

Real Estate as a **PROFESSIONAL CAREER**



Presented by the Nova Scotia Association of REALTORS®

Nova Scotia Association of REALTORS® (NSAR) **WELCOMES YOU to a career in real estate.**

Welcome on behalf of the Nova Scotia Association of REALTORS®

Congratulations on taking your first step towards an exciting career in real estate. It is always with delicate contemplation that we consider any professional change or advancement. A career in real estate requires particular consideration because it poses unique challenges in order to achieve successful results.

NSAR believes the work our members dedicate themselves to is important as the real estate industry contributes substantially to our economy. What's more? REALTORS® believe home ownership contributes to community responsibility; civic, economic, business and employment stability; family security and well being.

As the professional association representing REALTORS®, NSAR is proud to work on behalf of the professionals that make such a significant contribution to Nova Scotia's economy and to this incredible province.

We would be pleased to welcome you to this elite group, and hope this book will guide you as you determine if a career in real estate is right for you. Best of luck as you begin your exploration!



Roger Boutilier,
Chief Executive Officer
Nova Scotia Association of REALTORS®

Your network - how does it work?

The Nova Scotia Association of REALTORS® (NSAR), through an agreement with the Nova Scotia Real Estate Commission (NSREC), provides all real estate licensing courses in the province. Not all students that successfully achieve their real estate license will become a member of NSAR. Those that do, benefit from a wide variety of educational programs, publications and other member services.

New members are welcomed into an association of more than 1,600 professionals.

NSAR strives to strengthen the image and professionalism of its members through continuing professional education and maintaining high professional standards.

Who are we?

Nova Scotia Association of REALTORS® (NSAR) supports its members in a mission to enhance REALTORS®' success. In this effort, it is more than an association, but rather a multi-level support system. NSAR is comprised of seven regions: Annapolis Valley Region, Cape Breton Region, Halifax-Dartmouth Region, Highland Region, Northern Nova Scotia Region, South Shore Region, and Yarmouth Region.

What do we do?

The Nova Scotia Association of REALTORS® (NSAR) represents more than 1,600 real estate brokers and salespeople across the province. NSAR's mission is to enhance REALTORS®' success by providing services and support. These services empower REALTORS® to provide exceptional professional service and expert knowledge to the public in real estate transactions. The association also acts as the voice for real estate in Nova Scotia, advocating for the rights of homeowners and sharing information about the local housing market.

