

QUICK OVERVIEW

Minnesota 2024-2025 Required Module

As part of the continuing education that is due each license year, all real estate brokers and salespersons must complete specific module training that covers topics in real estate that are significant and of current interest in the real estate market and profession. Brokers also have the additional requirement to complete a module specifically designed to address issues relevant to brokers. The Department of Commerce must publicize an outline of the topics covered by the module(s) and the number of credit hours by April 1 each year. Modules may be offered by any real estate continuing education provider approved by the Department of Commerce who has received approval for the course(s).

Here are additional details:

- The Department of Commerce, in consultation with a statewide real estate trade association and a statewide private continuing education provider, determines the specific topics covered by the module(s) each license year and the number of credit hours allocated to each module.
- The 2024-2025 module requirement totals 3.75 hours. The course must be completed by all real estate salespersons and brokers alike. An outline of topics covered by the module (the course matrix) is part of each special general module course application, both of which are available on the Department of Commerce website at <http://mn.gov/commerce/>.
- It is likely that some licensees will not take a required module course before the deadline at the end of the license year. This will cause their licenses to become inactive. Licensees in these circumstances who wish to reactivate their licenses will be required to complete the most recent past license year's module course(s).

The topic for this 2024-2025 module course is:


Risk Management and Minnesota License Procedures

This 3.75-hour module will also satisfy the 1-hour broker module training requirement as required in § 82.61(i) for 2024-2025 (*in other words, there will be no separate 1-hour broker module course for 2024-2025*).

Completion of this course will NOT satisfy the 1-hour of Fair Housing OR the 1-hour of Agency Law as required in § 82.61.(c) (1) (2).

APPLICABLE LAWS

The information in this course and study guide was current as of April 2024, but always check **Minn. Stat. § 82**, **Minn. Stat. § 45**, and the Commerce Department website for updates to laws and procedures.

 <p style="text-align: center; margin-top: 20px;">85 7th Place East, Suite 280, Saint Paul, MN 55101 PHONE: 651-539-1500 mn.gov/commerce</p>	<p style="text-align: center; margin-bottom: 10px;"><u>DOC OFFICE USE ONLY</u></p> <p> <input type="checkbox"/> APPROVED <input type="checkbox"/> DENIED <input type="checkbox"/> RETURNED </p> <p>Reviewed By _____ Date _____</p> <p> <input type="checkbox"/> CLASSROOM – LIVE <input type="checkbox"/> WEBINAR - LIVE </p> <p> <input type="checkbox"/> ON-DEMAND – (NOT Live) <input type="checkbox"/> Interactive Internet </p> <p style="text-align: center;"><input checked="" type="checkbox"/> SALESPERSON & BROKER – YEAR DUE 7/1/24-6/30/25</p> <p>Number of required credits approved _____ 3.75 _____</p>	
(Please Note: A current, correctly completed application with all required attachments and fee must be submitted at least 30 days before the initial proposed course date.)	Course Number: _____	Date Approved: _____

REAL ESTATE CONTINUING EDUCATION COURSE APPROVAL APPLICATION

Course Title: 7/1/24-6/30/25 SALESPERSON & BROKER REQUIRED MODULE

Risk Management and Minnesota License Procedures

Initial Proposed Date(s) of Course: _____

PROVIDER/COORDINATOR INFORMATION NOTE A completed Minnesota provider application & fee must also be included with this course application <i>if provider is not already Minnesota approved</i>			
Provider Name (In Full – Do not abbreviate)			MN Provider ID # (If approved)
Provider Address:			
City:		State:	Zip:
Provider Phone Number: ()	Provider Fax: ()	Provider Toll-Free: ()	
Coordinator Name:			
Coordinator Direct Business Telephone: ()	(REQUIRED) Coordinator Direct Business Email:		
Federal Employer Identification Number (FEIN):			
Provider Website			
<u>APPLICATION FEE</u> (Only check or money order accepted)		License Type: REAL ESTATE	
New Course: \$10 per hour or a fraction of an hour. (Example: 1.5Hrs = \$20)		# of Hours Requested: <u>3.75</u>	
Total Fee Submitted: _____ \$40.00		Check Number: _____	

Requirements are based on Minn. Stat. Chapter 45 and Minn. Stat. Chapter 82

METHOD OF INSTRUCTION

Choose **ONLY ONE** method of instruction (Live or On-Demand) per application and fee.

