensation or gain. An individual real estate licensee acting within the meaning of Section 10131(d) or Section 10131.1(b)(1)(c) of the Business and Professions Code (B&P) is a mortgage loan originator with respect to activities involving residential mortgage loans.

## B. Additional Reporting Requirement

All CalBRE licensees performing mortgage loan activities must report to CalBRE if they make, arrange, or service loans secured by residential property (one to four units). The report must be made within 30 days of commencing activity and must be completed online using the Mortgage Loan Activity Notification (RE 866). Licensees must update the Mortgage Loan Activity Notification (RE 866), in the event they no longer perform, or do not intend to perform residential mortgage loan activities, as described above. Licensees may choose to cancel or update their status as a residential mortgage loan originator.

## C. Requirements to Obtain an Individual MLO License Endorsement

MLO license endorsement applications must be submitted through NMLS, and the applicant must complete all of the following requirements before a MLO license endorsement will be issued:

- Successfully complete the National SAFE Test with Uniform State Content.
- Submit an MLO license endorsement application (Form MU4) filing electronically through NMLS and pay the required license endorsement fees.



- Submit fingerprints to NMLS during the license endorsement application process.
- Satisfy the 20-hour prelicense education requirement.
- Submit authorization for NMLS to obtain a credit report.

Step-by-step instructions for obtaining an individual MLO license endorsement can be found on the CalBRE website. We recommend that you read the material carefully before submitting an application for a MLO license endorsement. To avoid delays in the processing of your individual MLO application, we also strongly recommend that you obtain a copy of your CalBRE public license printout prior to submitting your application to ensure that your NMLS record matches the information on file with CalBRE. Your CalBRE public license printout can be obtained on our website at [www.calbre.ca.gov](http://www.calbre.ca.gov).

## **D. Requirements to Obtain a Company MLO License Endorsement**

Real estate corporations and real estate brokers working as sole proprietors must submit an application (Form MU1) filing electronically through NMLS to obtain a company MLO license endorsement.

For a corporation, the designated broker/officer must have an approved individual MLO license endorsement before the company MLO license endorsement will be approved. For a sole proprietor filing, the real estate broker must have an approved individual MLO license endorsement before the sole proprietor company MLO filing will be approved.

Step-by-step instructions for obtaining a company MLO license endorsement can be found on the CalBRE website. We recommend that you read the material carefully before submitting an application for a MLO license endorsement.

To avoid delays in the processing of your company MLO application, we also strongly recommend that you obtain a copy of your company's CalBRE public license printout prior to submitting your application to ensure that your NMLS record matches the information on file with CalBRE. Your CalBRE public license printout can be obtained on our website at [www.calbre.ca.gov](http://www.calbre.ca.gov).

## SECTION V

### MINERAL, OIL AND GAS INFORMATION



#### A. General Information

The Bureau of Real Estate no longer issues Mineral, Oil, and Gas (MOG) permits or original MOG licenses. A real estate broker license is required to engage in specified activities with respect to MOG properties. An existing MOG broker license (individual or corporate) may be renewed every four years for the life of the holder.

**Note:** See also Section XIV (A) – Child Support Obligors.

## SECTION VI

### PREPAID RENTAL LISTING SERVICE LICENSE

#### A. Description of Business

A Prepaid Rental Listing Service (PRLS) license is required for the business of supplying prospective tenants with listings of residential real property for tenancy while collecting a fee at the same time or in advance of when the listings are supplied. Negotiation of the rental of property is not allowed under a PRLS license.

#### B. How to Apply for a PRLS License

An individual or a corporation may obtain, without examination, a two-year license to conduct PRLS activities. Applicants must complete and submit:

- Either an Individual License Application (RE 271) or a Corporation License Application (RE 272); Be sure to read all instructions and information before completing the application. No changes of any kind will be made to an application once it has been received by the CalBRE.



- Applicable fee (see Section VII Fees).
- Proof of fingerprinting taken by a Live Scan service provider (see Section VIII Fingerprint Requirement).
- A fully completed Surety Bond (RE 270) or a Cash Deposit Security (RE 275) of \$10,000 for each location.
- A copy of the contract to be entered into between the prospective PRLS and client/prospective tenant. The CalBRE must approve the contract before a PRLS license can be issued.

Mail to:

**Bureau of Real Estate**

PRLS Desk

P.O. Box 137000

Sacramento, CA 95813-7000

**Note:** See also Section XIV (A) Child Support Obligors, Section XIV (H) Tips for a Smooth Licensing Transaction, and Section XIV (I) Help Avoid Denial of Your License Application.

**Unlicensed Officers** – Persons completing an Unlicensed Officer Questionnaire (RE 273) in conjunction with a Corporation License Application (RE 272) must be fingerprinted. Application requirements pertain to each location to be operated by the PRLS licensee.

