

REASONS TO GET LICENSED:

- Help People Buy, Sell or Lease Homes, Condos, Office and Retail Buildings, Restaurants, Land and Other Investments
- Manage Residential, Industrial or Commercial Property
- Arrange Financing: Find the Best Loans for People

WHY CHOOSE ANTHONY?

- Flexible Schedule—Start Any Week
- Complete in as Little as 3 Weeks
- Pass Exam or Full Refund
- Live Classes Taught By Experts
- Knowledgeable, Caring Staff
- Successful, 60-Year Track Record
- Free, Lighted Parking



anthonyfc.com

1155 Chess Drive, Suite 108
Foster City, California 94404

ADDRESS SERVICE REQUESTED

**QUESTIONS? PLEASE CALL US:
(650) 570-2284 OR VISIT ONE
CLASS FREE**

*"Anthony offers engaging classes, knowledgeable professors, networking opportunities and a wealth of class materials."
"I felt confident heading into the Exam and was very well prepared. Needless to say, I recommend Anthony's without any hesitation."*



—Zach Rosen, Foster City
650-743-0211
License No. 01849763
zach.rosen@furman.edu

REAL ESTATE SALES LICENSE PREPARATION

LICENSE REQUIREMENTS

- 18 years old
- Honest and truthful
- Complete 3 real estate courses
- Pass the State Exam.

WHAT IS THE ANTHONY PROGRAM?

Anthony Schools offers a thorough and structured, but not rigid, program that will help you throughout the licensing process:

(1) Real Estate Principles

- 10 four-hour classes that you may begin any week and attend on a flexible schedule because each class covers a different subject. We teach from well-organized, printed outlines (included in your tuition) so you do not need to take notes in class.
- 10 self-graded quizzes are included in your course binder (take one after each class). You find out immediately how well you have learned each subject. Retake the class with a different instructor if you wish (no charge).

(2) Real Estate Practice

This course covers how to get started in real estate—choosing a territory, specialty and office, and then stresses what agents should do to be successful—the practical aspects of preparing competitive market analyses, obtaining and servicing listings, showing property, arranging financing, closing the deal and handling the details so that escrow closes.

(3) Legal Aspects of Real Estate

- Although you may choose any of our 8 electives, Legal Aspects will be helpful in preparing for the state exam.
- You may take this course while taking Real Estate Principles—it reinforces and explains contracts, ownership, and agency relationships in depth.

After your Principles final exam, we will issue you your transcript and a book of 11 practice exams with detailed explanations of the correct answers to study on your own—you will be able to answer every kind of State exam question!

To apply for the state exam, send transcripts for all three courses to Sacramento along with the \$25 application fee. Based on your progress, we can help you choose the best time. We supply the forms needed and will help you fill them out.

Take 4 final practice exams at the school, or more, depending on your scores.

THE STATE EXAM

Exams are administered in Oakland several weekdays each month. To pass, you must answer 70% of the 150 multiple-choice questions correctly within 3¼ hours.

About half of all examinees fail whereas the great majority of our graduates pass the State exam on the first try. Detailed statistics are posted on the bulletin board—we are proud of our students' success!



"My experience at Anthony exceeded my expectations. The friendly and knowledgeable staff was there to teach, guide, and assist me with anything I needed to pass the state exam the first time. I highly recommend going to Anthony Schools to jumpstart a real estate career."

—Shelly Gogol
Cashin Company
San Mateo
(650) 430-1987
sgogol@cashin.com

HOW LONG DOES IT TAKE?

(Weeks)	Quickest	Usual
Classes	3	5-20
Practice Exams	2	3-5
Wait for License	2-4	4
Total	7-10	12-29

WHAT DOES IT COST?

Real Estate Principles	\$485
Real Estate Practice.....	210
Legal Aspects of Real Estate (t/s).....	75
Registration fee.....	25
Total.....	\$795

TUITION REIMBURSEMENT

Many local brokers will add the \$510 cost of the Principles course onto your first commission check, some will reimburse the full \$795 so that the courses cost you nothing!

HOW DO I START?

Come to the school fifteen minutes before any class listed on the other side of this schedule. We will explain the course and help you establish a personal study plan. You may attend the class free.

Of course, you are also welcome to come by any time during office hours to tour the school, examine the course materials, discuss your needs, and enroll.