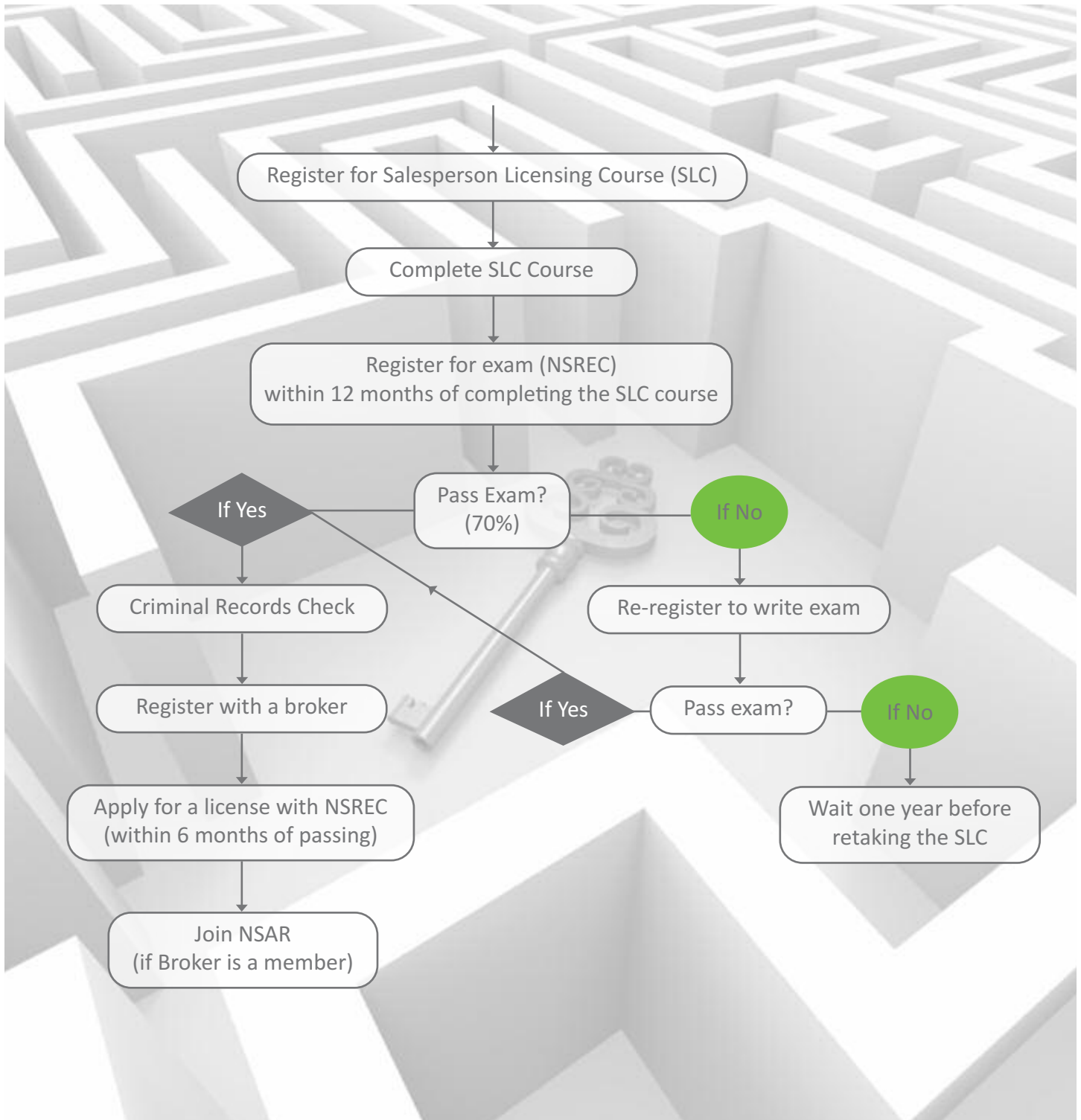
The Nova Scotia Real Estate Commission

The Nova Scotia Real Estate Commission (NSREC) is an independent, non-government agency, responsible for regulating the real estate industry in Nova Scotia. Its mandate is to ensure consumer confidence through the administration of the Real Estate Trading Act and the Commission Bylaw. The commission supervises the professional activities of all real estate brokers and salespeople practicing in Nova Scotia and is accountable for their conduct to consumers and the provincial government.

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Your path to a **career in real estate**



NOTE: As part of your licence application, you must provide the Nova Scotia Real Estate Commission with a current criminal records check. Contact NSREC at (902) 468-3511 if you have questions.

Real estate - is this the career for me?

Today's real estate professionals have taken the time to acquire the knowledge and training to provide superior service to their clients. They understand that the purchase of a property will be one of the largest investments their clients make in a lifetime. There are many ways to describe a career in real estate. It is:

- Fast-paced
- Personally satisfying
- Financially rewarding
- Often challenging
- Filled with opportunity
- Requiring dedication

No matter what the description, as with any successful profession, building a career in real estate is more than just selling a property. It is about relationship building, and a commitment to customer service. Although a career in real estate can open the door to many opportunities and create the potential for personal and financial reward, a new salesperson should not expect to see immediate results. A firm knowledge of the industry, being open to acquiring lifelong learning, while remaining committed to working hard and exhibiting perseverance are all ingredients of success. Today's sales people do far more than simply list and sell properties. They impact lives and build relationships, fulfill the dreams of homeowners and enjoy professional achievement along the way.