**Additional Locations** – An additional location license is required for each location (other than the main office) from which PRLS activities will be conducted. To license an additional location, applicants must complete and submit an Additional Location Application (RE 274); either a fully completed Surety Bond (RE 270) or Cash Deposit Security (PRLS) (RE 275); and the correct fee for each location being requested.

PRLS activities at each location must be under the direct supervision of either a PRLS licensee (individual or licensed officer) or a designated agent. However, a licensed individual, licensed officer or designated agent may not supervise more than one location at a time.

A Designated Agent Application (RE 256) must be completed, signed, and returned by each designated agent applicant in conjunction with each Additional Location Application (RE 274). Proof of fingerprinting taken by a Live Scan service provider for each designated agent applicant must be submitted (see Section VII – Fingerprint Requirement).

### **C. Real Estate Brokers/PRLS Activities**

A real estate broker is not required to hold a PRLS license in order to conduct a PRLS business at his or her licensed location. The broker however, must use a contract approved in advance by CalBRE. Either the broker or a salesperson in the employ of the broker must be designated to supervise the PRLS activities.

For further information, contact:

#### **Bureau of Real Estate**

PRLS Desk  
P.O. Box 137000  
Sacramento, CA 95813-7000  
(916) 263-8799

## SECTION VII FEES



Refer to Exam and Licensing Fees (RE 206) available on the CalBRE website for current licensing and exam fees. Fees are subject to change. Acceptable methods of payment include checks or money orders made payable to the Bureau of Real Estate, or credit cards (Visa, Master Card, American Express, and Discover). See Credit Card Payment (RE 909) available on the CalBRE website. Do not send cash.

**Note:** All fees are nonrefundable per Business and Professions Code section 10207.

## SECTION VIII

### FINGERPRINT REQUIREMENT

An applicant for any real estate license must submit one set of classifiable fingerprints acceptable to the State Department of Justice (DOJ).

Using a Live Scan Service Request form (RE 237), the applicant is fingerprinted using the DOJ's Live Scan Program which electronically takes and transmits fingerprints to the DOJ and the Federal Bureau of Investigation (FBI). An original license will not be issued until the CalBRE has received a report from the DOJ and the FBI stating there is no criminal history, or disclosing criminal history information which then must be reviewed and evaluated. See Section XIV (I) Help Avoid Denial of Your License Application for further information.

Applicants may choose to be fingerprinted after they have submitted their examination application or after passing their examination. Fingerprint processing fees are not refunded if applicants fail to pass the examination. Social Security numbers are required on examination applications to ensure fingerprint reports are received by the CalBRE.



To be fingerprinted, take the Live Scan Service Request (RE 237) to a participating Live Scan service provider. Many California law enforcement agencies and other private providers offer electronic fingerprint services. You can find a complete list of fingerprint service providers on the Department of Justice's website at [www.ag.ca.gov/fingerprints/publications/contact.php](http://www.ag.ca.gov/fingerprints/publications/contact.php).

Please note that the hours of operation of each provider may vary and an appointment may be required. The fingerprint processing fee and Live Scan service fee should be paid directly to the Live Scan provider (not to the CalBRE). After the Live Scan service provider takes the fingerprints and submits a copy of the Live Scan Service Request (RE 237) with Part 3 completed to the CalBRE as follows:

If fingerprinted BEFORE passing the examination, submit the completed Live Scan Service Request (RE 237) to:

**Bureau of Real Estate**

P.O. Box 137002

Sacramento, CA 95813-7002

Attn.: Fingerprint Desk

If fingerprinted AFTER passing the examination, submit the completed Live Scan Service Request (RE 237) with your original license application.

If you do not reside in California, you may be fingerprinted at a Live Scan service provider in California by following the process explained above or be fingerprinted out-of-state using FBI Applicant Fingerprint Card (FD-258 Rev. 5/99), which will be provided to all out-of-state applicants with the original license application. The FBI Applicant Fingerprint Card should be taken to a local law enforcement agency for completion and be submitted directly to the CalBRE with the completed license application, the license application fee, and the fingerprint processing fee (combined payment of both fees is acceptable). Applicants who wish to be fingerprinted out-of-state after applying for examination but before passing the examination may request a blank fingerprint card by contacting the Licensing Section at (877) 373-4542.



## SECTION IX

### SALESPERSON AND BROKER EXAMINATIONS



#### A. Preparing for the Examination

The CalBRE publishes the *Reference Book – A Real Estate Guide* that broadly covers the financial, economic, and political aspects of real estate practice in California. Regulation of the real estate business and licensing of real estate brokers and salespersons is discussed. One chapter describes the type and scope of the license examinations. The *Reference Book* is available on the CalBRE website free of charge. A printed copy is available for purchase. See Section XIII CalBRE Publications for prices and ordering information.

The CalBRE also annually publishes *Real Estate Law* which contains the laws governing subdivided lands administered by the Real Estate Commissioner, the Regulations of the Real Estate Commissioner, the Administrative Procedure Act, and pertinent excerpts from the California Codes.