<input type="checkbox"/> LIVE	<p>Live course. "Live course" means any learning experience that is actively led by an instructor, either online or in a classroom setting, that offers person-to-person, real-time feedback.</p> <p>This category includes standard classroom courses and courses taught live that are concurrently simulcast to remote locations or individual students online.</p>
<input type="checkbox"/> ON-DEMAND	<p>On-demand course. "On-demand course" means a learning experience that enables a student to review learning material at time and location that is convenient for the student.</p> <p>This category includes asynchronous online courses, text-based courses, and other courses not offered live that include prerecorded videos, class recordings, documents, or other learning activities.</p>

(See page 5 regarding Required MODULE course Exams.)

Choose (both) LIVE options if a LIVE Synchronous method **OR** choose only the (not-live) On-Demand

<input type="checkbox"/> LIVE—STANDARD CLASSROOM	<input type="checkbox"/> Detailed explanation of attendance verification Does the course include an examination? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation regarding exam presentation
<input type="checkbox"/> LIVE—SIMULCAST TO REMOTE LOCATIONS OR INDIVIDUAL STUDENTS ONLINE	<input type="checkbox"/> Link to course, login, & password [if available] <input type="checkbox"/> Detailed explanation of the process used to authenticate the student's identity and the technology to guarantee seat time A Few Examples: <ul style="list-style-type: none"> • Provider verifies the identity and license number of all students • Multiple Random Polling Questions per course hour (at least 2 per hour) • Each student be required to log in to the webinar using a distinct username, password, and/or email • Provider representative, using computer-based attendance-monitoring technology, monitors 100% attendance throughout the course Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification and a copy of the proctor affidavit form. Example: Group settings where a provider representative monitors students not individually logged in using a distinct username, password, and/or email. Does the course include an examination? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation regarding exam presentation
<input type="checkbox"/> ON-DEMAND (Not Live)	<input type="checkbox"/> Detailed explanation of the method of instruction/presentation Is any portion of this course online? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of the process used to authenticate the student's identity and the technology to guarantee seat time <input type="checkbox"/> Link to course, login, & password (<i>required</i>) Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification (required for non-interactive courses) Does the course include the (<i>required</i>) final examination? No <input type="checkbox"/> Yes <input type="checkbox"/> Attach a detailed explanation regarding exam presentation Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification (<i>required for non-interactive courses</i>)

NOTES REGARDING METHOD OF INSTRUCTION

Live courses offered online. A live course offered online must:

- (1) specify the minimum system requirements;
- (2) provide encryption that ensures that all personal information, including the student's name, address, and credit card number, cannot be read as it passes across the Internet;
- (3) include technology to guarantee seat time;
- (4) include the ability for the student to get technical support within a reasonable amount of time;
- (5) include a statement that the student's information will not be sold or distributed to any third party without the prior written consent of the student. Taking the course does not constitute consent; and
- (6) include a process to authenticate the student's identity.

On-demand courses offered online. An on-demand continuing education course offered online must:

- (1) specify the minimum system requirements;
- (2) provide encryption that ensures that all personal information, including the student's name, address, and credit card number, cannot be read as it passes across the Internet;
- (3) include technology to guarantee seat time;
- (4) include a high level of interactivity;
- (5) include graphics that reinforce the content;
- (6) include the ability for the student to contact an instructor within a reasonable amount of time;
- (7) include the ability for the student to get technical support within a reasonable amount of time;
- (8) include a statement that the student's information will not be sold or distributed to any third party without prior written consent of the student. Taking the course does not constitute consent;
- (9) be available 24 hours a day, seven days a week, excluding minimal down time for updating and administration;
- (10) provide viewing access to the online course at all times to the commissioner, excluding minimal down time for updating and administration;
- (11) include a process to authenticate the student's identity;
- (12) inform the student and the commissioner how long after its purchase a course will be accessible;
- (13) inform the student that license education credit will not be awarded for taking the course after it loses its status as an approved course;
- (14) provide clear instructions on how to navigate through the course;
- (15) provide automatic bookmarking at any point in the course;
- (16) provide questions after each unit or chapter that must be answered before the student can proceed to the next unit or chapter;
- (17) include a reinforcement response when a quiz question is answered correctly;
- (18) include a response when a quiz question is answered incorrectly;
- (19) include a final examination;
- (20) allow the student to go back and review any unit at any time, except during the final examination;
- (21) provide a course evaluation at the end of the course. At a minimum, the evaluation must ask the student to report any difficulties caused by the online education delivery method; and
- (22) provide a completion certificate when the course and exam have been completed and the provider has verified the completion. Electronic certificates are sufficient.

