



# Idaho

## Real Estate Candidate Handbook

October 2020

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# QUICK REFERENCE

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## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

### Making an exam reservation

Candidates may make a reservation by either visiting [www.pearsonvue.com](http://www.pearsonvue.com) or calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 3). **Walk-in examinations are not available.** Use your full legal name.

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## SCHEDULES & FEES

### Test centers

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and schedules.

### Exam fees

The examination fee must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Payment will not be accepted at the test center. Examination fees are non-refundable and non-transferable except as detailed in the *Change/Cancel Policy*.**

## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination the confirmation number they received when they made the examination reservation, proper identification, and other materials listed in *What to Bring* (page 6).

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins. Each candidate will have four (4) hours to complete the examination, and will leave the test center with an official score report in hand.

### STATE LICENSING INFORMATION

Candidates should contact the Idaho Real Estate Commission with questions about obtaining or maintaining a license after passing the examination.

**For the application forms directory, see the inside back cover.**

#### Idaho Real Estate Commission

575 E. Parkcenter Blvd.

Suite 180

Boise, ID 83706

#### Phone

(208) 334-3285

#### Web

[irec.idaho.gov](http://irec.idaho.gov)

### EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

#### Pearson VUE/Idaho Real Estate

5601 Green Valley Dr.

Bloomington, MN 55437

#### Phone

(877) 540-5833

#### Email

[pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

#### Web

[www.pearsonvue.com](http://www.pearsonvue.com)

## **FINGERPRINTS**

Idaho requires all license candidates to submit fingerprints for a background check. Electronic fingerprinting services are available through Pearson VUE at select test centers, as detailed on page 5.

Candidates can make a fingerprint appointment once the examination appointment is confirmed. Make your fingerprint appointment online at <https://pearsonwest.ibtfingerprint.com>, or contact IdentoGo® by Idemia at (866) 761-8069 Monday through Saturday, 9:00 a.m. until 6:00 p.m. (Mountain Time). Use your full legal name.

**Be sure to select the correct license type when making your fingerprint reservations to avoid delays in receiving your results.**

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# OVERVIEW

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## **The candidate handbook is a useful tool in preparing for an examination.**

It is highly recommended that the Idaho Real Estate Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination.

## **Individuals who wish to obtain a real estate license must:**

### **1. Complete prelicensing education requirements.**

Before applying for a license, candidates must complete all prelicensing education requirements.

### **2. Make an exam reservation and pay the examination fee.**

Make a reservation (online or by phone) with Pearson VUE for the examination. (*See page 3.*) Use your full legal name. **Be sure to select the correct license type when making your fingerprint reservations to avoid delays in receiving your results.**

### **3. Make a fingerprint reservation and pay the fingerprint fee.**

Make a reservation online at <https://pearsonwest.ibtfingerprint.com> or by phone at (866) 761-8069. Use your full legal name. **Be sure to select the correct license type when making your fingerprint reservations to avoid delays in receiving your results.**

### **4. Go to the test center.**

Go to the test center on the day of the examination, bringing along all required materials. (*See page 6.*)

### **5. Pass both portions of the exam and complete the fingerprinting process.**

### **6. Verify fingerprint approval through the Idaho Real Estate Commission online services. No notice will be sent.**

### **7. Apply for a license.**

After passing the examination and after fingerprints have been approved, candidates must submit their application forms and fees to the Idaho Real Estate Commission in accordance with Idaho license law and policies.

# INTRODUCTION

## CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or an examination.

<b>Pearson VUE/Idaho Real Estate</b> 5601 Green Valley Dr., Bloomington, MN 55437		
<b>Phone:</b> (877) 540-5833	<b>Website:</b> <a href="http://www.pearsonvue.com">www.pearsonvue.com</a>	<b>Email:</b> <a href="mailto:pearsonvuecustomerservice@pearson.com">pearsonvuecustomerservice@pearson.com</a>

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit [www.pearsonvue.com/id/realestate/contact](http://www.pearsonvue.com/id/realestate/contact) for further information.

Candidates may contact the Idaho Real Estate Commission with questions about obtaining or maintaining a license.