Additionally, most bookstores and libraries have real estate publications which can be helpful in preparing for the examination.

## B. Examination Content

The law requires that salesperson and broker license applicants demonstrate in a written examination:

- Appropriate knowledge of the English language, including reading, writing, and spelling; and of arithmetical computations common to real estate and business opportunity practices;
- An understanding of the principles of real estate and business opportunity conveyancing; the general purposes and general legal effect of agency contracts, deposit receipts, deeds, deeds of trust, chattel mortgages, bills of sale, mortgages, land contracts of sale, and leases; and of the principles of business, land economics and appraisals; and
- A general and fair understanding of the obligations between principal and agent; the principles of real estate and business opportunity transactions, and the code of business ethics pertaining thereto; as well as of the provisions of the law relating to real estate administered by the Real Estate Commissioner.

The California real estate salesperson and broker examinations consist of seven major real estate subject matter areas:

1. Property Ownership and Land Use Controls and Regulations
2. Laws of Agency and Fiduciary Duties
3. Property Valuation and Financial Analysis
4. Financing
5. Transfer of Property
6. Practice of Real Estate and Disclosures (Includes Specialty Areas)
7. Contracts

When changes in the law or in the practice of real estate take place, new subject matter is added to one or more of the seven major areas of the examination. The examination is revised and updated regularly. There is no assurance that a specific examination will cover all subject matter listed, because the examination merely samples the broad field of real estate.

The following list of examination topics is for informational purposes and should not be considered comprehensive:

**Area 1** — Property Ownership and Land Use Controls and Regulations (approximately 15% of sales exam and 15% of broker exam)

- Classes of Property
- Property Characteristics
- Encumbrances
- Types of Ownership
- Descriptions of Property
- Government Rights in Land
- Public Controls
- Environmental Hazards and Regulations
- Private Controls
- Water Rights
- Special Categories of Land

**Area 2** — Laws of Agency and Fiduciary Duties (approximately 17% of sales exam and 17% of broker exam)

- Law, Definition and Nature of Agency Relationships, Types of Agencies, and Agents
- Creation of Agency and Agency Agreements
- Responsibilities of Agent to Seller/Buyer as Principal
- Disclosure of Agency
- Disclosure of Acting as Principal or Other Interest
- Termination of Agency
- Commission and Fees

**Area 3** — Property Valuation and Financial Analysis (approximately 14% of sales exam and 14% of broker exam)

- Value
- Methods of Estimating Value
- Financial Analysis

**Area 4** — Financing (approximately 9% of sales exam and 9% of broker exam)

- General Concepts
- Types of Loans
- Sources of Financing
- Government Programs
- Mortgages/Deeds of Trust/Notes
- Financing/Credit Laws
- Loan Brokerage
- Types of Loan Originators

**Area 5** — Transfer of Property (approximately 8% of sales exam and 8% of broker exam)

- Title Insurance
- Deeds
- Escrow
- Tax Aspects
- Special Processes
- Transfer Through Court Supervision
- Types of Vesting

**Area 6** — Practice of Real Estate and Disclosures, Including Specialty Areas (approximately 25% of sales exam and 25% of broker exam)

- Trust Account Management
- Fair Housing Laws
- Truth in Advertising
- Record Keeping Requirements
- Agency Supervision
- Permitted Activities of Unlicensed Sales Assistants
- CalBRE Jurisdiction and Disciplinary Actions
- Licensing and Continuing Education Requirements and Procedures
- California Real Estate Recovery Fund
- General Ethics
- Technology
- Property Management
- Commercial/Industrial/Income Properties
- Specialty Areas
- Transfer Disclosure Statement
- Natural Hazard Disclosure Statements
- Disclosure of Material Facts Affecting Property Value
- Need for Inspection and Obtaining/Verifying Information
- Reports
- Servicing Diverse Populations

**Area 7** — Contracts (approximately 12% of sales exam and 12% of broker exam)

- General
- Listing Agreements
- Buyer Broker Agreements
- Offers/Purchase Contracts
- Agreements
- Promissory Notes/Securities
- Purchase/Lease Options
- Advance Fee

## SECTION X

### OUT-OF-STATE APPLICANTS

Each applicant must qualify in the appropriate written examination in California and meet all other requirements. Residency in the State is not a requirement to become licensed. California has no reciprocity with any other state to allow a waiver of any of the requirements to obtain a license.

When applying for the real estate broker or salesperson examination, evidence of completion (i.e. transcripts) of the required education courses from out-of-state institutions is acceptable. The institutions must be accredited by the Western Association of Schools and Colleges or a comparable regional accrediting entity, and each course must consist of three semester units or four quarter units of credit.

Courses completed through foreign institutions of higher learning must be evaluated by a foreign credentials evaluation service approved by CalBRE. For further information, see Examination Applicant Foreign Education Information (RE 223).