Requirements

In order to work in the real estate industry in Nova Scotia, you must be:

- 19 years of age
- High school diploma or equivalency
- Able to legally work in Canada
- Complete Salesperson Licensing Course (SLC) either in the classroom, or online
- Pass the real estate exam with a minimum of 70 per cent
- Provide the Nova Scotia Real Estate Commission with a current criminal records check

Realities of a career in real estate

“Even if my day is not built around listing and selling homes, every minute is spent meeting new people.”

CD, REALTOR®

Financial commitment – investing in yourself and your career

Beginning a career in real estate is an enormous financial commitment. Investing in yourself and your career will mean that you must be able to support yourself for at least the first six months. It may be that long before you close your first deal and receive your commission cheque. It is important to have a detailed business plan to get you through your initial education, licensing/membership fees and ongoing costs for the first few months. The following outlines some of the typical costs associated with a career in real estate:

- Salesperson Licensing Course (SLC)
- Licensing exam
- Membership fees (if becoming a member of NSAR)
- Licensing fees
- Insurance costs
- Brokerage fees
- Administrative fees

If becoming a member of NSAR, the following also applies:

- Multiple Listing Service (MLS®) fees
- Lock box costs
- Display keys

In addition, there are also personal expenses that must be considered:

- Owning and operating a motor vehicle
- Cell phone fees
- Clothing/professional attire
- Computer costs
- Web presence
- Advertising and marketing

Salesperson Licensing Course (SLC)

The SLC course curriculum is designed to prepare individuals to enter the real estate profession with an acceptable level of technical knowledge, competence and skill.

Individuals in the program will engage in multi-faceted and practical course content, including required readings and related activities designed to immediately apply and reinforce their understanding of the written content. Participants will further activate their own learning by engaging in self-guided "Treasure Hunt" activities, which give them practical application of what they learn in each course section by engaging directly with industry professionals.

Students who fully participate in the course will gain knowledge of up-to-the-minute real estate practices, will be able to reinforce this new knowledge through related activities built right into the course, and will have the opportunity to hit the ground running on invaluable networking opportunities through the self-guided industry-specific activities. The combination of the theoretical readings, the practical application of the readings and the industry-specific engagement opportunities gives students a well-rounded foundation necessary for any successful real estate practice.

Go to www.nsrealtors.ca for more information.

It is important to note that the Salesperson Licensing Course (SLC), serves to teach students about the real estate industry and provides them with a licence to practice real estate in Nova Scotia. The course DOES NOT provide students with knowledge of sales, marketing and business planning. That is why it is essential that prior to choosing real estate as a career, one must be sure that they either possess this critical sales and marketing knowledge, or are willing to learn it once registered with a brokerage in order to succeed in real estate.

OPTION A: CLASSROOM COURSE

Courses are offered at NSAR's Dartmouth location, 68 Highfield Park Drive, Suite 112. The course is four weeks in length and classes take place from 9 a.m. to 4 p.m. Monday to Friday. Students must make a commitment to attend all classes as attendance of 100 per cent is required.

Completing the course curriculum and activities will prepare you for the provincial licensing exam. It will also help you develop a framework for real estate learning that may help you find success in your career.

IMPORTANT: a laptop or mobile device with at least a nine inch screen is required to complete online portions of this program.