<b>Idaho Real Estate Commission</b> 575 E. Parkcenter Blvd., Ste. 180 Boise, ID 83706	
<b>Phone:</b> (208) 334-3285	<b>Website:</b> <a href="http://irec.idaho.gov">irec.idaho.gov</a>

## THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The State of Idaho has retained the services of Pearson VUE to develop and administer its real estate examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

## IDAHO REAL ESTATE LICENSING REQUIREMENTS

The Idaho Real Estate Commission has established the requirements for a salesperson or broker license. Applicants should read this candidate handbook and any other information provided by the Idaho Real Estate Commission before applying for any licensing examination. A list of license application forms is included on the inside back cover of this handbook.

## PRACTICE TESTS – GENERAL (NATIONAL) PORTION ONLY

General-portion practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com), giving candidates even more opportunity to succeed on real estate examinations. The general-portion practice tests will not only help prepare candidates for the types of questions they will see on the general portion of the licensure examination but also familiarize them with taking computer-based examinations.

Pearson VUE offers a practice test for real estate that contains questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The test closely reflects the format of the general portion of the licensure examination, can be scored instantly, and provides immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase general-portion practice tests anytime by visiting [www.pearsonvue.com/practicetests/realestate](http://www.pearsonvue.com/practicetests/realestate).

# RESERVATIONS

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## MAKING A RESERVATION

**Walk-in examinations are not available.** Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to [www.pearsonvue.com/id/realestate/](http://www.pearsonvue.com/id/realestate/) to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (\*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (877) 540-5833 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed below).

**Before making a reservation, candidates should have the following:**

- Full legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination
- The preferred examination date and test center location (a list appears on the back cover of this handbook)

Candidates are responsible for knowing which examination they need to take.

The reservation will be made based on the next available examination date.

## EXAM FEES

The exam fee is \$80. **Payment will not be accepted at the test center.** Examination fees are non-refundable and non-transferable except as detailed in the *Change/Cancel Policy*.

### Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE the following information at the time of reservation:

- Bank name
- Account number and routing number
- Social Security number, state ID number or driver's license number
- Name and address on the account

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

### Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at [www.pearsonvue.com/vouchers/pricelist](http://www.pearsonvue.com/vouchers/pricelist) by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

## CHANGE/CANCEL POLICY

Candidates should call (877) 540-5833 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

## ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.**

## WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

## ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com).

## NON-SATURDAY RESERVATIONS

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination date. Such a request must be put in writing on official stationery by the candidate's religious advisor and faxed to (610) 617-9397 or mailed to:

Pearson VUE Special Accommodations / 5715 W. Old Shakopee Rd., Bloomington, MN 55437

Non-Saturday examinations are available **only** on a prearranged basis.



**PLEASE NOTE**

Fingerprint results are valid for six (6) months only.

**FINGERPRINT RESERVATIONS**

To make a fingerprint reservation go to <https://pearsonwest.ibtfingerprint.com>, or call IdentoGo® by Idemia at (866) 761-8069. Pearson VUE offers electronic fingerprinting to all resident and non-resident candidates (whether or not they pass the examination) at the following test centers:

Boise, ID	Coeur d’Alene, ID	Pocatello, ID	Twin Falls, ID	Billings, MT	Helena, MT
Las Vegas, NV	Reno, NV	Draper, UT	Ogden, UT	Spokane, WA	

Digital fingerprints are transmitted electronically to law enforcement. These fingerprints are accurate, high quality, and in accordance with FBI and IAFIS requirements for live-scan imaging with a low rejection rate.

Candidates testing at any of the centers listed above must make an advance reservation with IdentoGo® by Idemia to have their fingerprints captured on the same date as their exam appointment. Reserve a fingerprint appointment online at <https://pearsonwest.ibtfingerprint.com> or by contacting IdentoGo® by Idemia at (866) 761-8069 Monday through Saturday, 9:00 a.m. until 6:00 p.m. (Mountain Time). Use your full legal name, as it appears on your government-issued ID, when you make your fingerprint reservation. **The fingerprint fee is \$61.25.** The fingerprint fee must be paid at the time of the reservation by credit card, debit card or electronic check.

**Be sure to select the correct license type when making your fingerprint reservations to avoid delays in receiving your results.**

You are strongly encouraged to have your fingerprints taken at one of the sites noted above. If you are unable to travel to one of these sites, you may contact the Idaho Real Estate Commission to request a traditional (paper) fingerprint card packet. You will pay any additional fees directly to the agency taking your fingerprints. Completed fingerprint cards must be submitted within 60 days of the date the prints are taken. Mail your completed fingerprint card and the required fee payable to MorphoTrust to: IdentoGo / Cardscan Department, 6840 Carothers Parkway, Ste. 650, Franklin, TN 37067-9929.

