

THE EDUCATED AGENT INSTITUTE

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POLICIES & PROCEDURES DISCLOSURE

Date of Publication	July 2026 (Revised October 2026)
Legal Name of Education Provider	The Educated Agent Institute, LLC
Name of Education Director	Lloyd Ernest Becker a.k.a. "Big Ern"
Names of Faculty and Full-Time Officials	Lloyd Ernest Becker - Education Director and Instructor. No additional full-time faculty or officials are listed as of publication.
NCREC Education Provider Number	1860

Education Provider Certification

The Educated Agent Institute, LLC will offer only Commission-approved courses for continuing education credit. Courses will be taught only by approved instructors and conducted at approved education locations.

The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage at ncrec.gov.

Per Commission Rule 58H .0204, the Education Provider must provide each prospective student with a copy of the Education Provider's Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD outlines Education Provider policies plus the rights and obligations of the Provider and the student. A signed or electronic certification that a student received a copy of the PPD will be retained by the Education Provider for at least three years.

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

Ownership and Affiliation Disclosure

Lloyd Ernest "Big Ern" Becker, owner and Education Director of The Educated Agent Institute, LLC, also holds ownership interests in the following businesses:

- Tri-Becker Title, a title agency
- Charlotte Area Referral Group Exchange, a broker referral network
- United Real Estate Queen City (Tri-Becker United, LLC), a real estate brokerage

Enrollment in any course does not require, and will not be conditioned on, affiliation with, membership in, or use of the services of any of these businesses. No recruiting or business solicitation occurs during instructional time, and no sponsor or affiliated business may present course content or include promotional material in course materials. Students are never required to meet with, listen to, or do business with any sponsor. The Educated Agent Institute exists to provide real estate broker instruction and consumer education.

Course Offerings

This Education Provider conducts annual Continuing Education courses needed to maintain a North Carolina real estate license on active status. The Education Provider does not presently offer the Broker Prelicensing Course or Broker Postlicensing courses.

- The four-hour General Update Course (GENUP).

- The four-hour Broker-in-Charge Update Course (BICUP).
- Four-hour Commission-approved elective courses.

All courses offered by this Education Provider are delivered through in-person instruction at a Commission-approved education location. The Education Provider does not offer synchronous distance learning, self-paced distance learning, or any other online course delivery.

The Institute will also offer consumer education programs for the public. These programs are NOT APPROVED by the North Carolina Real Estate Commission and DO NOT AWARD continuing education credit to agents.

Broker Continuing Education Program

Course Descriptions

Course Title	Brief Course Description
General Update Course (GENUP)	The annual Commission-developed Update Course for provisional brokers and brokers who are not Brokers-in-Charge or BIC-Eligible. The course addresses current North Carolina License Law, Commission rules, brokerage practice, and consumer-protection issues.
Broker-in-Charge Update Course (BICUP)	The annual Commission-developed Update Course for Brokers-in-Charge and BIC-Eligible brokers. The course includes the applicable annual Update content and additional instruction concerning BIC responsibilities and supervision.
Commission-Approved Elective Courses	The Education Provider will offer only elective courses approved by the Commission for in-person delivery. Each course announcement will state the exact title, course number, instructor, date, location, learning objectives, and tuition.

Course Materials

Students will be provided all required course materials by the start of class. When materials are available for advance distribution, they may be emailed or made available through the registration platform before the scheduled class date.

Course materials are provided for the registered student's personal educational use. Students may not record instruction or reproduce, transmit, sell, or distribute course materials without written authorization from the Education Provider and the material owner.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a), in order to receive credit for completing an approved continuing education course, a broker shall:

- (1) Attend at least 90 percent of the scheduled instructional hours for the course;
- (2) Provide his or her legal name and license number to the Education Provider;
- (3) Present his or her pocket card or photo identification card, if necessary; and
- (4) Personally perform all work required to complete the course.

The student must also satisfy the Education Provider's identity-verification, participation, attendance, and conduct requirements. Partial continuing education credit will not be awarded. A student who does not satisfy all completion requirements will not receive a completion certificate and will not be reported to the Commission as having completed the course.

Completion certificates will be issued to qualifying students, and eligible course completions will be reported to the Commission within seven days after the course. Students should retain their completion certificates and verify that credit appears in their online license record.

All-Inclusive Tuition/Fees

Course	Delivery Method	All-Inclusive Tuition
GENUP or BICUP	In-person	\$55.00
Approved four-hour elective	In-person	\$55.00
Update + elective package	Two in-person four-hour courses	\$90.00

Tuition includes in-person instruction, required course materials, ordinary classroom access, a completion certificate, and course-completion reporting when the student qualifies for credit. No separate registration, certificate, or roster-reporting fee is charged. Any optional printed materials, meals, parking, or other items not included in tuition will be disclosed before registration.