OPTION B: ONLINE COURSE

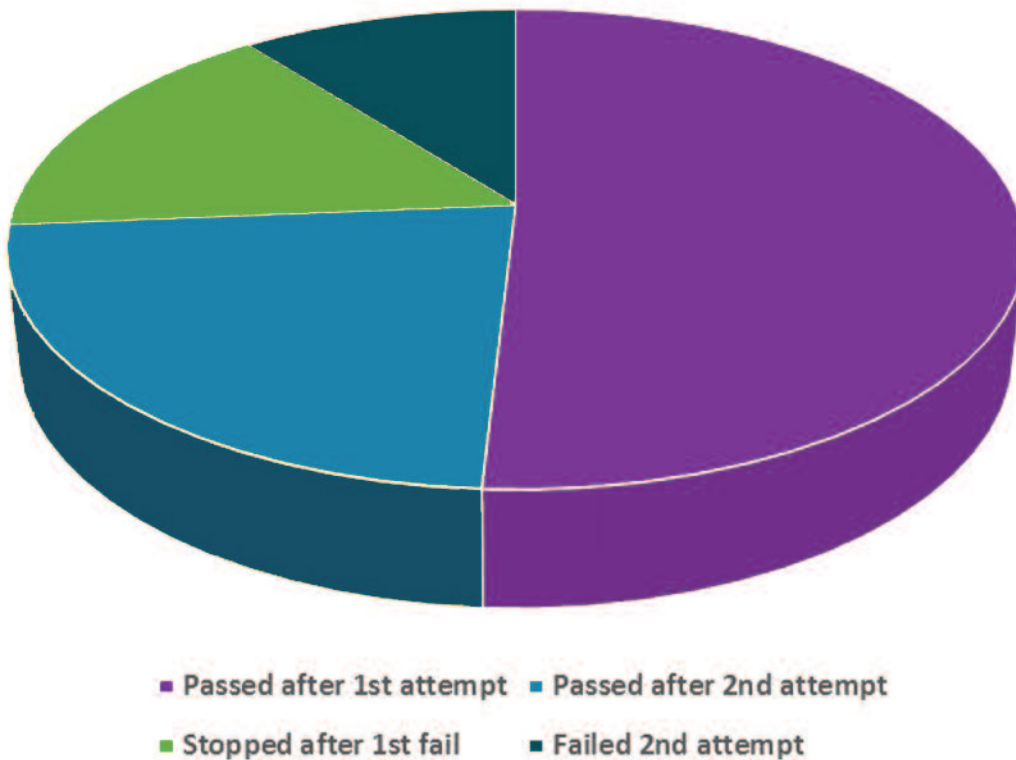
Students have up to six months to complete the course; they also have the option to audit three days of the classroom version. Textbooks are provided and are included in your registration fee.

Completing the course curriculum and activities will prepare you for the provincial licensing exam. It will also help you develop a framework for real estate learning that may help you find success in your career.

The **exam** and the **license**

To qualify for a license, you must write the Nova Scotia Real Estate Commission's (NSREC) salesperson exam and achieve a mark of 70 per cent or higher within one year of course completion. Students can write the exam up to two times to earn a passing grade.

Exams are written on the second Saturday of every month. You must register for the exam and pay the \$100 (plus tax) examination fee no later than 4:00 p.m. one week prior to the exam date. Exams are written at NSCC Akerley Campus, 21 Woodlawn Rd, Dartmouth and in designated Access Nova Scotia offices across the province. Applications are available in the Commission's office and in the Licensing Forms section of the Commission's website: www.nsrec.ns.ca.



SALESPERSONS LICENSING COURSE STUDENT DISPOSITION

This table shows the outcome of students who entered the Salespersons Licensing Course in 2018

Registering with a Broker

In order to receive your actual license after passing the licensing examination, candidates must be registered with a licensed real estate brokerage. We suggest contacting various companies of your choice, before or after writing the examination, to discuss working arrangements.

Licensing Procedure

Candidates are issued a certificate, which remains in effect for six months from your examination date. You must apply for a licence with the Nova Scotia Real Estate Commission within this six-month period. You will need verification of successful completion of the licensing exam, a salesperson licence application completed by you and your broker, and payment for licensing and Recovery Fund fees. You also need to provide a copy of your birth certificate and driver's licence, as well as a current criminal records check.

Record Check

Part of the license application process includes supplying the Nova Scotia Real Estate Commission (NSREC) with a criminal record check that is no older than six months. Applicants are responsible for obtaining and providing this record to the NSREC. In addition, the commission checks the credit record of all applicants. New licensees must sign authorization for this process and pay a fee. While a single incident of bankruptcy or criminal conviction may not be sufficient reason to refuse a license, such factors can affect a decision.



Continuing Professional Education (CPE)

The Nova Scotia Real Estate Commission (NSREC) requires all licensees to complete prescribed mandatory education between July 1st and June 15th of each year to qualify for license renewal.