**Do not send fingerprint cards or the required fee to the Idaho Real Estate Commission.**

# EXAM DAY

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## WHAT TO BRING

### Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

### REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Candidates requesting to waive the general (national) portion of the examination must obtain a waiver letter from the Idaho Real Estate Commission before making an appointment to take the exam. So that the waiver can be applied to the Candidate's Account, candidates must create an online account with Pearson VUE for Idaho Real Estate prior to making the exam appointment. Candidates are not required to bring the waiver letter to the test center. **Waivers cannot be issued retroactively.**

### Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

#### Primary ID (with photograph and signature, not expired)

- Government-issued Driver's license
- U.S. Dept. of State Driver's license
- U.S. learner's permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport cards
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

#### Secondary ID (with signature, not expired)

- U.S. Social Security card
- Debit/(ATM) or Credit card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

## EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. (Candidates should allow themselves sufficient time to find the test center.) The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination or denying licensure.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. Candidates will be given four (4) hours to complete the examination. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

## SCORE REPORTING

When candidates complete the examination, they will receive a score report marked "pass" or "fail."

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination.

## RETAKE THE EXAM

The examination is divided into two sections: general (national) and state law. Candidates who pass one section of the exam and fail the other need to retake only the section they failed, as long as they pass the failed section within one (1) year of the date of the passed section. The exam fee is required each time a candidate tests. A candidate must pass both sections of the exam and submit a completed application for licensure within one (1) year of the date of the first passed exam section. Otherwise, the candidate must retake both sections of the exam.

*Example:* A candidate who takes the examination January 15, 2019, and passes the state section but not the general section needs to retake and pass only the general section, but must do so on or before January 14, 2020. If the candidate does not pass the general section and submit his license application on or before January 14, 2020, he/she would be required to retake the entire examination.

There is no limit to how many times a candidate may retake the examination. **Reservations for reexamination cannot be made at the test center, and candidates must wait twenty-four (24) hours before making one. The examination fee must be paid each time a candidate takes an exam, even if the candidate is retaking only one section.**

## REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

## SCORE EXPLANATION

### Scaled Score

There are multiple versions, known as forms, of each of the real estate licensing examinations. While all of these forms are developed from the content outlines printed in this handbook, the levels of difficulty of the forms may vary slightly because different questions appear on different forms. Since it would be unfair to require a candidate taking a slightly more difficult form to answer as many questions correctly (in order to pass) as a person taking an easier form, a statistical procedure known as equating is used to correct for differences in form difficulty.

The passing score of an examination was set by the Idaho Real Estate Commission (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. The examination score is reported as a scaled score on a scale of 0-100. It should not be interpreted as the percentage or number of questions answered correctly on the examination. The passing point is reported as a score of 70 for the salesperson examination and 75 for the broker examination. With a passing score of 70 or 75, any score below 70 or 75 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

## DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report by completing the appropriate form found in the back of this handbook.

## TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- **Personal calculators are NOT permitted,** but an online calculator is available as part of the exam.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room, and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- To request a break, the candidate **must** raise his/her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless directed by the administrator.** If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and will forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including, but not limited to, cellular phones, exam notes, and study guides.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

# PREPARING FOR THE EXAM

## PRETEST QUESTIONS

Many of the examinations will contain “pretest” questions. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

These questions are used to gather statistical information for future exam development.

**The number of pretest questions is listed in the content outline heading of each examination for which they are available. If a number is not present, then there are no pretest questions for that particular examination.**

## EXAM CONTENT

The content of the general (national) portion of the examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from real estate professionals were analyzed to determine the nature and scope of tasks they perform, and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written, ensuring that the examination reflects the actual practice of real estate. Questions in the general portion are also reviewed and approved by nationally recognized real estate professionals.

The state law portion of the examination has been developed to reflect the laws, regulations, and practice of real estate in Idaho, and it has been reviewed and approved by real estate professionals and the Idaho Real Estate Commission.

## MATH CALCULATIONS

**The information below is NOT available at the test center and should be memorized.**

Candidates may use the following information in making mathematical calculations on the general section of the real estate examinations unless otherwise stated in the text of the question:

- 43,560 square feet/acre
- 5,280 feet/mile
- Round off calculations (where applicable) to the nearest whole number

**The information below, if needed, will be contained within the test itself:**

*If a question requires the calculation of prorated amounts, the question will specify: a) whether the calculation should be made on the basis of 360 or 365 days a year; and b) whether the day of closing belongs to the buyer or seller*

## NOTE

The entire question pool for both the general and state law portions of the examinations, each form of the examination, and any materials used to administer the examination are copyrighted by and are the property of Pearson VUE.