A sponsored course may be offered at no charge to the individual student when a brokerage, association, or other sponsor pays the tuition, or pays to offset the tuition. The student will be informed of any amount personally owed before registration is completed.

Discounts, promotional codes, and group rates may be offered from time to time; any discount will be shown before payment, and the student will never be charged more than the tuition listed above.

General Information

Registration

To enroll in a course, a prospective student must:

- (1) Review this PPD and acknowledge receipt before paying any non-refundable tuition or fee;
- (2) Register through the link provided in the course announcement or contact the Education Provider for registration assistance;
- (3) Provide the student's full legal name exactly as it appears in Commission records, North Carolina broker license number, email address, telephone number, and requested course information; and
- (4) Pay the stated tuition or provide confirmed sponsor authorization.

Registration is not complete until all required information, the PPD acknowledgment, and payment or sponsor authorization have been received. Enrollment may close when the approved classroom capacity is reached. Walk-in registration may be permitted when space is available and all registration requirements are completed before instruction begins.

Attendance

- A student must attend at least 90 percent of all scheduled instructional hours to qualify for continuing education credit.
- Early departure from an in-person CE course is prohibited by Commission Rule 58A .1705. A student must remain until the instructor dismisses the class.
- Attendance will be closely monitored, including late arrivals, early departures, scheduled breaks, and participation checks. All time missed will be recorded and combined.
- A student who exceeds the allowable missed time, leaves before dismissal, fails identity verification, or does not satisfy participation requirements will not receive course credit.

Student Conduct

Students are expected to conduct themselves professionally, respectfully, and in a manner that permits the instructor and other students to participate without unreasonable distraction. Unacceptable conduct includes:

- Sleeping, excessive side conversations, talking out of turn, or repeatedly interrupting instruction;

- Texting, surfing the internet, making or accepting non-emergency calls, or working on activities unrelated to the course;
- Harassment, discriminatory conduct, threats, abusive language, or disruption of the class;
- Impersonation, falsification of attendance, permitting another person to participate under the student's identity, or failure to follow identity-verification instructions;
- Unauthorized recording, photographing, copying, or distribution of course instruction or materials;
- Soliciting business, recruiting, advertising, or promoting products or services during class without instructor approval;
- Attending while impaired or possessing or using alcohol or illegal drugs during class; or
- Failure to follow the instructor's safety, attendance, participation, classroom, or course-security directions.

The Education Provider may warn, remove, or dismiss a student whose conduct interferes with instruction, threatens safety, compromises course security, or violates these policies. A dismissed student will not receive credit and will not be entitled to a refund or transfer.

Cheating

If a student is discovered to be cheating in any manner, the student will be immediately dismissed, will receive a failing course grade or no course credit, will not be eligible for any retake, makeup, refund, or transfer, and will be reported to the North Carolina Real Estate Commission pursuant to Commission Rule 58H .0203(h). Cheating includes impersonation, falsifying attendance, using another person to complete required work, or using unauthorized assistance for work the student must personally perform.

Course Cancellation or Rescheduling / Refunds

The Education Provider reserves the right to cancel or reschedule a course because of low enrollment, instructor illness, severe weather, power failure, building closure, or other circumstances beyond its reasonable control. Whenever practicable, notice will be provided at least 24 hours before the scheduled course start.

If a course is canceled or rescheduled by the Education Provider, the student may:

- Transfer the full amount paid to another available course;
- Attend the rescheduled course; or
- Receive a full refund of all tuition paid for the affected course.

The Education Provider is not responsible for a student's travel, lodging, lost income, or other incidental expenses associated with a cancellation or rescheduling.

Withdrawals and Transfers / Refunds

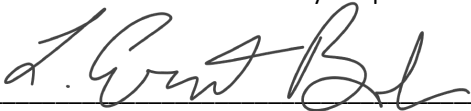
A student may withdraw from a course by providing written notice to the Education Provider by email. The following policy applies:

Timing of Written Notice	Available Option
At least 72 hours before the scheduled course start	Full refund or one transfer to another available course.
Less than 72 hours before the scheduled start, but before class begins	No cash refund; one transfer to another available course within six months.
After class begins, no-show, dismissal, or failure to complete	No refund and no transfer.

A package refund will be reduced by the regular individual tuition for any course already attended or completed. The Education Director may approve a documented emergency exception when applied consistently and when the exception does not conflict with Commission attendance or completion requirements.

Certification of Truth and Accuracy

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


Lloyd Ernest Becker, Education Director
The Educated Agent Institute, LLC

October 20, 2026
Date

Certification of Receipt

I certify that I received a copy of, downloaded, or reviewed on-line, The Educated Agent Institute’s Policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition. If not signed in person or acknowledged on-line, you will be required to sign the form at the check-in table before class begins to receive credit.

Full Legal Name of Prospective Student	
North Carolina Real Estate License Number	
Course Title	
Course Date	
Email Address	
Signature	
Date Signed	