



Guide to How it All Works

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REAL ESTATE AND MORTGAGE BROKER LICENSING REQUIREMENTS

To become licensed as a Real Estate or Sub Mortgage Broker in British Columbia, Canada, you must register and pay for the [UBC Correspondence Course](#) through the University of British Columbia – Sauder School of Business.

- Once you have completed the registration on their website, UBC will mail out all their correspondence material to your home within 3 – 5 days. This is a self taught, self paced course.
- You are provided 1 year to review and learn all chapters and up to 20 assignments for math and law completely on your own. Real Smart courses condense the information and provide the support you need to navigate and learn the UBC materials.
- You are not permitted to write the UBC exam for a minimum of 10 weeks from the date of registration. You must hand in 2 assignments per week and pass all 20 UBC assignments prior to writing the exam. You must also pass the UBC English requirements. Real Smart can assist you to learn all of the material and with to successfully complete ALL of the UBC assignments.
- When you have completed and passed all the required [UBC assignments](#) and the English requirement, you may write their exam. Real Smart can help you determine if you are ready to write the exam and pass the first time!
- When you pass the UBC exam, you must take an Applied Real Estate Course (this applies to Realtors only) which includes online, face-to-face classroom time and field assignments. You'll spend two to three weeks completing a portion of the course before you receive your temporary licence. Once you have your temporary licence, you can begin selling Real Estate and can continue completing the remaining portions of the course. Visit the [BCREA website](#) for more information.
- After passing the UBC Exam you have up to 1 year to obtain your Realtor or Mortgage Broker License; otherwise, you must write the UBC Exam again.
- If you fail the exam the first time, you must wait 3 months to re-write it. There is a fee to write the exam a second time. If you fail a second time, you must wait one year from the date of registration. You'll be required to pay the UBC a correspondence fee again, complete all assignments again, and write the exam



again. You will have 3 hours to answer 100 multiple choice questions. Our pass rate for Real Smart students is very high in the 90th percentile.

UBC gives you 2 exam options: a paper exam offered at various locations throughout the province, or a computer exam. The exam is 3 hours long with 100 multiple choice questions.

At [Real Smart](#) we've created structured courses that help you navigate the legal and technical university material with ease. We also share the Real Smart exclusive math system that can save you from failure! Imagine walking into the UBC Exam full of confidence and ready to PASS. We make learning Math easy and fun!

“Your program helped me to visualize what the books couldn’t. Having an instructor to explain the chapters in plain English, and then answer my questions when I was stumped, made my learning curve much easier and quicker. The math formulas were far clearer to understand than how the manual laid them out. My sincere thanks for offering this much needed program!”

— Heather Quick,
Dominion Lending Centres Foundation Mortgages, Pitt Meadows



REAL SMART COURSES

Look at the various learning options available with [Real Smart](#).

ONLINE INTERACTIVE COURSES

Many of our competitors will record a classroom lesson and sell it as an online course. Not us! Our online courses are fully *interactive* and built especially for *online* learners. With 24/7 access for up to 4 months, you move through a series of professional and entertaining video slides at your own pace until you feel confident repeating lessons as many times as you need to.

REAL ESTATE OR MORTGAGE BROKER ONLINE

Who is this course for? These courses are for anyone who wants to be a licensed Realtor or Sub-Mortgage Broker in the province of British Columbia.

You don't have to navigate the UBC materials alone. The Real Smart Real Estate and Mortgage Broker Courses simplify and accelerate you through every chapter of the UBC Correspondence materials, followed by quizzes to test your knowledge. You can stop, start, pause or repeat lessons as often as you like. We're always available to answer your questions.

Most students find the math component to be the most challenging part of passing the UBC Exam. For many, math is the reason they fail to pass the exam. The Real Smart exclusive math system can save you from failure! You'll start learning our math system on the first day of class and continue using it throughout the whole course. That means you'll get lots of practise *before* it's time to write the exam. You can take a quiz after each lesson, see where you went wrong and understand how to get to the correct answer. Imagine walking into the UBC Exam full of confidence and ready to PASS.

We provide workbooks, quizzes, and mock exams so you'll know if, and when, you are ready to write! We even provide a study plan at course completion to help you get exam ready.

REGISTER NOW!



PRIVATE ELITE ONLINE

Who is the Private Elite Learning Option for? The private elite learning option is perfect for people who work shifts, have busy family lives, prefer to learn at their own pace, or who want to avoid the distractions of a classroom setting. If you're willing to pay a little extra for individual attention this is the course for you!

What is the Private Elite Learning Option? This is a more flexible and individualized learning option for either the Real Estate or Mortgage Broker Course. You receive *private* instruction "live" from our desktop to yours. It's an easy, fun and stress-free way to learn and have your questions answered in the moment. Online Private Elite sessions are scheduled at your convenience. In addition, you get 24/7 access to our Online Interactive Course for up to 4 months including math, law, quizzes, reviews, exam prep, soft copy workbooks and timed mock exams.

REGISTER NOW!

SUPPLEMENTAL COURSES ONLINE

Who Are Supplemental Courses For? If you are currently licensed with the Real Estate Council of BC, or have completed real estate services education from the Sauder School of Business within the past year, you may be eligible to enroll in the Mortgage Brokerage or Real Estate Supplemental Course. You should check with the Real Estate Council of BC. Mortgage Brokers may need to receive written confirmation from the Registrar of Mortgage Brokers at the Financial Institutions Commission of BC stating that you are eligible to enrol in the [UBC Mortgage Brokerage Supplemental Course](#), *prior* to enrolment in the program.

Real Smart Supplemental Courses review only the specified chapters of law and math set out by the Real Estate Council of BC. You get 24/7 access to our Online Interactive Course for up to 4 months including math, law, quizzes, reviews, exam prep, and a timed mock exam. We are available to answer your questions anytime.