Final examination. The final examination must be either an encrypted online examination or a paper examination that is monitored by a proctor who certifies that the student took the examination. The student must not be allowed to review the course content once the examination has begun.

PROCTORS

A proctor is a person who (1) verifies a student's identity, and (2) processes an affidavit testifying that the student received no outside assistance with the course or examination.

A proctor must be 18 years of age or older and must not have a financial or other conflict of interest with respect to a student's successful completion of the course or the examination.

A proctor must not be:

- a relative of the student;
- the student's supervisor at work;
- a person the student supervises at work; or
- a student who is completing the same course.

Broker & Salesperson Module EXAM Information:

- After your module course application has been approved, the Department of Commerce will send you the examination question pool of at least 50 questions. You must ensure that the 20 questions that will appear on each exam form are randomly selected each time you offer the examination. You may not disclose the questions or answers to anyone other than an exam administrator or other person who reasonably may need to view them to assist you with exam administration (such as a clerical employee charged with physically entering the questions into an exam form or database).
- The law requires the course provider to prepare, administer, score, and pay any costs related to the exam.
- A course provider may contract with a third party for scoring of the exam.
- Passing score for this Broker & Salesperson module course is 70% or 14 correct answers.
- A student must be allowed to remain as long as reasonably necessary to complete the test.

IF COURSE APPROVAL IS GRANTED YOUR APPROVAL LETTER WILL INCLUDE THE FOLLOWING IMPORTANT NOTICE

IMPORTANT NOTICE: A copy of the Exam will be sent to you separately within the next ten business days. Your providership is allowed 30 days from receipt of the Exam to make changes to the course content as needed to better instruct the licensees and match up with the exam questions. Any changes to your original course must be clearly marked and everything resubmitted to our office for additional review before the 30 days are up. The course may NOT be offered for credit to licensees before a final approval is received from our office. If no revisions are needed your providership may proceed with course offerings once you have received the exam.

Course Credit Reporting Requirements

45.43 REPORTING REQUIREMENTS.

Subdivision 1. **Course completions.** Required education must be reported in a manner prescribed by the commissioner within ten days of the course completion.

Subd. 2. **Violations and penalties.**

(a) Each failure to report an individual licensee's course completion in the manner prescribed by subdivision 1 constitutes a separate violation.

(b) The commissioner may impose a civil penalty not to exceed \$500 per violation upon an education provider that violates subdivision 1.

Completion of this course will NOT satisfy the 1 hour of Fair Housing OR the 1 hour of Agency Law as required in § 82.61.(c) (1) (2).

This Module *will* satisfy the 1-Hour Broker Module *Requirement as required in § 82.61(i)*

Objectives: Upon completion of this course students will be able to:

- Review Risk Management
- Review Disclosure Requirements
- Review Contracts, Negotiations, Trust Accounts, and Cancellations
- Review License Application and Maintenance Procedures
- Review Requirements for a license, How to apply for a license, and How to maintain a license

3.75 hours (Estimate of 165 min Course Topic w/30 min Exam, + 30 min breaks = Total 225 Min)

7/1/24-6/30/25 SALESPERSON & BROKER REQUIRED MODULE

Risk Management and Minnesota License Procedures

REQUIRED Core Matrix Outline

Notice Regarding the Core Matrix Outline

The following material outlines the required topics that Education Providers must include when establishing their course. **ALL TOPICS MUST BE COVERED as shown in following outline below and in the corresponding Study Guide for Section VIII.** While the module itself, the required topics in the core matrix outline, and the exam, were ultimately approved by the MN Dept. of Commerce, the development was delegated in part, as allowed by Minn. Statute Chapter 82.61 (i), to a statewide real estate trade association and a statewide private continuing education provider. This training course content, if effectively delivered, will enable real estate agents to gain a basic understanding of the required topic. All methods of instruction require verifiable passage of an end of course closed book exam

(This is a (4) Four Page Outline)