These courses are scheduled on an ongoing basis and offered through the Nova Scotia Association of REALTORS®' education schedule.

Should a licensee fail to complete the requirements, their license will not be renewed until proof that the requirements have been met is provided to the NSREC Registrar.



The cost of doing business

There are some typical costs that you should plan for when you become a REALTOR®. Here is a look at what can be expected:

Advertising – Promoting listings, promoting specific buyer needs, personal promotion of your brand

Vehicle – Lease/loan; cleaning; maintenance; insurance; gas

Dues and fees – real estate course and licensing fees, recovery fund, record check, NSAR and CREA annual fees, Nova Scotia Property Online fee, lockboxes, keypad, NSAR monthly service fees, fees associated with the MLS® System, license renewal fee, conferences and events.

Home Office – computer and software; Internet; printer; fax machine; heat; security system; maintenance; water; telephone; power; taxes; insurance; office furniture.

Legal and accounting fees

Mobile electronic equipment – digital camera; smart phone; laptop computer

Office supplies – photocopying; paper, pens, etc; maps; stationery; business cards; promotional materials

Real estate signs and sign service

Errors and omissions insurance

Office and franchise fees – administration fee; commission split; courier charges



Top 10 things consumers expect REALTORS® to do

- 1 Negotiate
- 2 Facilitate the deal
- 3 Provide guidance
- 4 Coordinate all parties
- 5 List and show houses
- 6 Research and price property
- 7 Do the paperwork
- 8 Represent them
- 9 Recommend other professionals
- 10 Be licensed

Thank you to the Alberta Real Estate Association

Making a living

As a new real estate professional you may earn some money right away, but this only happens for a few people. In the majority of cases you may not see a pay cheque for at least six months.

Therefore, you need to plan ahead to ensure you can support yourself during the first few months of your career. Hard work and perseverance will help to make your investment a worthwhile and successful endeavour. Remuneration will be based on a number of factors related to the sale of a property and it will be shared through a commission structure negotiated between you and your broker. These can vary from brokerage to brokerage. It is a good idea to investigate a number of brokerages, understand its policies and find the one that best suits you and your career goals.

Ask questions

As you consider the multiple investments, both financially and personally, that you will make, it is a good idea to seek out the advice and counsel of an experienced salesperson. Make it part of your research to visit at least six brokerages to understand how they operate and to see different business models. Keep in mind that you are actually interviewing them; they are not interviewing you. It is important that you determine which one will work best for you before making any decision. Ask a lot of questions to ensure you make the right decision for your career. Keep in mind, one of the first tests when you contact a brokerage is how quickly they get back to you.

Here are some good questions to get you started when interviewing a potential broker:

- ✓ What is your typical availability in terms of responding to problems your salespeople are having?
- ✓ How do you prefer to receive communication?
- ✓ Does your brokerage have a marketing plan?
- ✓ What conditions is the office equipment and technology in?
- ✓ Do you have wireless capabilities available in the office?

Three essential conversation starters:

Training and learning support: *While NSAR offers training and support to members through its education services, brokerages offer training as well. It's an important consideration when weighing your options to know what opportunities will be made available to you so you will understand the joint investment in learning between you and the potential broker.*

Have the money talk: *In most typical job interviews, asking about the pay is not recommended. In this industry, discussing dollars makes sense. You will want to find out about commission splits and office fees as well as how marketing (advertising) and business expenses (business cards) are paid.*

Test the fit: *Have a meaningful conversation about the style of management at the brokerage. Real estate is a unique field and it is important to understand how team members are encouraged to work together and compete in any particular office. Consider what management style motivates you and be inquisitive enough to find out if that brokerage operates in a way that will stimulate your success.*



A day in the life of a REALTOR®

“The value that we bring ensures that our clients’ interests are protected.”