Unless prior approval has been granted by the California Real Estate Commissioner, no private vocational real estate school outside California may grant credit for the required prelicense courses.

When applying for an original or renewal license, out-of-state residents must file a Consent to Service of Process (RE 234) with CalBRE. This form must be completed, signed, notarized, and submitted with the original or renewal application.

Brokers must maintain a California business address if engaging in business in California. If not engaging in business in California, brokers must also file an Out-of-State Broker Acknowledgment (RE 235).

Salespersons must be licensed with a California broker if engaging in business in California.

See also Section XIV (A) Child Support Obligor.

## SECTION XI

### LICENSE RENEWAL



Licenses are issued for four years and should be renewed before the expiration date listed on the license. As a reminder, CalBRE mails a renewal reminder letter to the licensee's mailing address of record approximately 90 days before the license expiration date. The letter is sent as a courtesy only. Not receiving the renewal reminder letter does not relieve you of the responsibility to renew your license.

To help insure delivery of your renewal reminder letter, you must keep the CalBRE advised of your current mailing address as required by Commissioner's Regulation 2715. You can update your mailing address using the eLicensing online system, which automatically changes your address and updates your public license record immediately.

## A. How to Renew Your License

The secure eLicensing online system offers expedited processing of salesperson and broker license renewals any time. eLicensing is easy to use and interactive. Licensees enter information required for renewal directly into the eLicensing system, including the course number and completion date of continuing education courses taken. Continuing education requirements must be completely satisfied in order to renew through eLicensing. See Section XI (B) Continuing Education Requirements. Acceptable methods of payment include Visa, MasterCard, American Express, and Discover credit cards or debit cards bearing a Visa or MasterCard logo.

Licenses may also be renewed by completing and submitting all of the items listed below:

- Salesperson Renewal Application (RE 209) or Broker Renewal Application (RE 208). Be sure to read all instructions and information before completing the application. No changes of any kind will be made to an application once it has been received by the CalBRE.
- Continuing Education Course Verification (RE 251).
- Applicable fee. See Section VIII Fees. Acceptable methods of payment include checks or money orders made payable to the Bureau of Real Estate or credit cards (see Credit Card Payment (RE 909) available on the CalBRE website). Do not send cash.
- Out-of-State residents must have a Consent to Service of Process (RE 234) on file with the CalBRE. This form must be completed, signed, and notarized. Salespersons must be employed by a California broker, if engaging in business in California.
- Brokers must maintain a California business address, if engaging in business in California. If not engaging in business in California, brokers must file an Out-of-State Broker Acknowledgment (RE 235).

Mail to:

**Bureau of Real Estate**

Renewals Section

P.O. Box 137003

Sacramento, CA 95813-7003

**Note:** See also Section XIV (A) Child Support Obligors.

**On-Time Renewals** — You may use eLicensing or mail in your completed renewal application 90 days before your license expires. Your renewal is on time if your eLicensing transaction is completed or your application is postmarked before midnight on your license expiration date. If you renew on time, Business and Professions Code section 10156.2 permits you to continue operating under your existing license after its expiration date unless notified otherwise by the CalBRE.

**Late Renewals** — If you fail to renew your license before its expiration date, you may renew your license during the two-year late renewal period immediately following your license expiration date. However, you cannot perform activities requiring a real estate license until your license has been renewed. Salesperson licensees who are conditionally suspended for failing to provide evidence of statutory course compliance do not have a late renewal right. The CalBRE website provides further information about on-time and late renewals.

## **B. Continuing Education Requirements**

All license renewal applicants must prove compliance with the Business and Professions Code (Real Estate Law) and Commissioner's Regulations pertaining to continuing education (CE) requirements.



To renew your license, you must complete continuing education requirements. A list of approved continuing education courses is available on the CalBRE website.

### **Real Estate Salesperson Renewing for the First Time**

Must complete a total of 45 clock-hours of approved continuing education courses which includes:

- Five separate three-hour courses in the following subjects: *Ethics, Agency, Fair Housing, Trust Fund Handling, and Risk Management*;
- A minimum of 18 clock hours of consumer protection courses; and
- The remaining clock hours required to complete the 45 hours of continuing education may be related to either consumer service or consumer protection courses.

### **Real Estate Broker Renewing for the First Time**

Must complete a total of 45 clock-hours of approved continuing education courses which includes:

- Six separate three-hour courses in the following subjects: *Ethics, Agency, Fair Housing, Trust Fund Handling, Risk Management, and Management and Supervision*
- A minimum of 18 clock hours of consumer protection courses; and
- The remaining clock hours required to complete the 45 hours of continuing education may be related to either consumer service or consumer protection courses.