Provider Name:	Provider #
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REQUIRED COURSE TITLE 7/1/24-6/30/25 SALESPERSON & BROKER REQUIRED MODULE <i>Risk Management and Minnesota License Procedures</i>
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Mandatory Curriculum for this MODULE ALL TOPICS MUST BE COVERED as shown in Outline below AND in the corresponding Study Guide for Section VIII	TIME (Show times for all sub-topics)
I. Welcome and Course Objectives	
II. An Overview of Risk	5 minutes
A. Definition of Risk	
B. The need to reduce or eliminate risk in real estate transactions	
C. Recent MN Department of Commerce enforcement actions	
III. Disclosure Requirements (82.68)	5 minutes
A. Agent only conducting business on behalf of the broker to whom licensed	
B. Financial Interests	
1. Prior to negotiations	
2. In writing	
C. Advertising (82.68)	10 minutes
1. Licensee disclosure in all advertising	
2. Individual agent	
3. Team Names	
D. Compensation (82.70)	10 minutes
1. All compensations and fees must go through the broker	
2. Referral fees	
3. Sharing commissions	
4. Brokers may pay commissions to an agent's LLC, corporation or sole proprietorship if agent is sole owner	
5. Listing brokers have no claim to trust funds	
6. Actions	

E. Material Facts (82.71)	10 minutes
1. Must disclose all material factors the agent is aware of	
2. "Material" definition	
3. Agent liability: Recognizing obvious issues and red flags	
4. Exceptions	
5. Disclosure not limited facts about the property	
6. Statutes place same disclosure obligations on sellers	10 minutes
7. Sellers (not agents) have options	
8. Consequences of inadequate disclosure	
	10-minute Break
IV. Contracts (82.66)	15 minutes
A. Listing Requirements	
1. Written Authorization	
2. Contents	
3. Prohibition of listing agreements	
4. Written authorization	15 minutes
5. Contents	
6. Buyer representation prohibitions	
B. Facilitator Agreements	5 minutes
1. The default relationship in Minnesota	
2. Written agreement NOT required	
3. Confidentiality is the only required fiduciary duty unless other duties requested in writing	
C. Interference of Contract (82.81)	5 minutes
1. Intruding on the exclusive agency relationship of another broker	
2. Termination terms	
D. Purchase agreements	5 minutes
1. Details and Pitfalls	
V. Negotiations (82.71)	5 minutes
A. Requirement to present all written offers promptly	
B. Cannot disclose terms of an offer prior to presentation	
C. Obligation to provide a copy of documents to the party when signed	
D. Obligation to provide closing statements detailing all disbursements	
	10-minute Break
VI. Trust Accounts (82.75)	10 minutes
A. Deposit	
B. Offer rejected, earnest money returned next business day	
C. No commingling	
D. Interest	
VII. Cancellation	10 minutes
A. Cancellation of residential purchase agreement	
B. Breach of contract vs cancellation of contract	
C. Methods of cancellation	

1. Voluntary	
2. Statutory	
3. Right to cure- 15 days, e.g. closing date	
4. Declaratory cancellation – 15 days	
The following section VIII must cover the topics itemized in the Study Guide for Section VIII located with this course application	
VIII. *License Application and Maintenance Procedures	(Show times for all sub-topics)
A. How to Contact Commerce; Licensee Contact Info	3 minutes
1. Required licensee contact information	
2. Contacting Licensing	
3. Contacting Education Providers	
4. Contacting Commerce Enforcement	
B. Applying for a license	5 minutes
1. Qualification of applicants	
2. Application contents	
3. Applying for a broker's license	
4. Applying for a business entity (brokerage) license	
5. Period for application.	
C. Real Estate License Application Changes 2024	3 minutes
D. PE Requirements	3 minutes
1. Minn. Stat. § 82.59	
2. How to find PE courses	
E. Examinations and Instruction	3 minutes
F. Broker: Experience, Education, Examination	3 minutes
1. Minn. Stat. §§ 82.58 and 82.59	
2. Scheduling a broker's license examination	
G. Salesperson: Education, Examination	3 minutes
1. Minn. Stat. §§ 82.58 and 82.59	
2. Scheduling a salesperson's license examination	
H. General License Renewal Instructions	7 minutes
1. Broker license renewals	
2. Broker responsibilities	
3. Broker company license renewals	
4. Salesperson license renewals	
a. Resident	
b. Non-Resident (reciprocal)	
c. Non-Resident (non-reciprocal)	
5. Salesperson Responsibilities	
a. Resident	
b. Non-Resident (reciprocal)	
c. Non-Resident (non-reciprocal)	
	10-minute Break