AP, REALTOR®

One of the indicators of a great career in real estate is the word **consistency**. Although each day will bring new challenges, certain daily activities will help solidify your business. Preparation is the key to meeting your daily requirements and providing excellent service to your customers and clients. As is true in any profession, setting goals, following up with clients, networking with other real estate professionals and staying organized and motivated contributes to securing your success and keeping your clients satisfied.

Effective practices to follow include:

Prospecting for buyers and sellers

Checking e-mails or phone messages often

Prioritizing these messages

Ensuring pressing issues have not been neglected for sellers and buyers

Monitoring new listings for clients

Reviewing several daily newspaper publications daily

Attending REALTOR® open houses when possible

Talking to people about listings

Researching homes for buyers

Setting aside one afternoon a week for personal bookkeeping

Planning and more planning

Meeting with clients to show properties

Listing properties

Making ‘feedback’ calls

Putting together offers and presenting these to clients

Scheduling viewings

Catching up on the latest trends in your market area

Responding to correspondence

Finding personal time to avoid burnout



So many choices...which one is right for you?

As a real estate professional you are not necessarily limited to one niche; you can choose to specialize in more than one area of real estate. Once you have successfully completed your initial education, you will have the opportunity to match your career with some personal preferences and explore options.

“You get to help people in making the biggest decision of their lives.”

RL, REALTOR®

Residential

Residential real estate involves the listing and selling of existing homes on the market. This section of the industry is very popular and many new agents begin their career in residential real estate.

New home sales

New home sales often involve working with builders and developers and this kind of real estate requires substantial knowledge about house construction, new model homes, and an understanding of how upgrades work.

Condominium sales

Choosing to focus your career in condominium sales will depend on the market and where you reside or work, since certain areas of the province have higher condo development than others. It is important to know how the building and legislation and how the unique ownership characteristics of condominium living will impact your client.

Recreational and rural sales

Recreational and rural sales are very diverse in nature and often it comes down to lifestyle choices. Having a good knowledge of zoning bylaws and rural planning, and understanding the effects of environmental legislation is key to doing well in this area of the industry.

Commercial real estate

Commercial sales are comprised of retail, office and industrial leasing and sales. It can be very rewarding if you are willing to put in the time to acquire the technical and investment knowledge necessary to excel.

“I enjoy working with all clients whether buyers or sellers, and doing what I can to help them reach their goals with their purchase or sale.”

JA, REALTOR®

Core competencies...running the race with success

“There are a multitude of reasons that bring people into the real estate market. It’s my professional approach and ability in each scenario that makes all of my clients feel like they’re in safe hands.”

LC, REALTOR®

While not all real estate professionals are the same, they have many skills in common. Below are a few competencies that you will need in order to be successful:

Organization - key to planning your time and that of your clients

Planning - setting up your day to conduct business

Problem solving - ability to come up with practical solutions when negotiating or during times of dispute

Communication skills - as part of your role as a professional, it is important that you communicate in a fashion that shows your ability to ask the right questions, relays complicated information, demonstrates people skills, and the ability to negotiate.

English language proficiency - can you read, understand, prepare and explain the wording in real estate contracts, itemize and assemble listings, and other related materials to reflect your client’s needs? Are you able to understand and clearly communicate any topic that relates to buying or selling a home?

Negotiating skills - are you able to routinely negotiate on behalf of your clients to arrive at reasonable and satisfactory terms?

People skills - can you present a trustworthy and self-assured attitude that gives your clients confidence in your abilities? This includes the ability to listen and understand and demonstrate a dedicated interest in their needs and well being.

Basic computer technology and skills - do you have an understanding of computers and electronic devices and can utilize these effectively in your business? This includes the ability to e-mail, text and perform Internet searches, in addition to possessing good social media sense.

Basic Math - are you able to measure, add, subtract, divide and multiply and explain mortgage financing to your clients?

Research - do you know how to find and be familiar with documents related to property ownership and sales? Can you communicate this information to your clients?

Determination and self-discipline - are you able to persist under pressure, be disciplined and work independently all while keeping yourself and your client motivated? Can you consistently ensure your client’s confidence in your abilities, deal with the successes as well as the disappointments?