INSTRUCTORS



ALLAN BERNARDI
CRB, CRS, GRI. President/CEO/Broker, RE/Max Dolphin Real Estate, San Mateo. *Former affiliations:* Expert Witness, San Mateo County Superior Court. *Honors:* RE/Max International Lifetime Achievement Award; Top producer, RE/Max Dolphin.

BOBBI DECKER

B.S. *cum laude* Boston College; GRI, CRS, SRES. Associate Broker, Intero, San Mateo; Member, Board of Directors, San Mateo County Association of Realtors (SAMCAR). Host, *Real Estate with Bobbi Decker*, Peninsula TV 26; Contributor, *SF Examiner*.



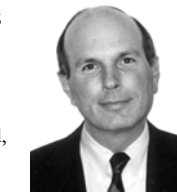
BART KEAVNEY

M.A. Stanford University; B.S. Univ. of Southern Calif. Master Instructor, California Association of Realtors. Instructor, CSM. *Former affiliations:* Training Director, Fox & Carskadon; Trainer, Coldwell Banker. President, Redwood City-San Carlos-Belmont Board of Realtors.



ANDREW P. LEVIN

M.M. Northwestern University; B.A. Univ. of Virginia. *Former affiliations:* Manager, Property Group, Arthur Andersen, London; Managing Director, General Properties Corp., Auckland, New Zealand; Partner, Lincoln Property Co., Foster City.



ALAN D. TOCHTERMAN

J.D. Golden Gate University School of Law; B.S. University of California, Davis. Attorney, Chico. *Former affiliations:* Branch Manager, San Francisco Federal Savings; Asst. Vice-President and Regional Manager, World Savings & Loan.



HOW DO I FIND A JOB?

- Fill out one of our green cards, requesting that brokers contact you.
- Check our bulletin board: many brokers who are eager to hire our graduates have posted job listings.
- Talk with brokers who come to visit during class breaks.

HOLIDAYS

Thursday, 1/1/2009
Monday, 1/19
Saturday, 2/14 and Monday, 2/16
Friday, 4/10 and Saturday, 4/11
Saturday, 5/23 and Monday, 5/25
Friday, 7/3; Monday, 9/7
Thursday, 11/26—Saturday, 11/28
Monday, 12/14/2009—Friday, 1/1/2010

DIRECTIONS



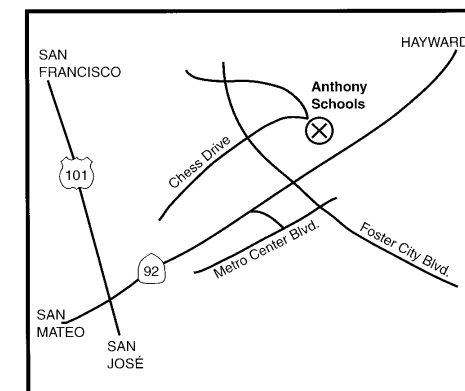
**1155 CHESS DRIVE, SUITE 108
FOSTER CITY**

Driving East on California Route 92
Take the **Foster City Boulevard** exit (14B). Turn left at the first stop light onto **Metro Center Boulevard**. Turn left at the next traffic light onto **Foster City Boulevard**. Turn right at the next traffic light onto **Chess Drive**. We are one block down on the right-hand side of Chess Drive.

Parking



Free, lighted parking is available on all sides of the building.



OFFICE HOURS

Monday9:00 a.m.–5:00 p.m.
6:00–9:30 p.m.
Tuesday9:00 a.m.–5:00 p.m.
6:00–9:30 p.m.
Wednesday.....9:00 a.m.–5:00 p.m.
Thursday9:00 a.m.–3:00 p.m.
6:00–9:30 p.m.
Friday.....9:00 a.m.–3:00 p.m.
2nd & 4th Saturday.....9:00 a.m.–3:00 p.m.
of the month