Any distribution of examination material or other reproduction is strictly prohibited and punishable by law.



## REAL ESTATE

# General (National) Content Outlines

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## IDAHO

# Real Estate State Content Outlines

# General Exam Content Outline for Salespersons and Brokers

Effective: June 01, 2020

The general portion of the real estate exam is made up of eighty (80) scored items, which are distributed as noted in the following content outline. The general examination also contains five (5) pretest items that are not counted toward the score. These items are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Because pretest items look exactly like items that are scored, candidates should answer all the items on the examination.

## **I. REAL PROPERTY CHARACTERISTICS, LEGAL DESCRIPTIONS, AND PROPERTY USE (SALES 9; BROKER 9)**

### **A. Real property vs. personal property**

1. Fixtures, trade fixtures, emblements
2. Attachment, severance, and bill of sale

### **B. Characteristics of real property**

1. Economic characteristics
2. Physical characteristics

### **C. Legal descriptions**

1. Methods used to describe real property
2. Survey

### **D. Public and private land use controls – encumbrances**

1. Public controls – governmental powers
  - a. Police power, eminent domain, taxation, escheat
  - b. Zoning ordinances
2. Private controls, restrictions, and encroachments
  - a. Covenants, conditions, and restrictions (CC&Rs), HOAs
  - b. Easements
  - c. Licenses and encroachments

## **II. FORMS OF OWNERSHIP, TRANSFER, AND RECORDING OF TITLE (SALES 8; BROKER 8)**

### **A. Ownership, estates, rights, and interests**

1. Forms of ownership
2. Freehold estate
  - a. Fee simple absolute
  - b. Fee simple defeasible, determinable, and condition subsequent
  - c. Life estate
  - d. Bundle of rights
3. Leasehold estates and types of leases
  - a. Estate for years and from period to period (periodic estate)
  - b. Estate at will and estate at sufferance
  - c. Gross, net, and percentage leases
4. Liens and lien priority
5. Surface and sub-surface rights

### **B. Deed, title, transfer of title, and recording of title**

1. Elements of a valid deed
2. Types of deeds
3. Title transfer
  - a. Voluntary alienation
  - b. Involuntary alienation
4. Recording the title
  - a. Constructive and actual notice
  - b. Title abstract and chain of title
  - c. Marketable title and cloud on title
  - d. Attorney title opinion, quiet title lawsuit, and title insurance

## **III. PROPERTY VALUE AND APPRAISAL (SALES 11; BROKER 10)**

### **A. Concept of value**

1. Market value vs. market price
2. Characteristics of value
3. Principles of value

### **B. Appraisal process**

1. Purpose and steps to an appraisal
2. Federal oversight of the appraisal process

### **C. Methods of estimating value and Broker Price Opinions (BPO)**

1. Sales comparison approach (market data)
2. Cost approach
  - a. Improvements and depreciation
  - b. Physical deterioration, functional, and economic obsolescence
  - c. Reproduction or replacement costs
3. Income approach
4. Gross rent and gross income multipliers
5. Comparative Market Analysis (CMA)
6. Broker Price Opinion (BPO)
7. Assessed value and tax implications

## **IV. REAL ESTATE CONTRACTS AND AGENCY (SALES 16; BROKER 17)**

### **A. Types of contracts**

1. Express vs. implied
2. Unilateral vs. bilateral

## **B. Required elements of a valid contract**

### **C. Contract performance**

1. Executed vs. executory
2. Valid vs. void
3. Voidable vs. unenforceable
4. Breach of contract, rescission, and termination
5. Liquidated, punitive, or compensatory damages
6. Statute of Frauds
7. Time is of the essence

### **D. Sales contract**

1. Offer and counteroffer
2. Earnest money and liquidated damages
3. Equitable title
4. Contingencies
5. Disputes and breach of contract
6. Option contract and installment sales contract