"It involves a mix of troubleshooting, mediating and negotiating, and thinking outside of the box."

MS, REALTOR®

Check off the top four adjectives that best describes you.

- Flexible
- Ambitious
- Organized
- Reliable
- A good communicator
- Motivated
- Client focused
- Able to prioritize



Self-assessment - take this test

This self-assessment test will act as a great tool to assess whether a career in real estate is the right choice for you. Questions will examine all areas of real estate and test you in the following competencies: Math, Computer Skills and English Language Proficiency.

****Answers appear on page 26 of this booklet****

PART A. MATH

1. \$1,500 is deposited in a bank account for one year. If the annual interest rate is 11 per cent, how much money will be in the account at the end of the year?

- a) \$1,575 b) \$1,635 c) \$1,665 d) \$1,755

2. A real estate salesperson earns \$240 for an eight-hour (8) day, under an hourly contract. How much does he earn in 3 hours?

- a) \$45 b) \$40 c) \$30 d) \$90

3. 187,959 rounded off to the nearest hundred is?

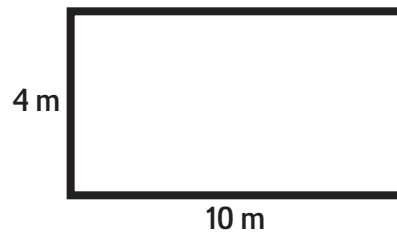
- a) 187,000 b) 187,900 c) 187,920 d) 188,000

4. $0.4007 - 0.3908 =$

- a) 0.99 b) 0.099 c) 0.009 d) 0.0099

5. What is the area of this rectangular lot?

- a) 6 m² b) 14 m²
c) 30 m² d) 40 m²



Self-assessment - continued

6. If your commission plus HST (15%) = \$5,750, your commission would be?
- a) \$4,900 b) \$5,000 c) \$5,750 d) \$6,000
7. If a well recovered 1.2 gallons of water after two (2) minutes and later recovered the same amount in 1.5 minutes, what percentage did the water recovery time improve?
- a) 25% b) 50% c) 75% d) 100%
8. If a house priced at \$238,500 is reduced three (3) per cent, the new price of the house will be?
- a) \$166, 950 b) \$214, 650 c) \$237, 785 d) \$231, 345
9. What is the average of 102, 68 and 7?
- a) 48 b) 59 c) 62 d) 64
10. $8(2+4) - (8+4) =$
- a) 0 b) 2 c) 36 d) 10
11. 75 is 125 per cent of _____
- a) 60 b) 55 c) 40 d) 30
12. If $5/x = .25$, then $x =$
- a) $1/20$ b) $4/5$ c) 20 d) 25
13. 16 per cent of 3 =
- a) .048 b) .48 c) 4.8 d) 48

PART B. COMPUTER SKILLS

Place a Y (for Yes) or N (for No) in the appropriate column below to indicate your ability to accomplish the technology objective.

Telecommunications	Yes or No
I know how to compose, send and receive e-mail.	
I know how to access Internet newsgroups.	
I can communicate using web conferencing.	
I know how to use the basic functions of a web browser.	
I have accessed a website by entering its address.	
I can access web pages by selecting links within a website.	
I know how to bookmark a webpage to access it later.	
I have used a search engine or directory.	
I have critically evaluated a website.	
I can describe the function of a modem.	
I know what a POP and SMTP server are.	
I am up-to-date on social media trends.	

Spreadsheets	Yes or No
I can identify columns and rows.	
I can identify a cell by its column letter and row number.	
I can enter information into a cell.	
I can alter the format of text within a cell.	
I have changed the width of a column.	
I have entered a formula into a cell.	
I have entered a formula containing a sum function.	
I have used the fill function.	
I have selected a range of cells.	
I have created a chart.	
I have added titles to a chart.	

PART C. LANGUAGE

First, read the statement carefully; then select the one answer that most corresponds to your understanding of the statement. Base your answer solely on the statement.