Telephone.....(650) 570-2284
Fax570-2243
Webanthonyfc.com



2009 REAL ESTATE PRINCIPLES CLASSES

BEGIN WITH ANY CLASS ■ REPEAT CLASSES WITHOUT CHARGE ■ VISIT 1 CLASS FREE

Tuesday 9:15am-1:15pm Andrew Levin video		Tuesday 6:15-10:15pm Bobbi Decker		Thursday 6:15-10:15pm Andrew Levin video		Friday 9:15am-1:15pm Bart Keavney	
Date	Chapter	Date	Chapter	Date	Chapter	Date	Chapter
4/7	*	4/7	*	4/2	2	4/3	4
4/14	10	4/14	8	4/9	*	4/10	*
4/21	1	4/21	9	4/16	3	4/17	5
4/28	2	4/28	10	4/23	4	4/24	6
5/5	3	5/5	1	4/30	5	5/1	7
5/12	4	5/12	2	5/7	6	5/8	8
5/19	5	5/19	3	5/14	7	5/15	9
5/26	6	5/26	4	5/21	8	5/22	10
6/2	7	5/26	4	5/28	9	5/29	1
6/9	8	6/2	5	6/4	10	6/5	2
6/16	9	6/9	6	6/11	1	6/12	3
6/23	10	6/16	7	6/18	2	6/19	4
6/30	*	6/23	8	6/25	3	6/26	5
7/7	1	6/30	*	7/2	*	7/3	*
7/14	2	7/7	9	7/9	4	7/10	6
7/21	3	7/14	10	7/16	5	7/17	7
7/28	4	7/21	1	7/23	6	7/24	8
8/4	5	7/28	2	7/30	7	7/31	9
8/11	6	8/4	3	8/6	8	8/7	10
8/18	7	8/11	4	8/13	9	8/14	1
8/25	8	8/18	5	8/20	10	8/21	2
9/1	9	8/25	6	8/27	1	8/28	3
9/8	10	9/1	7	9/3	2	9/4	4
9/15	1	9/8	8	9/10	3	9/11	5
9/22	2	9/15	9	9/17	4	9/18	6
9/29	3	9/22	10	9/24	5	9/25	7
10/6	4	9/29	1	10/1	6	10/2	8
10/13	5	10/6	2	10/8	7	10/9	9
10/20	6	10/13	3	10/15	8	10/16	10
10/27	7	10/20	4	10/22	9	10/23	1
11/3	8	10/27	5	10/29	10	10/30	2
11/10	9	11/3	6	11/5	1	11/6	3
11/17	10	11/10	7	11/12	2	11/13	4
11/24	*	11/17	8	11/19	3	11/20	5
12/1	1	11/24	*	11/26	*	11/27	*
12/8	2	12/1	9	12/3	4	12/4	6
12/15	*	12/8	10	12/10	5	12/11	7
12/22	*	12/15	*	12/17	*	12/18	*
12/29	*	12/22	*	12/24	*	12/25	*
1/5	3	12/29	*	12/31	*	1/1/10	*
		1/5	1	1/7	6	1/8	8

*Class holiday

REAL ESTATE PRACTICE

Allan Bernardi teaches these classes: Monday and Thursday, 1:30 to 4:45 p.m. & 6:15 to 9:30 p.m., and Saturday, 9:15 a.m. to 4:45 p.m., July 13 through 27, 2009.

Electives (Choose 1 of the following 3)

REAL ESTATE FINANCE

Bobbi Decker teaches these classes: Monday and Thursday, 1:30 to 4:45 p.m. & 6:15 to 9:30 p.m., April 13 through 30, 2009 and Saturday, 9:15 a.m. to 4:45 p.m., April 25, 2009 or watch on video anytime.

LEGAL ASPECTS OF REAL ESTATE

Taught by Allan Bernardi and also available on video (13 three-hour videos that you watch at the school at your convenience) or by independent study (read the textbook and take the self-graded quizzes on your own; then take the final exam at the school).

Monday & Wednesday, 6:15 to 9:30 p.m., October 26 through December 7, 2009; Live or video \$235; independent study \$100.

MORTGAGE LOAN BROKERAGE

Tuesday, 1:30 to 4:45 p.m., Wednesday and Thursday, 9:15 a.m. to 4:45 p.m., May 5 through 20, 2009; Alan Tocherman.