## **Salespersons and Brokers – Second and Subsequent Renewals –**

For subsequent renewals, all real estate brokers and salespersons must complete 45 clock hours of CalBRE-approved continuing education consisting of:

- One eight - hour survey course covering the six mandatory subjects (*Ethics, Agency, Fair Housing, Trust Fund Handling, Risk Management, and Management and Supervision*) *OR* licensees can choose to take each of the mandatory subjects separately:
- A minimum of 18 clock hours of consumer protection courses; and
- The remaining clock hours required to complete the 45 hours of continuing education may be related to either consumer service or consumer protection courses.

## **Equivalent Activity Petition Information**

**Notice:** Pursuant to Regulation 3011.4, you may be able to receive continuing education credit for courses that have not been approved by the CalBRE for continuing education (CE). Real estate related course work completed at a college or university, including community colleges, that are not used to satisfy the prerequisite courses for the real estate salesperson or broker license may qualify for CE credit. See form RE 332 for more information on the CE Equivalent Activity Petition Process.

**Testing** — Real Estate Law provides that all CE offerings will require the successful completion of an appropriate form of final examination in order for the licensee to receive credit. A student taking a correspondence-type offering, including Internet offerings, is limited to completion of final examinations for a maximum of 15 credit hours during any one 24-hour period.

**Certificate of Completion** — Upon successful completion of an offering, the CalBRE-approved sponsoring entity is required to furnish the participant with either an exam failure notice or a certificate of completion. Evidence of the successful completion of an offering must then be listed on a Continuing Education Course Verification (RE 251) (provided by the CalBRE) and be submitted with the application for renewal of a license. Renewal applications are to be filed no earlier than 90 days before a license expires.

**70/30 Continuing Education Exemption for Long-Time Licensees** — Under Business and Professions Code section 10170.8, real estate licensees who submit satisfactory evidence to the Commissioner that they are 70 years of age or older and have been “licensees in good standing” for 30 continuous years in California are exempt from the continuing education requirements for license renewal.

A “licensee in good standing” is one who holds an active license that has not been suspended, revoked, or restricted as a result of disciplinary action, and has been renewed within a two-year late renewal grace period, without requalification through an examination.

To request a continuing education exemption under B&P Code Section 10170.8, complete a Continuing Education Extension/Exemption Request (RE 213) and submit it with your application for license renewal. Include a copy of your birth certificate or driver’s license to verify your age along with supporting documentation which indicates the number of years you have been licensed. Please note that if you are applying for the exemption for the first time, your renewal application must be submitted by mail or in person. If an exemption has been granted, you may file your renewal application using eLicensing.

### **C. Renewing a MLO License Endorsement**

MLO license endorsements expire on December 31 and must be renewed annually by submitting a renewal request/attestation electronically through NMLS along with the appropriate fees, and evidence of completion of eight hours of NMLS-approved continuing education. The renewal period begins each year on November 1 and ends December 31. Failing to renew a MLO license endorsement by January 1 results in an existing license endorsement status to be changed to “Terminated - Failed to Renew” and requires the licensee to cease performing all MLO activities.

Additionally, NMLS allows for a renewal to be requested during a “Reinstatement Period,” January 1 through February. Failing to request a renewal by the end of February results in a license endorsement status to be changed to “Terminated - Expired” and subsequently requires the licensee to obtain a new MLO license endorsement.

In order to be eligible to request renewal of a MLO license endorsement, at the time the renewal request is submitted, the license endorsement must be in one of the following eligible statuses:

- Approved
- Approved-Conditional
- Approved-Failed to Renew
- Approved-Inactive
- Terminated-Failed to Renew

Individuals renewing a MLO license endorsement must complete eight hours of NMLS-approved continuing education consisting of the following:

- Three hours of Federal law and regulations;
- Two hours of ethics that shall include instruction on fraud, consumer protection and fair lending issues;
- Two hours of training related to lending standards for the nontraditional mortgage product market; and
- One hour of undefined instruction on mortgage origination.

Individuals will not be required to complete NMLS-approved continuing education (CE) in the same year that they completed NMLS-approved prelicense education (PE).

Detailed instructions for renewing a MLO license endorsement are available on the CalBRE website during the NMLS renewal period.

## SECTION XII

### AVAILABILITY OF REQUIRED COURSES



#### A. Statutory/Prelicensure Courses

##### 1. Courses at public institutions of learning

California institutions of higher learning, recognizing the increasing impact of real estate activities on the general economy of the state and the growing complexities of real estate transactions, have established one of the most outstanding career development and training programs in the nation.

##### a. Community College System

Most community colleges offer a real estate curriculum. The majority of these colleges offer the courses that are mandatory to obtain a real estate broker or salesperson license, as well as the courses leading to an associate of arts degree in Real Estate. In the larger metropolitan areas, a full spectrum of real estate courses, beyond the required courses, offer opportunities in fields directly and indirectly related to real estate. Prospective students should contact their local community colleges for complete information.

b. **California University Systems**

The University of California and most campuses of the California State University system offer numerous real estate courses as a portion of various degree programs.

c. **Foreign universities**

Courses taken at foreign institutions must be evaluated by a CalBRE-approved credentials evaluation service. Written evidence of the evaluation must be presented in a manner satisfactory to the CalBRE. For further information, see Examination Applicant Foreign Education Information (RE 223) available on the CalBRE website.