I. CE Requirement	5 minutes
1. General	
2. Agency law and fair housing	
3. Minn. Stat. § 82.61 (f)	
4. Minn. Stat. § 82.61 (g)	
5. Module course	
6. Commercial-only designation	
7. How to find CE courses	
J. License Education Requirements in MN Statutes Chapter 45	5 minutes
1. Continuing Education	
2. Audits	
3. Falsification of Reports	
4. Reporting Requirements	
Review / Questions	5 minutes
Exam	(30 min allowed as part of course time)
Minn. Statute Chapter 82.61 (j) [...] The test must be a written test, in paper or electronic form, taken by the licensee at the conclusion of the module as a part of the credit hours devoted to the module, but the test must not be allocated credit of more than one-sixth of the time allocated to the module. [...] A licensee must be allowed to remain as long as reasonably necessary to complete the test.]	
The actual time allocated to this module includes 3, 50-minute hours, plus 45-minutes. This is a total of 195 minutes of time allocated to the module, plus 3, 10-minute breaks (30 minutes) = 225 minutes. Note that 30 minutes of the 195 minutes of course time is allotted for test time, however a licensee must be allowed to remain as long as reasonably necessary to complete the test.	
ALL TOPICS MUST BE COVERED as shown in the outline above and as specified in the Study Guide for Section VIII.	
3.75 hours (Estimate of 165 min Course Topic w/30 min Exam, + 30 min breaks = Total 225 Min)	
Examination: Course will include its own 20-question examination, chosen from an associated bank of <u>at least</u> 50 questions. The 70% passing score for the examination will be 14 correct answers. The official examination will be sent to the provider by the Commerce Department after the course is approved.	

SYLLABUS FOR STUDENTS

If you will not be distributing a textbook containing all of the details below, you must complete this page (or attach your own Syllabus containing all of the information below) before your application can be processed. **Syllabus must be distributed to all students, along with a copy of the detailed, timed course outline.**

Provider Name & Number: _____

Course Title:

7/1/24-6/30/25 SALESPERSON & BROKER REQUIRED MODULE
Risk Management and Minnesota License Procedures

Dates and times of course offerings: (if date/time unknown write TBD)

DATE & TIME	LOCATION

Required: Name and address or telephone number or direct email address of Course Coordinator and ALL Course Instructors (add pages as needed).

	Name	Address or Phone Number or Direct Email
Coordinator		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		

When distributing this syllabus to students, you MUST attach a copy of the detailed, timed course outline.

APPLICATION COORDINATOR CERTIFICATION AND SIGNATURE

As an approved education coordinator:

I certify that all the information submitted in this application is true and complete, and that this document has not been altered in any manner from the form adopted by the MN Department of Commerce.

Title of Course:
<u>7/1/24-6/30/25 SALESPERSON & BROKER REQUIRED MODULE</u> <i><u>Risk Management and Minnesota License Procedures</u></i>

I certify that I have either applied for provider/coordinator approval in conjunction with this course application submission, or I am already an approved MN Coordinator/Provider for this Providership; that I am responsible for compliance with all MN education laws and regulations found in Minn. Statute Chapter 45 and Minn. Statute Chapter 82. Furthermore, I accept responsibility for instructor conduct and their compliance with course content. I declare that the information provided for the above-named course on the attached education course approval application, the core matrix outline content, and all the attachments are true and correct, and that I have answered each question fully and truthfully and without any purpose of evasion or mental reservation.

Printed name of Coordinator: _____
(Mandatory)

Signature of Coordinator: _____ Submission Date: _____
(Signature & Date are Mandatory)

Full Printed name of Provider: _____ Provider #: _____
(Mandatory) (Mandatory)

Appendix A - REQUIRED ATTACHMENTS - Appendix A

The application will be processed in a timely manner, assuming it is a complete application. If your application does not include all of the mandatory items listed below, it will be considered deficient, will be returned to you, and we will be unable to process the application until it is completed. *In most cases, a deficient application will result in your course not being approved before the first offering date.* Therefore, it is in your best interest to initially submit a complete application.