REGISTER NOW!



UBC EXAM PREP PLUS ONLINE

Who is the UBC Exam Prep Plus Course For? The [UBC Exam Prep Course](#) is to prepare learners for either the Real Estate or Mortgage Broker Exam. It is best for learners who have already studied extensively, who are nearing the UBC exam, but who would like to focus on specific areas they are struggling with. This course includes 4 hours of tutoring, a mock exam, and an answer key. This course is *not* for learners who just started, or haven't looked at the material for some time, or if you have just failed the UBC Exam. For those learners we recommend taking one of our other more comprehensive courses.

REGISTER NOW!

What is the UBC Exam Prep Plus Course? The [UBC Exam Prep Plus Course](#) is 4 hours of "live" tutoring w/ a private instructor from our desktop to yours, scheduled at your convenience. We review key points together before the exam, create a study plan, show you what not to do, teach you the best way to approach a law or math question, share great tips to work faster, and answer all of your burning questions. At the end of the Prep Plus Course you take a Mock Exam to test your knowledge and learn which lessons you may still need to work on.

REGISTER NOW!

HOURLY TUTORING ONLINE

Just need a little bit of help? Stuck on a particular lesson or UBC assignment? Hourly Tutoring may be just the flexible learning option you're looking for! We'll schedule hourly tutoring at your convenience with a private instructor from our desktop to yours, based on instructor availability. We can review any part of the Real Estate or Mortgage Broker Course you require. Hourly tutoring must be scheduled for minimum 2 hour sessions.

REGISTER NOW!



BLENDED COURSES

Who are Blended Courses for? Blended courses are for students who want the best of both worlds: In-Class + Online Interactive Learning. It's the best way to learn!

For the In-Class component you choose from morning or evening classes. In-Class instructors take you through the UBC materials in a fun and easy to understand way. Each class is 3 hours with lessons in Math and Law, quizzes and lots of coffee. Real Smart Workbooks are included. You can ask questions, network and apply what you learn to your assignments.

For the Online Interactive component you can review and reinforce lessons *before* and *after* class, at any time 24/7 for up to 4 months. Stop, start, pause and repeat online lessons as often as you need to. The timed mock exams are a great way to test if you're ready for the UBC exam.

REGISTER NOW!



IN-CLASS COURSES

Even if you haven't been in a classroom for years, our In-Class Courses are a powerful way to learn. You won't have to spend months studying all alone. You'll be in good company attending classes at our bright, friendly, "hands on" training center.

REAL ESTATE IN-CLASS

Professional Real Smart instructors navigate you through the UBC materials in a *group classroom* setting. Each class is 3 hours with lessons in math and law, and quizzes. We introduce the Real Smart exclusive math system on day 1 of class and continue using it throughout the whole course. That way you get lots of practise *before* it's time to write the exam. We'll quiz you after each lesson so you can see where you went wrong and understand how to get to the correct answer.

We have broken down all the material to make learning easy, fun and memorable so you will have the confidence you need to Pass the UBC exam.

In-Class Courses are available for Real Estate or Hourly Tutoring only. Mortgage Broker Courses are available in Blended or Online Interactive learning options only.

REGISTER NOW!

HOURLY TUTORING IN-CLASS

Just need a little bit of help? Stuck on a particular lesson or UBC assignment? Hourly Tutoring may be just the flexible learning option you're looking for! We'll schedule hourly tutoring at your convenience with a private instructor to review any part of the Real Estate or Mortgage Broker Course you require. Hourly tutoring must be scheduled for minimum 2 hour sessions. This learning option is also available online from our desktop to yours, based on instructor availability. To get started register for hourly tutoring and we'll contact you to arrange a convenient date and time.

REGISTER NOW!



WHY REAL SMART?

The UBC Exam is tough! You need to be prepared if you're going to pass the first time. You need a supportive community you can trust. That's where [Real Smart](#) comes in! We are respected within the Real Estate industry for our innovative and affordable courses. We have written the UBC Real Estate Exam and we understand the challenges you are facing.

Over the past 18 years we have trained 9,500 students achieving a 95% in-class pass rate and a 100% online interactive learning pass rate.

Competitor classroom sizes are larger than ours at Real Smart, with more students and more frequent disruptions as students come and go. Course curriculums are often set up to teach you math and law separately. As originators of the first Fast Track accelerated learning program we know that learning the math and law together will make a difference between a pass or fail on the UBC Exam.

Real Smart eliminates disruptions from your in-class experience. Our instructors remain consistent throughout *every* course. We introduce Law and Math from day one so you are completely confident by Exam day. Student support is available mornings, evening and weekends right up to the Exam. Our online interactive course gives you 24/7 access, anytime and any place. Our online courses are fully *interactive* and built especially for *online* learners as a full standalone course. We provide workbooks, quizzes, and mock exams so you'll know if, and when, you are ready to write!

We have an A+ Rating with the Better Business Bureau and are active members of the Surrey Board of Trade. We provide our students with introductions to all the top Real Estate and Mortgage Broker companies so they can fulfill their dream career as a Realtor or Mortgage Broker. Once you pass the exam just give us a call! We'll help you get your career in motion.

REGISTER NOW!



www.realsmart.ca



Get in a Real Smart Class to Pass

LEARNING RESOURCES

Real Smart has many tools to help you pass the UBC Exam such as workbooks, flashcards, and timed mock exams. Visit the [Learning Resources](#) page on the Real Smart website for more information. For information on a Career in Real Estate visit our [Careers Page](#).

**Be Confident. Be Prepared.
Pass the Exam. Get Started Now!**

www.realsmart.ca

GOT A QUESTION? GIVE US A CALL AT 604.313.4878.