It is the applicant's responsibility to make certain that the choice of courses will satisfy the prerequisites for a real estate license.

**2. Courses at private schools**

A list of approved statutory/prelicense courses is available on the CalBRE website.

Some California private vocational schools also offer statutory courses required of license applicants. Only those schools which have made a formal request, filed an application, and obtained formal approval from the Real Estate Commissioner may offer the statutory courses. Private school courses are normally not transferable for credit at public institutions of higher learning.

Courses offered by out-of-state private schools are not acceptable unless prior approval of the California Real Estate Commissioner has been obtained.

**3. Correspondence courses**

For those students who prefer independent study, the University of California Extension, as well as several California private vocational schools, offer correspondence courses in the required subjects. No more than two correspondence

courses may be completed in any five-week period (one course may be completed in 2.5 weeks). Make certain the private school offering the course is approved by the Real Estate Commissioner and satisfies the statutory course requirements.

## **B. Continuing Education Courses**

A list of approved continuing courses is available on the CalBRE website. You may also request a printed list of all institutions that have been approved to offer specific continuing education courses, including correspondence courses, by writing to:

**Bureau of Real Estate**  
Education & Research Section  
P.O. Box 137009  
Sacramento, CA 95813-7009

## SECTION XIII

### CalBRE PUBLICATIONS

#### A. Real Estate Bulletin

As an informational service to real estate licensees and other interested parties, the Bureau of Real Estate publishes the Real Estate *Bulletin* on the CalBRE website on a quarterly basis. New issues will be added to the site in mid-March, mid-June, mid-September, and mid-December.

#### B. Real Estate Law

The CalBRE annually publishes the *Real Estate Law* which contains the full text of the Real Estate Law (from the Business and Professions Code), the Regulations of the Real Estate Commissioner, the Administrative Procedure Act and pertinent excerpts from other California Codes. The *Real Estate Law* is available in its entirety on the CalBRE website free of charge. Printed copies (which include a CD containing PDF files) are available for purchase. Ordering information is provided in Section XIII (D) Ordering Publications.

#### C. Reference Book

The CalBRE also publishes the *Reference Book – A Real Estate Guide* which explains practices common to real estate and contains information concerning real estate licensing and examinations; legal, financial, and economic aspects of real estate; business opportunities; mineral, oil and gas brokerage; escrows; appraisals and other subjects. The *Reference Book* is available in its entirety on the CalBRE website free of charge. Printed copies are available for purchase. Ordering information is provided in Section XIII (D) Ordering Publications.



## D. Ordering Publications

All CalBRE Publications are available on the CalBRE website. Single copies of the *Real Estate Law* book and the *Reference Book* may be purchased in person at any Bureau District Offices. Acceptable methods of payment include personal check, money order or cashier's check made payable to Bureau of Real Estate, Visa, MasterCard, American Express, or Discover credit cards. Cash is accepted only for in-person sales at District offices.

To order publications by mail or fax, complete a Publications Request (RE 350) and submit it with payment to:

### **Bureau of Real Estate**

Book Orders

P.O. Box 137006

Sacramento, CA 95813-7006

Fax (916) 263-8911

To order publications by phone, have your credit card information ready and call (916) 263-8910. Please allow four to six weeks for delivery by mail. Orders cannot be processed until payment has been received.

## SECTION XIV ADDITIONAL INFORMATION



### A. Child Support Obligors

Under Section 17520 of the Family Code, the CalBRE may not issue or renew a full-term license if the applicant is on a list of persons (obligors) who have not complied with a court order to provide child support payments. The Department of Child Support Services compiles the list which includes all counties in California.

The CalBRE will issue a 150-day license to an otherwise qualified applicant who is on the list of child support obligors. The CalBRE will advise the applicant that the license cannot be issued unless a release is obtained from the Department of Child Support Services during the 150 days.

The CalBRE also receives a supplemental list of obligors who are more than four months delinquent in child support payments. The CalBRE compares this list to all real estate licensees. If there is a match of an existing licensee and the license is not due for renewal for at least six months, the licensee will be advised that the license will be suspended if the delinquency is not cleared through the appropriate district attorney's office within 150 days. The suspension will remain in effect until the delinquency is cleared.

Commissioner's Regulation 2716.5 states that a licensee or applicant whose name appears on a certified or supplemental list pursuant to Section 17520 of the Family Code must pay CalBRE a processing fee. See Section VII Fees.

## **B. 500 Largest Tax Delinquencies**

Effective July 1, 2012, under Section 494.5 of the Business & Professions Code, CalBRE may not issue, reactivate, reinstate, or renew a full-term license, and is required to suspend a license if a licensee's name is included on the list of the 500 largest tax delinquencies pursuant to Section 7063 or 19195 of the Revenue and Taxation Code. The State Board of Equalization and the Franchise Tax Board compile their own lists of the 500 largest tax delinquencies and each is required, as specified, to submit its respective certified list to CalBRE.