### **E. Types of agency and licensee-client relationships**

### **F. Creation and termination of agency**

### **G. Licensee obligations to parties of a transaction**

## **V. REAL ESTATE PRACTICE (SALES 14; BROKER 13)**

### **A. Responsibilities of broker**

1. Practicing within scope of expertise
2. Unauthorized practice of law

### **B. Brokerage agreements between the broker and principal (seller, buyer, landlord, or tenant)**

1. Seller representation – Types of listing agreements
  - a. Exclusive right-to-sell and exclusive agency listing
  - b. Non-exclusive or open listing
  - c. Net listing (conflict of interest)
  - d. Multiple listing service (MLS)
2. Buyer representation
3. Property management agreement
  - a. Accounting for funds
  - b. Property maintenance
  - c. Leasing property
  - d. Collecting rents and security deposits
4. Termination of agreements
5. Services, fees, and compensation

### **C. Fair Housing**

1. Equal opportunity in housing
2. Protected classes
3. Fair housing laws
4. Illegal practices, enforcement, and penalties
5. Prohibited advertising
6. Housing and Urban Development (HUD)
7. Americans with Disabilities Act (ADA)

### **D. Risk management**

1. Supervision
2. Compliance with federal regulations; including Privacy and

Do Not Contact

3. Vicarious liability
4. Antitrust laws
5. Fraud and misrepresentation
6. Types of insurance
  - a. Errors and Omissions
  - b. General Liability

## **VI. PROPERTY DISCLOSURES AND ENVIRONMENTAL ISSUES (SALES 8; BROKER 8)**

### **A. Property conditions and environmental issues**

1. Hazardous substances
  - a. Lead-based paint
  - b. Asbestos, radon, and mold
  - c. Groundwater contamination and underground storage tanks
  - d. Waste disposal sites and brownfields
  - e. Flood plains, flood zones, and flood insurance
2. Clean Air and Water Acts
3. Environmental Protection Agency (EPA)
  - a. Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA)
  - b. Superfund Amendment and Reauthorization Act (SARA)
  - c. Environmental site assessments (including Phase I and II studies) and impact statements
  - d. Wetlands protection

### **B. Disclosure obligations and liability**

## **VII. FINANCING AND SETTLEMENT (SALES 7; BROKER 7)**

### **A. Financing concepts and components**

1. Methods of financing
  - a. Mortgage financing – conventional and non-conventional loans
  - b. Seller financing – land contract/contract for deed
2. Lien theory vs. title theory and deed of trust
3. Sources of financing (primary and secondary mortgage markets, and seller financing)
4. Types of loans and loan programs
5. Mortgage clauses

### **B. Lender Requirements**

1. FHA requirements
2. VA requirements
3. Buyer qualification and Loan to Value (LTV)
4. Hazard and flood insurance
5. Private mortgage insurance (PMI) and mortgage insurance premium (MIP)

### **C. Federal Financing Regulations and Regulatory Bodies**

1. Truth-in-Lending and Regulation Z
2. TILA-RESPA Integrated Disclosures (TRID)
  - a. Consumer Financial Protection Bureau (CFPB)
  - b. Loan Estimate (LE)
  - c. Closing Disclosure (CD)
3. Real Estate Settlement Procedures Act (RESPA)



- a. Referrals
- b. Rebates
4. Equal Credit Opportunity Act (ECOA)
5. Mortgage fraud and predatory lending

**D. Settlement and closing the transaction**

**VIII. REAL ESTATE MATH CALCULATIONS  
(SALES 7; BROKER 8)**

**A. Property area calculations**

1. Square footage
2. Acreage total

**B. Property valuation**

1. Comparative Market Analysis (CMA)
2. Net Operating Income (NOI)
3. Capitalization rate
4. Gross rent multiplier- **Broker Only**
5. Gross income multiplier- **Broker Only**
6. Equity in property
7. Establishing a listing price
8. Assessed value and property taxes

**C. Commission/compensation**

**D. Loan financing costs**

1. Interest
2. Loan to Value (LTV)
3. Fees
4. Amortization, discount points, and prepayment penalties

**E. Settlement and closing costs**

1. Purchase price and down payment
2. Monthly mortgage calculations- principal, interest, taxes, and insurance (PITI)
3. Net to the seller
4. Cost to the buyer
5. Prorated items
6. Debits and credits
7. Transfer tax and recording fee

