



BW Education, LLC  
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www.bweducation.net

## Policies & Procedure Disclosure

**Date of Publication:** 05/18/2025

**Legal Name of Education Provider:** BW Education, LLC

**Advertised Name of Education Provider:** BW Education. LLC

*NOTE: This may differ from the Legal Name only if the Education Provider has registered an assumed or trade name with the NC Secretary of State.*

**Name of Education Director:** Michael Watts

**Names of Full-Time Officials and Faculty:** Michael Watts, Director and Lucinda Bensen, Instructor

### Education Provider Certification

BW Education is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider, or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage (ncrec.gov).

Per *Commission Rule 58H .0204*, the Education Provider must provide each prospective student with a copy of the Education Provider's Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Education Provider policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

**NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, NATIONAL ORIGIN, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.**

## Course Offerings

### Broker Continuing Education Courses

#### Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

Per G.S. 93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an Update course and four credit hours of elective courses.

### Course Description(s)

**2025-2026 General Update (GENUP):** NCREC General Update.

Content supplied by NCREC.

**2025-2026 Broker-in-Charge Update (BICUP):** NCREC Broker in Charge Update.

Content supplied by NCREC.

## **Electives:**

### **Disclosure Delusions (Course# 4087 & 4088)**

Welcome to Disclosure Delusions, a real estate elective course designed to deepen understanding of disclosure requirements in real estate transactions. This course acknowledges that while licensed real estate brokers are expected to know and follow essential guidelines to protect both consumers and the broker from costly litigation and complaints to the North Carolina Real Estate Commission, simply understanding the basics often falls short of translating into effective practice.

Too often, real estate clients find themselves frustrated, misinformed, or, in the worst cases, financially harmed due to poor communication or lack of transparency. Alarming, only 26% of respondents in a Gallup News in 2023 survey rated real estate agents positively for honesty and ethics. This indicates ample room for improvement, where even small adjustments in brokers' daily interactions can lead to better client communication, improved education, and a more trustworthy, reputable service.

This course will explore practical strategies and insights to help real estate brokers build trust, enhance transparency, and meet consumer expectations, all while ensuring compliance with disclosure requirements.

### **It's About to Hit the Fan, Competency Issues for Brokers to Avoid a Blindsided Consumer: (Course # 3586 and 3859)**

You thought you had the perfect listing until the inspection reports came in. Problems arise during the settlement process that can cost your Seller money because of lower priced offers and extended marketing time. Blindsiding a buyer with what sounds like a catastrophic defect may kill the deal, and everyone loses. Discover simple, cost-effective techniques to help present a property in its best possible light to the buying public by encouraging the Seller to take corrective and cost-effective measures to protect the environment and preserve the function, safety and security of the property.

## Course Materials

BW Education will provide each student with a copy of course materials.

## Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

In order to receive credit for completing an approved continuing education course, a broker shall:

- (1) attend at least 90 percent of the scheduled instructional hours for the course;
- (2) provide his or her legal name and license number to the education provider;
- (3) present his or her pocket card or photo identification card, if necessary; and
- (4) personally perform all work required to complete the course.

## Tuition

There is no price difference in course delivery whether in-person or synchronous. The price for the update or elective course will be \$70 per student. Upon registration, students will receive an email confirmation. For in-person class, they will receive a manual upon check-in. For a synchronous class, they will be emailed an electronic version of the manual with the class invite.

## Registration, Enrollment, and Conduct

### Registration

To enroll in a course at BW Education prospective students must visit the company website at [www.bweducation.net](http://www.bweducation.net) and select desired classes. They will be prompted to create an account profile where they enter name, address, and license number. Upon successful registration, the student will receive an email with the following content.

In an effort to ensure you have the best online experience and the ability to participate in the Update course, you will need a laptop or desktop computer with a microphone and camera (phones or small tablets are not allowed), a private and quiet room/location, and a strong reliable Internet connection. If your wireless connection is not strong, you may need to plug your computer directly to your modem. Special software is not required. If you are not as tech savvy and intimidated with the online delivery, we offer to help get zoom up and running with a test meeting a day or two before the class. Just let us know.