If an applicant or licensee is on either list, the CalBRE must provide a preliminary notice to the applicant or licensee of the Bureau's intent to suspend or withhold issuance or renewal of a license. The CalBRE must also provide an applicant or licensee a form to request a release by either the State Board of Equalization or the Franchise Tax Board. The CalBRE will issue a 90-day license to an otherwise qualified applicant who is on either list of the largest tax delinquencies. The CalBRE will refuse to issue or suspend a license no sooner than 90 days and no later than 120 days of the mailing of the preliminary notice.

## C. Branch and/or Division Managers

Effective July 1, 2012, in accordance with Section 10164 of the Business & Professions Code, employing brokers or corporate designated officers may appoint a licensee as a manager of a branch office location. An appointment of a branch office and/or division manager must be made by a written contract in which the manager accepts the delegated responsibility. The employing broker or corporate designated officer must retain a copy of this contract and send a notice, approved by the Commissioner, to CalBRE identifying the appointed manager and the branch office or division the manager is appointed to serve.

To be eligible to be appointed as a branch and/or division manager the licensee must not hold a restricted license, have never been subject to an order of debarment, and if a salesperson, must have at least two years full-time real estate experience within five years preceding the appointment.

## D. Partnerships

No formal partnership licenses are issued by the CalBRE; however, partnerships exist in the real estate business, and members of a partnership performing activities requiring a license must be licensed. Licensed members of a partnership (formed by written agreement) may operate from branch offices of the partnership without obtaining an individual branch office license, provided one broker-member of the partnership is licensed at that location.

A salesperson may perform acts on behalf of a partnership (formed by written agreement), provided the employing broker is a member of the partnership. The partnership may not include a salesperson who is licensed in the partnership's employ. A salesperson may work out of any branch office maintained by any one of the member brokers, but may only be in the employ of one broker at a time.

## E. Certified License Histories

Public license records are available on the CalBRE website. A certified license history may be requested for any licensee by submitting a fee (see Section VII Fees) and a Certified License History Request (RE 293), available on the CalBRE website. If specifically requested, information beyond the preceding five-year period will be provided.

The certified license history will also contain the date first licensed according to the licensee's master file record. If the information is needed for another state, the name of the state and the mailing destination should be included in the request. Educational requirements submitted to qualify for and obtain a license will not be provided on a certified license history.

**Note:** A certified license history should not be submitted by broker examination applicants to substantiate work experience requirements.

Submit the request to:

**Bureau of Real Estate**

Flag Section

P.O. Box 137013

Sacramento, CA 95813-7013

Please check the CalBRE website for current processing timeframes.

## F. Dos and Don'ts for Examination Applicants

**DO** complete the application form correctly and fully, using your legal name. Any misrepresentations or missing items may result in a delay in being scheduled for examination or disqualification from the examination. If you have completed the required education courses, submit transcripts with your application. The name listed on your transcripts should match your name listed on your examination application. If a name change has occurred, supporting documentation such as a marriage certificate or copy of your driver's license must be submitted.

**DO** submit your application once only. Submitting duplicate applications by mail, fax, and/or eLicensing may result in extra fees and delays.

**DO** use the eLicensing online system to inform the CalBRE of any change in your examination mailing address. Changes may also be submitted in writing at the examination site; using the Salesperson Examination Change Application (RE 415A) or the Broker Examination Change Application (RE 415B).

**DO** check available examination dates and view a list of examination sites on the CalBRE website to find out when and where the CalBRE is scheduling examinations. Please keep in mind that a particular examination location may be filled by the time your application is processed.

**DO** wait the amount of time indicated on the CalBRE website to receive notification of your examination date, time, and location. If you have not received your notice within the application processing timeframes listed on the CalBRE website, please use eLicensing to check to see if an examination has been scheduled for you. If you have been scheduled but have misplaced or not received your Examination Schedule Notice (RE 401A), you can request a duplicate using eLicensing. If you haven't been scheduled or received a deficiency notice within the published processing timeframe, call the CalBRE Examination Section at (877) 373-4542.

**Don't** send cash.

**Don't** apply for examination if you are not prepared to take it. Unless otherwise requested, you will be scheduled for the first available examination date on or after the date you indicated on your application.

**Don't** expect a refund or credit for any fees submitted. Fees are nonrefundable per Business and Professions Code section 10207.

## G. Tips for a Smooth Licensing Transaction

The Bureau's Licensing Section receives and processes a high volume of documents for various licensing transactions, including original and renewal license applications and change notices. Processing times can increase when documents submitted are unacceptable because they are not properly completed. The following are some common problems that are found in documents submitted to the Licensing Section for processing. To avoid these problems, use the eLicensing online system whenever possible.