A. Course Materials

1. Detailed Course Outline – timed in 15-minute increments or less (See Matrix Outline) (If multiple Instructors, identify section of outline for each Instructor).
2. Attach an in-depth explanation of your (1) Method of Instruction/Presentation, (2) Exam Presentation & the (3) Use & Verification of Proctors
3. All instructional Material for Instructors – overheads, PowerPoint, etc. (if used, you must attach them, if none are used, put it in writing)
4. All instructional Material for Students – textbooks, notebooks, guides, documents, brochures, any handouts, etc. If textbooks are not used, you must hand out a Syllabus to each student in the class. Textbooks must contain the same detailed information as the Syllabus. Please see Syllabus page for guidelines.
5. **Examination & Answer Key** – Please Note: **SPECIAL REQUIREMENT for Real Estate Module Courses:**
 - a. **A closed book end of course exam is required for all instruction methods including “Classroom”. However, Providers do not create this Exam.**
 - b. **A copy of the required MN Dept. of Commerce approved Exam will be sent to Providers upon course approval.**

B. Provider Policies

1. **Regarding Instructor Qualifications:** Attach statement that ALL instructors meet or exceed the instructor requirements as stated in Minn. Statute Chapter 45.32.

*Read Minn. Law Chapter 45.32 **before submitting your application.***

Classroom: Any individual speaking to licensees during your course is considered an instructor.

Distance Learning: Any individual speaking at a “live” distance learning course is considered an instructor.

Interactive Internet: For the purposes of this section **any author** of an internet course is considered an instructor.

Distance Learning & Interactive Internet: For the purposes of this section **any** individual used as a contact for students to answer questions regarding a course is considered an instructor.

ALL Methods: Any individual speaking via a VIDEO or other pre-recorded method as part of the course is considered an instructor.

2. Attendance:

- How do you verify attendance throughout the course for Classroom &/or Webinar? How do you physically monitor the students? Include a description.
- How do you verify attendance throughout the course for Distance Learning? Certification is required. What type of certification method do you use? Include a description.

3. **Cancellation & Refund** – Attach a copy of your required course cancellation and refund procedures. *Note:* If no fees are charged attach details as to who pays the fee.

C. Assorted Attachments - Attach copy of:

1. Internet Address, Login & Password for any Distance Learning course.
2. Students’ Course and Instructor Evaluation Form (Required)
3. ALL Course Instructors’ Resumes or Bios (Note: See above regarding Instructors.)
4. Course Schedule
5. Proposed Advertising – if there is no advertising, you must state that.

Minnesota Basic Requirements Regarding Proctors and Electronic Signatures

Acceptable Proctors and Proctor Forms for Exams and/or Courses:

Minnesota Proctor Requirements are as follows:

PROCTORS

A proctor is a person who (1) verifies a student's identity, and (2) processes an affidavit testifying that the student received no outside assistance with the course or examination.

A proctor must be 18 years of age or older and must not have a financial or other conflict of interest with respect to a student's successful completion of the course or the examination.

A proctor must not be:

- a relative of the student;
 - the student's supervisor at work;
 - a person the student supervises at work; or
 - a student who is completing the same course.
-

In Response to Questions Regarding the Use of Electronic Signatures:

Electronic signatures are allowed to be used on license education application forms per 325L.07 (below).

325L.07 LEGAL RECOGNITION OF ELECTRONIC RECORDS, ELECTRONIC SIGNATURES, AND ELECTRONIC CONTRACTS.

- (a) A record or signature may not be denied legal effect or enforceability solely because it is in electronic form.
- (b) A contract may not be denied legal effect or enforceability solely because an electronic record was used in its formation.
- (c) If a law requires a record to be in writing, an electronic record satisfies the law.
- (d) If a law requires a signature, an electronic signature satisfies the law.

Generic Document
CE Course &/or Exam Proctor Affidavit

Student / Licensee Name and Certification

(Please Print or Type – Writing Must Be Legible)

Course# _____

Title of Course & Exam _____

7/1/24-6/30/25 SALESPERSON & BROKER REQUIRED MODULE - Risk Management and Minnesota License Procedures

Date & Time of Course & Exam Completion _____

Company & Address where course &/or exam was completed _____

City _____ State _____ Zip Code _____

Student's Full Legal Name, License Number, & DOB

(Please Print or Type – Writing Must Be Legible)

(Name) (License #) (Date of Birth)

Business Address _____

City _____ State _____ Zip Code _____

Mailing Address (if different than above) _____

City _____ State _____ Zip Code _____

Daytime Phone _____ E-mail _____

I certify that I personally completed the above-named course &/or exam without outside assistance of any kind.