- 1. The real estate industry in Nova Scotia has long recognized the need for a comprehensive education program for all practitioners. The introductory course was developed as a result of that recognition. It would be a mistake, however, to leave the impression that a graduate of the introductory program is an instant real estate expert. Experience, it has been said, is the best teacher. Newcomers to the real estate business will grow in confidence as they acquire experience. However, experience can only become the best teacher when the experience includes the acquisition of knowledge in a more formal way.**

From the preceding, we can conclude:

- a) Confidence in one's ability leads to acquisition of knowledge
 - b) The graduate of the introductory course has been through a comprehensive education program
 - c) The acquisition of experience is part of the learning process
 - d) Experience, only when combined with the introductory course, makes the graduate an expert
- 2. The compensation of agents is a problem that must be faced and solved on a mutually satisfactory basis if the broker expects to stay in business with the help of a sales force. Policies and methods of compensating agents vary widely throughout the province and even within a local area. Much depends upon specialization, competition between brokerage firms to attract and hold good agents, the business philosophy of the broker and the personal relationship between the broker and the sales staff.**

Therefore, it can be said that compensation of agents:

- a) Is determined by mutual agreement amongst brokers
 - b) Depends on many variables
 - c) Is solved by competition
 - d) Is what allows a broker to stay in business
- 3. Fee simple estate is the most extensive estate or quality of land ownership. The rights of ownership are most extensive and the limitations are the smallest of any estate in land.**

Based solely on the above, which of the following statements is true?

- a) Fee simple estate implies a large amount of land
- b) Fee simple provides the owner with the greatest value of land to him/her
- c) Someone who has extensive quantity of land has virtually unlimited ownership
- d) Fee simple estate implies ownership with the fewest restrictions

4. It is part of the salesperson's function to "qualify" every prospect by gathering information as to the prospect's needs, wants and ability to pay. It may not be possible to fulfill both the needs and wants in light of the third factor, so one thing the salesperson does is help the prospective buyer sort out their priorities.

Which of the following statements best reflects the true meaning of the above?

- a) One function of a salesperson is to find prospects with priorities as to needs, wants and ability to pay
 - b) Salespersons should determine what buyers' needs/wants are in relation to the ability to pay
 - c) Needs and wants are not the same, but come before ability to pay
 - d) By sorting out priorities, a salesperson determines which prospects are the best candidates to actually purchase a home
5. Each parcel of real estate is unique. None is perfect. Its desirability may be affected by some adverse land use nearby. It could be a little too old. It could be too big or too small. It may not be in the path of development. The design may not suit your taste. There are some construction mistakes that could easily be prevented.

In other words, each parcel of real estate:

- a) Is unique because of nearby land use
- b) While not perfect, is desirable as long as it is not too old
- c) While not perfect, has its own characteristic that makes it unique
- d) Is desirable provided it is not in the path of development

* Answers to all questions located on last page of booklet.

Useful Links

NSAR public site

<http://www.nsrealtors.ca>

NSAR on Facebook

<https://www.facebook.com/nsarREALTORS>

NSAR on Twitter

<https://twitter.com/nsarREALTORS>

NSAR on LinkedIn

<http://www.linkedin.com/company/2406082>

CREA's "Become a REALTOR®" Page

http://www.crea.ca/become_a_realtor

How REALTORS® help

<http://www.howrealtorshelp.ca/>

NSREC

<http://www.nsrec.ns.ca/>

REALTORS® Care

<http://www.realtorscare.ca/>



Self-Assessment Answers

Part A

1. C
2. D
3. D
4. D
5. D
6. B
7. A
8. D
9. B
10. C
11. A
12. C
13. B

Part C

1. C
2. A
3. D
4. D
5. D

If you had two or more questions wrong in either section, you may wish to consider additional training in English or mathematical skills before proceeding with the Salesperson Licensing Course. There is a Math Primer issued with the Salesperson Licensing Course.

If you scored well (less than two questions wrong in either section), this is an indication that you may possess the academic skills to comprehend the course material.



CONTACT US:

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