- **Incorrect fees** — From time to time, fees change. Before submitting your application, please check to ensure you enclose the proper fee.
- **Incomplete documents** — To avoid processing delays, applicants should carefully read all instructions that accompany all forms and ensure that all required information on each form is properly and legibly completed. In addition, applicants should ensure that forms are legibly signed by the required parties.
- **Processing timeframes** — Before you call to check the status of your application, please allow sufficient time for processing according to the current processing timeframes published on the CalBRE website. You can also check your license status on the CalBRE website.
- **Renewal processing** — As a courtesy, renewal applications are automatically mailed to licensees approximately 90 days prior to their license expiration date. In order for a license application to be considered on time, the application must be postmarked on or before the license expiration date. Licensees may use the eLicensing online system to renew their licenses up to 90 days before their license expiration date. Using eLicensing is a faster, paperless way to renew your license. Section 10156.2 of the California Business and Professions Code provides that licensees who submit a renewal application and fee in good faith before their license expiration date are entitled to continue operating until they either receive a renewed license certificate, or until they are notified that their renewal application is deficient.

- **Mailing address changes** — Many licensees fail to notify the Bureau of a change in their mailing address, although required to do so by Commissioner’s Regulation 2517. Without a current mailing address, the Bureau is unable to provide the licensee with important information, such as a courtesy reminder that a license is due for renewal. You may change your mailing address using the eLicensing online system which immediately updates the CalBRE database and your public license record. Or, you may submit a Salesperson Change Application (RE 214), Broker Change Application (RE 204), or Corporation Change Application (RE 204A) to the Licensing Section.

## H. Help Avoid Denial of Your License Application

A background investigation is conducted on all license applicants and disclosure of a conviction or failure to disclose a conviction may result in a recommendation of denial of a license. If your application for a license is denied, your license fees will not be refunded.

Denial of a license may be recommended for the following reasons:

- Failure to disclose pending criminal charges, criminal convictions, or disciplinary action taken against a business, professional license, certificate or permit by an agency in California, another state or by the Federal government.
- Conviction of a felony and the felony is substantially related to the qualifications, functions and duties of a real estate licensee.
- Conviction of a misdemeanor and the conviction is substantially related to the qualifications, functions and duties of a real estate licensee.
- Administrative action taken against a business, professional license, certificate or permit by an agency in California, another state or by the Federal government.
- A determination that the facts of a particular case warrant denial, such as the nature or severity of the act or the presence of aggravating factors.





Read the questions on the application carefully and answer truthfully and completely. Provide ALL information requested. The license applicant alone is responsible for disclosing accurate and complete information.

## **I. CalBRE Website**

The Bureau provides forms, instructions, public licensing information, publications, and more on the CalBRE website [www.calbre.ca.gov](http://www.calbre.ca.gov).

## **J. CalBRE Contact Information**

**Sacramento** (principal office)  
Public Information Line: (877) 373-4542  
1651 Exposition Boulevard  
Sacramento, CA 95815  
General Mail  
P.O. Box 137000  
Sacramento, CA 95813-7000

**Examinations**  
P.O. Box 137001  
Sacramento, CA 95813-7001

**Original Licenses**  
P.O. Box 137002  
Sacramento, CA 95813-7002

**Renewals Section**  
P.O. Box 137003  
Sacramento, CA 95813-7003

**Business Support Section**  
P.O. Box 137004  
Sacramento, CA 95813-7004

**NMLS**  
P.O. Box 137008  
Sacramento, CA 95813-7008

**Flag Section**  
P.O. Box 187013  
Sacramento, CA 95813-7013

**Education and Research**  
P.O. Box 187009  
Sacramento, CA 95813-7009

## **Offices**

### **Fresno**

(559) 445-6153  
2550 Mariposa Mall, Suite 3070  
Fresno, CA 93721-2273

### **Los Angeles**

(213) 620-2072  
(213) 576-6878 (Spanish)  
320 West 4th Street, Suite 350  
Los Angeles, CA 90013-1105

### **Oakland**

(510) 622-2552  
1515 Clay Street, Suite 702  
Oakland, CA 94612-1462

### **San Diego**

(619) 525-4192  
1350 Front Street, Suite 1063  
San Diego, CA 92101-3687

## **K. Privacy Information**

Personal and public information is collected to accomplish the lawful purpose of the CalBRE, such as to identify an individual when issuing a license, gather evidence in an investigation, or conduct an audit of a real estate brokerage operation.

The CalBRE's information management practices are consistent with the Information Practices Act (Civil Code Section 1798 et seq.), the Public Records Act (Government Code Section 6250 et seq.), Government Code Sections 11015.5 and 11019.9, and with other applicable laws pertaining to information privacy.

More information on privacy protection can be obtained from the Office of the Attorney General, [www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy).



**California Department of Consumer Affairs**  
**Bureau of Real Estate**  
1651 Exposition Boulevard  
Sacramento, CA 95815

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