Student Signature _____ Date (____/____/____)

(Must match course &/or exam)

Proctor Name and Certification

Proctor's Full Legal Name

(Please Print or Type – Writing Must Be Legible)

Note your type of relationship to the student. _____

I certify that I am at least 18 years of age, with no financial or other conflict of interest with respect to a student's successful completion of the course or the examination. I verified the identity of the student listed above on this form (i.e. valid photo ID), and I ensured that

- the course was completed in its entirety and that I physically monitored the student throughout the entire course process.
- the exam was completed without outside assistance of any kind (i.e. human, study material, notes, computer, cell phone, etc.), and that I physically monitored the student throughout the entire exam process.

Proctor Signature _____ Date (____/____/____)

(Must match course &/or exam)

Employer & Job Title _____

Business Address _____

City _____ State _____ Zip Code _____

Business/Daytime Phone _____ E-mail _____

Generic Document
Student Name and Certification Page
 TO BE ATTACHED TO
CE Course &/or Exam Proctor Affidavit
 (Please Print or Type – Writing Must Be Legible)

(Use this **two-page** form only when there are multiple students in one location.)

Notice One of these forms must be completed & signed by each student. The completed form MUST be attached to the multiple student Proctor Affidavit form completed by the Proctor. Both completed forms must be kept on file by the Education Provider for 3 years from the date of course completion.

Course# _____ **Title of Course & Exam**
7/1/24-6/30/25 SALESPERSON & BROKER REQUIRED MODULE - Risk Management and Minnesota License Procedures

Date & Time of Course & Exam Completion _____

Company & Address where course &/or exam was completed _____

City _____ **State** _____ **Zip Code** _____

Student’s Full Legal Name, License Number, & DOB (Please Print or Type – Writing Must Be Legible)

_____ (_____) (____ / ____ / ____)
 (Name) (License #) (Date of Birth)

Business Address _____

City _____ **State** _____ **Zip Code** _____

Mailing Address (if different than above) _____

City _____ **State** _____ **Zip Code** _____

Daytime Phone _____ **E-mail** _____

I certify that I personally completed the above-named course &/or exam without outside assistance of any kind.

Student Signature _____ **Date** (____ / ____ / ____)
 (Must match date of course &/or exam & Proctor form)

(Please Print or Type – Writing Must Be Legible)

Generic Document

CE Course &/or Exam Proctors (Multiple Student) Affidavit Form

(Please Print or Type – Writing Must Be Legible)

(Use only when there are multiple students in one location.)

Notice This form must be completed & signed by the qualifying Proctor. This completed form MUST be attached to a completed student Affidavit form for each student listed below. (Up to 24 student forms per Proctor form.) All completed forms must be kept on file by the Education Provider for 3 years from the date of course completion.

Course# _____ Title of Course & Exam
7/1/24-6/30/25 SALESPERSON & BROKER REQUIRED MODULE - Risk Management and Minnesota License Procedures

Date & Time of Course & Exam Completion _____

Company & Address where course &/or exam was completed _____

City _____ State _____ Zip Code _____

Student's Full Legal Name & License Number – (One Per Box) (Please Print or Type – Writing Must Be Legible)

Table with 2 columns: Student Number (1-12) and License Number (13-24)

Proctor Name and Certification

Proctor's Full Legal Name (Please Print or Type – Writing Must Be Legible)

Note your type of relationship to any student on above list. _____

I certify that I am at least 18 years of age, with no financial or other conflict of interest with respect to a student's successful completion of the course or the examination. I verified the identity of each and every student listed above on this form (or attached on additional pages) (i.e. valid photo ID), and I ensured that

- the course was completed in its entirety and that I physically monitored each and every student throughout the entire course process.
the exam was completed without outside assistance of any kind (i.e. human, study material, notes, computer, cell phone, etc.), and that I physically monitored the student throughout the entire exam process.

Proctor Signature _____ Date (____/____/____)
(Must match date of course &/or exam & Students form)

Employer & Job Title _____

City _____ State _____ Zip Code _____

Business/Daytime Phone _____ E-mail _____

Generic Document
Continuing Education COURSE COMPLETION CERTIFICATE

Required Information for Course Completion Certificates
(if distributed by provider)

NOTE: It is not necessary to provide a written course completion certificate as every Provider is required (by Minn. Statutes Chapter 45.43) to upload course completion credits to the licensees continuing education record on Pearson VUE's Web-portal at www.pulseportal.com for Real Estate.