**F. Investment**

1. Return on investment
2. Appreciation
3. Depreciation
4. Tax implications on investment

**G. Property management calculations**

1. Property management and budget calculations
2. Tenancy and rental calculations

## Real Estate General/National Resources

- Mastering Real Estate Principles, Gerald R. Cortesi, 7th Edition, Dearborn
- Modern Real Estate Practice, Fillmore W. Galaty, Wellington J. Allaway, Robert C. Kyle, etc., 20th edition, Dearborn
- Principles of Real Estate Practice, Stephen Mettling, 6th Edition, Performance Programs Company
- Property Management, Robert C. Kyle, 10th Edition, Dearborn
- Real Estate Finance, J. Keith Baker and John P Wiedemer, 10th Edition, OnCourse Learning Publishing
- Real Estate Fundamentals, Wade E. Gaddy, 10th Edition Dearborn
- Real Estate Law, Charles J. Jacobus, 3rd Edition, OnCourse Learning Publishing
- Real Estate Law, Elliot Klayman, 10th Edition, Dearborn
- The Language of Real Estate, John W. Reilly, 8th Edition, Dearborn

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# Idaho State Exam Content Outline for Salesperson and Broker Examinations

Effective: July 15, 2017

The state-specific examination is made up of forty (40) scored items for salesperson candidates and fifty (50) scored items for broker candidates.

The salesperson and broker examinations also contain five to ten (5-10) pretest items. The pretest items are not identified and will not affect a candidate's score in any way.

The following examination content outline is applicable to both real estate salespersons and real estate brokers.

## **I. DUTIES AND POWERS OF THE REAL ESTATE COMMISSION (SALESPERSON 5%, BROKERS 4%)**

### **A. General Powers**

### **B. Investigations, audits, hearings, appeals**

### **C. Sanctions**

1. Fines
2. License suspension and revocation

## **II. LICENSING REQUIREMENTS (SALESPERSON 10%, BROKER 4%)**

### **A. Activities requiring a license**

### **B. Eligibility for licensing**

### **C. License renewal**

### **D. Change in license/status**

### **E. Education**

## **III. LICENSE LAW AND RULES OF THE IDAHO REAL ESTATE COMMISSION (SALESPERSON 40%, BROKER 30%)**

### **A. Advertising/Use of business name**

### **B. Broker-salesperson relationship**

### **C. Sales Commissions and fees**

### **D. Document handling and record keeping**

### **E. Handling of monies/Consideration (items of value)**

### **F. Trust accounts**

### **G. Offers, counteroffers, acceptance**

### **H. Office operations and business practices**

### **I. Prohibited conduct**

## **IV. BROKERAGE REPRESENTATION (AGENCY LAW) (SALESPERSON 25%, BROKER 20%)**

### **A. Agency contracts**

### **B. Types**

### **C. Obligations to parties**

### **D. Termination of agency**

### **E. Limits of confidentiality**

### **F. Disclosing agency relationships**

## **V. CALCULATIONS AND CLOSING COSTS (SALESPERSON 5%, BROKER 10%)**

## **VI. IDAHO PRINCIPLES AND PRACTICES (SALESPERSON 15%, BROKER 12%)**

### **A. Financing**

### **B. Trust deeds, notes, mortgages, contract for deed**

### **C. Foreclosure**

### **D. Ownership/Possession and Community Property**

### **E. Real estate valuation**

1. Property taxes/assessed value
2. Homeowner's exemption

### **F. Recording**

### **G. Mobile homes/manufactured housing**

### **H. Water rights**

### **I. Land use controls; zoning, subdivision**

## **VII. BROKERAGE MANAGEMENT (BROKER ONLY 20%)**

### **A. Broker Supervision**

### **B. Requirements to maintain a Brokerage License**

### **C. Brokerage Operations**

# DUPLICATE SCORE REQUEST FORM

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Use this form to request that Pearson VUE send a duplicate copy of your score report to you.

**You may request one duplicate score report free of charge.**

Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com); however if you are unable to email, please mail your request to:

Pearson VUE  
**IDAHO REAL ESTATE**  
DUPLICATE SCORE Request  
5601 Green Valley Drive  
Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the real estate examination.

Signature	Date
Name	
Email Address	

If you do not have a valid email address please include your physical mailing address below.

Address		
City	State	ZIP

If the above information was different at the time you tested, please indicate original information below.

Name		
Address		
City	State	ZIP

Exam Taken: <input type="checkbox"/> Salesperson <input type="checkbox"/> Broker	
State in which exam was taken	Date Taken
Date of Birth	

# IDAHO REAL ESTATE LICENSING FORMS DIRECTORY

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## FINGERPRINTS

All license applicants must submit fingerprints and get fingerprint approval PRIOR TO submitting a license application.