You need to attend at least 90% of the scheduled hours to be credited as having attended and will need to be on camera for the duration of the seminar. We will ask you to show your pocket card on camera to verify your license.

We will provide a link to the Zoom tutorial on how to join a zoom meeting.



This is the link- <https://youtu.be/hlkCmbvAHQQ>

Also, we will provide an **ORIENTATION SESSION 45 minutes before class start time**, and you must attend the orientation in order to attend the class.

You will use the Zoom information below to access the classroom.

#### **Schedule**

- 7:45am: Orientation / Check-in (This is required in order to participate in the class.)
- 8:30am-12:30pm: Update or Elective class

#### **Materials**

Student manual is attached to this email

#### **Zoom Connection Instructions**

- Join Zoom Meeting: Zoom link
- Meeting ID: 970 8100 6190
- 
- Audio by phone (if needed): 312-626-6799
- Meeting ID: 970 8100 6190

#### **Technical Support**

Contact: Mike Watts 828.443.4861 or Cindy Bensen 828.310.5266

## Tuition and Fees

BW Education accepts the following forms of payment: In-Person classes- online credit card at registration or check or credit card at the door (we process credit cards at the door with square) Synchronous classes- credit card at registration.

Tuition must be received before class begins.

The penalty for a check returned for insufficient funds is \$35.

## Attendance

- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.
- Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All time missed will be recorded for each student.

## Course Cancellation or Rescheduling / Refunds

BW Education reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum 24-hour notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the following options: Transfer to a later class or full refund.

## Withdrawals and Transfers / Refunds

A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options: Transfer to a later class or full refund.

A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course on or after the start of the course will not be entitled to a refund of any portion of paid Tuition.

## Student Conduct

Students are expected to be respectful of other students and refrain from sleeping, talking out of turn, surfing the internet, texting, making or accepting phone calls, and working on activities not connected to the course.

## Cheating

If a student is discovered to be cheating in any manner during an examination, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

## **CERTIFICATION OF TRUTH AND ACCURACY**

*I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that BW Education will abide by the policies herein.*

Michael Watts

*Education Director*

## **CERTIFICATION OF RECEIPT**

*I certify that I received a copy of BW Education's Policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition.*

Signature of Prospective Student]

*Full Legal Name of Prospective Student*

## Special Accommodations Request Procedure

BW Education, LLC complies with the Americans with Disabilities Act (ADA) and strives to ensure that no individual with a disability as defined by the ADA is deprived of the opportunity to participate in a course. Students requesting special accommodations must let us know at time of registration.

## Inclement Weather

In the event of inclement weather or a local or national emergency, we will notify students as quickly as possible and re-schedule classes as necessary.

## Course Schedules

Course schedules are published separately from this *Policies & Procedures Disclosure*. Schedules are posted on the Education Provider's website [www.bweducation.net](http://www.bweducation.net) and are also available upon request.

## Use of Technology in the Classroom

BW Education is not responsible for lost or stolen electronic devices.

BW Education DOES NOT provide wireless Internet access.

If wireless Internet access is provided, the Education Provider is not responsible for disruptions in or problems with the service.

BW Education allows the use of laptops, tablets, and similar devices in the classroom.

If such devices are permitted, the following guidelines will be enforced to minimize distraction from the learning environment:

- Students may use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the *NC Real Estate Manual*. Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, the student will be asked to leave the class and will count as missed time for the balance of the day.
- If the wireless Internet access is disrupted during a course, BW Education will provide a printed copy of the *NC Real Estate Manual* to any student who had been using the online subscription. The loaned *NC Real Estate Manual* must be returned at the end of the session. A student who fails to return a loaned *NC Real Estate Manual* textbook will be charged the current book cost.
- Instructors, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor has directed students to discontinue use of electronic devices, all students must put away their devices immediately. If a student does not follow an instructor's direction to discontinue use, the student will be asked to leave the class and will count as missed time for the balance of the day.
- Sound on electronic devices must be muted during class sessions.
- The possession and use of electronic devices (other than a basic calculator) are strictly prohibited during all quizzes and exams.

## Visitors

Classroom courses at BW Education are open to enrolled students only. Enrolled students may not bring visitors to the classroom without prior approval of the Education Director.