1. **Course Title**
2. **MN Department of Commerce Approved Course Number**
3. **Date of Course Completion**
4. **Name of Approved Provider**
5. **Name and Signature of the Approved Coordinator**
6. **Name and Address of the Student**
7. **License Number of the Student**
8. **Number of Hours Completed** – Must match the credit given by MN Commerce; partial credit may not be given.

9. **License Type Course is Approved for:**
 Real Estate

10. **Education Type Course is Approved for:**
Continuing Education

11. **Method of Presentation Course is Approved for:**
 Live, Classroom – Traditional
 Live, Classroom – Webinar
 On-Demand - Internet Interactive

12. **MN Department of Commerce's Current Address and Licensing Unit's Contact Information**
MN Department of Commerce PHONE Number: 651-539-1599
85 7th Place East, Suite 280 E-MAIL: Education.Commerce@state.mn.us
St. Paul, MN 55101

13. **This statement must be included on the Certificate:**
"If you have any comments about this course offering, please mail them to the Minnesota Commissioner of Commerce."

Minnesota General Webinar Guidelines

Please note that when we use the term (webinar), we mean Internet-Synchronous, which is a LIVE, virtual, webinar, Zoom type method of instruction.

Webinar Guidelines

1. These guidelines are intended to apply to courses conducted and viewed in real time (live) in all locations and are not intended to apply when courses have been recorded and are viewed at a later time or to other online courses.
2. Each student must be required to log in to the webinar using a distinct username, password, and/or email. **[Note: multiple students in one remote location, without an online individual process to authenticate student's identity and technology to guarantee seat time, requires monitor/proctor certifications. Two page proctor forms are located at the end of each course application or at [ce-course-exam-proctor-affidavit.pdf \(mn.gov\)](#)]**
3. The provider must verify the identity and license number of all students.
4. A provider representative, using computer-based attendance-monitoring technology, must monitor 100% attendance throughout the course.
5. The provider must have a process to determine when a participant is inactive or not fully participating, such as when the screen is minimized, or the participant does not answer the polling questions and/or verification codes.
6. The provider must maintain an electronic roster to include records for each participant's log-in/log-out times. Chat history and polling responses must be captured as part of the electronic record.
7. ***No less than two random polling questions and/or attendance verification codes must be asked, with appropriate response provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.**
8. ***When a student is deemed inactive or not fully participating in the course by the course monitor of failure to enter appropriate polling question response or verification codes, continuing education (CE) credit is denied.**
9. Students in all locations must be able to interact in real time with the instructor. Students must be able to submit questions or comments at any point during the webinar session.
10. The course pace must be set by the instructor and does not allow for independent completion.
11. Instruction time is considered the amount of time devoted to the actual course instruction and does not include breaks, lunch, dinner or introductions of speakers.
12. One credit will be awarded for each 50 minutes of webinar/webcast instruction, and the minimum number of Continuing Education credits that will be awarded for webinar courses is one credit. **Note#1: Appraiser** Continuing Education courses cannot be less than **two**, 50-minute hours. **Note#2: Pre-License Education** courses cannot be less than the statutorily required number of 50-minute hours for each specific license type.
13. The provider must have a procedure that informs each student in advance of course participation requirements and consequences for failing to actively participate in the course.
14. An end of course exam is not required for *Continuing Education* (**except for special required courses**) if the course is **live** and it meets the requirements in Minn.Statutes.Chap.45.25. Subd. 2a. (1), (2), and (3).
 - ▶ **However**, a closed-book, proctored, end of course exam is **ALWAYS** required for **Pre-License Education** regardless of the method of instruction.
15. Compliance with the procedures outlined above are subject to audit by the Commerce Department.

***Regarding #7 & #8 above:** Minnesota, like the NAIC guidelines, requires at least 2 random polling questions per hour of webinar. However, if the education provider asks more than 2 questions per hour, *ALL questions must be responded to for a Minnesota licensee to receive any CE credit*. Otherwise students are not attending or paying attention throughout 100% of the course.

[45.30 CONTINUING EDUCATION. Subd. 4.Credit earned. (a) Upon completion of approved courses, students must earn one hour of continuing education credit for each hour approved by the commissioner. Continuing education courses must be attended in their entirety in order to receive credit for the number of approved hours.]

Additionally, Minnesota does not allow partial course credits. Courses must be attended in their entirety (including responding to all random poll questions) to obtain any credit.