- Fingerprint Instructions — [irec.idaho.gov/forms/ree011.pdf](http://irec.idaho.gov/forms/ree011.pdf)

## SALESPERSON LICENSE

- Application plus all required attachments — [irec.idaho.gov/forms/ree040.pdf](http://irec.idaho.gov/forms/ree040.pdf)
- If you plan to purchase the Commission's group E&O Insurance: [www.risceo.com](http://www.risceo.com)
- If you have independent E&O coverage: [irec.idaho.gov/forms/ree141.pdf](http://irec.idaho.gov/forms/ree141.pdf)

## ASSOCIATE BROKER LICENSE

- Application plus all required attachments — [irec.idaho.gov/forms/ree041.pdf](http://irec.idaho.gov/forms/ree041.pdf)
- If you plan to purchase the Commission's group E&O Insurance: [www.risceo.com](http://www.risceo.com)
- If you have independent E&O coverage: [irec.idaho.gov/forms/ree141.pdf](http://irec.idaho.gov/forms/ree141.pdf)

## DESIGNATED BROKER LICENSE

- Application plus all required attachments — [irec.idaho.gov/forms/ree041.pdf](http://irec.idaho.gov/forms/ree041.pdf)
- Trust Account Notification Form — [irec.idaho.gov/forms/ree088.pdf](http://irec.idaho.gov/forms/ree088.pdf)
- Company Application **with all required attachments** - choose one of the following:
  - Sole Proprietorship — [irec.idaho.gov/forms/ree150.pdf](http://irec.idaho.gov/forms/ree150.pdf)
  - Corporation — [irec.idaho.gov/forms/ree058.pdf](http://irec.idaho.gov/forms/ree058.pdf)
  - Limited Liability Company — [irec.idaho.gov/forms/ree147.pdf](http://irec.idaho.gov/forms/ree147.pdf)
  - Limited Liability Partnership — [irec.idaho.gov/forms/ree116.pdf](http://irec.idaho.gov/forms/ree116.pdf)
  - Limited Partnership — [irec.idaho.gov/forms/ree148.pdf](http://irec.idaho.gov/forms/ree148.pdf)
  - Partnership — [irec.idaho.gov/forms/ree149.pdf](http://irec.idaho.gov/forms/ree149.pdf)

**NOTE:** All business entities other than Sole Proprietorship must carry separate Firm E&O insurance.

- If you plan to purchase the Commission's group E&O Insurance: [www.risceo.com](http://www.risceo.com)
- If you have independent E&O coverage: [irec.idaho.gov/forms/ree141.pdf](http://irec.idaho.gov/forms/ree141.pdf)

If you plan to register an assumed business name (d/b/a) or authority for your out-of-state entity to do business in Idaho, please contact the Idaho Secretary of State for forms and instructions at [www.sos.idaho.gov](http://www.sos.idaho.gov). If applicable, the Idaho Real Estate Commission requires file-stamped copies of these documents.

# GENERAL INFORMATION

**Candidates may test at any of our US test centers.**

TEST CENTERS	
LOCATION*	SCHEDULE*
Boise, ID	3-4 days a week
Coeur d'Alene, ID	Tuesday and the 2nd & 4th Saturday of the month
Nampa, ID**	4 days per week
Nampa, ID**	1-2 days per week
Pocatello, ID	Monday, Wednesday (evenings only), and one Saturday per month
Twin Falls, ID	2-3 days a week
Las Vegas, NV	Tuesday through Saturday
Reno, NV	2 days per week
Draper, UT	Tuesday through Saturday
Spokane, WA	Wednesday through Saturday
Ogden, UT	2-3 days a week

\*Locations and schedules are subject to change.

\*\*Fingerprinting is not available at this location.

EXAMINATION INFORMATION		
EXAMINATION	TIME ALLOTTED	FEE*
<b>Salesperson</b>	4 hours	\$80
General	150 minutes	
State	90 Minutes	
<b>Broker</b>	4 hours	\$80
General	150 minutes	
State	90 Minutes	

\* The cost for each retake is the same as the initial exam.

## Candidates should have the following information available when scheduling an examination:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list appears above)
- A failing score report (if retaking the examination)

## PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays or holiday weekends:

New Year's Day

Memorial Day

Labor Day

Christmas Day

Martin Luther King, Jr. Day

Independence Day

Thanksgiving