COURSE TOPICS

CHAPTER	TOPICS
1	Licensing Requirements, Introduction to the Real Estate Business and its Special Fields
2	Ownership Property Classes & Estates, Holding and Protecting Title, Escrow
3	Contracts Negotiable Instruments, Subdividing Land, Legal Descriptions
4	Transferring Title Deeds, Wills, Adverse Possession, Leases and the Subdivided Lands Law
5	Encumbrances Liens, Homesteads, Easements, California Lending Laws and Disclosure
6	Financing The Loan Process, Government Financing Programs, RESPA, Truth-in-Lending
7	Appraising Principles of Value; Sales Comparison, Cost and Income Approaches
8	Agency Listing and Purchase Contracts, Ethics and Unlawful Discrimination
9	Taxation Incentives; Classifications of Income and Loss; Deferring Taxes through Exchanges
10	Mathematics Measuring Land, Calculating Commissions, Yields, Leverage and Loan Payments



"I have had a lifelong fear of taking tests. The Anthony training provided me with the preparation, knowledge and the study skills that I needed to pass the real estate exam. Their assistance was invaluable. Without reservation, I highly recommend Anthony!"

—Kathryn Bedbury
Coldwell Banker, San Carlos
(650) 596-5504
Kathryn.Bedbury@cbnorcal.com

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Student testimonials are genuine—they receive no compensation for their endorsement.

GENERAL INFORMATION

ATTENDANCE AND GRADING

Your tuition includes unlimited class attendance and practice testing for up to six months. If you need more time, three-month extensions currently cost \$125. To receive credit for the course, students must attend all classes, provide photo ID issued by a government agency and score at least 60% on the open-book 100-multiple-choice-question final exam. Independent study courses may not be completed in less than 18 days. We issue transcripts within ten days of course completion.

The California Department of Real Estate has approved these courses for the purpose of obtaining a real estate license and portions are accepted by the California Office of Real Estate Appraisers (OREA Provider No. CP596103) for both basic and continuing education (ask registrar for details).



"Anthony Schools' knowledgeable instructors and comprehensive curriculum made it easy to pass the State Exam on the first try. The conveniently scheduled live sessions and class on tape made it easy to fit the training into my busy schedule."

Robin Neydavoud, Realtor®
Keller Williams Realty
San Mateo
650-773-7936
www.timetobuyrealestate.com

GUARANTEE

We will refund your full Real Estate Principles tuition if you fail the State Exam after following these steps:

- 1 Complete all classes and homework.
- 2 Take all practice examinations until you obtain a score of 80% or higher on each. Allow one week between re-examinations.
- 3 Take the license exam within your six-month enrollment or approved extension.

Submit a written request, your official failure notice and all Anthony Schools materials.

CONTINUING EDUCATION

45 hours of continuing education is required to renew your license every four years and Anthony Schools offers these classes live and on video in Foster City. Please ask your registrar for details or contact the Department of Real Estate at (877) 373-4542 or www.dre.ca.gov.

ENROLLMENT AGREEMENT

THE INFORMATION REQUESTED BELOW IS CONFIDENTIAL

Send mail to: Home Business Address
 Mr. Ms. Mrs. Miss _____

Legal First & Middle Names (to print on transcript) _____

Last Name _____ Jr./Sr./III _____

E-Mail Address _____ Nickname _____

Home Address _____

City _____ Zip Code _____

Home Phone _____

Business Phone or Cell Phone _____

Job Title or Occupation _____

Name of Company _____

Business Address _____

City _____ Zip Code _____

Check or money order payable to: **Anthony Schools** (\$25 charge if returned).

CHARGE TO:
 Discover VISA _____
 MasterCard Amex _____ Date Card Expires _____

Account No. _____

Enroll me in the courses checked above. I understand that my Principles tuition includes classes, course materials, sales tax, practice testing, guarantee, and transcript. I have read and understood the adjoining policies.

X _____
Signature

COURSE	TUITION
<input type="checkbox"/> R.E. Principles (912-87)	\$485
R.E. Finance (1679-97) <input type="checkbox"/> 4/2009 <input type="checkbox"/> video	\$210
Mort. Loan Broking (1767-99) <input type="checkbox"/> 5/2009 <input type="checkbox"/> video	\$210
R.E. Practice (1681-97) <input type="checkbox"/> 7/2009 <input type="checkbox"/> 1/2010 <input type="checkbox"/> video	\$210
Legal Aspects of RE (1660-97), \$75 <input type="checkbox"/> ind. study (1659-97) <input type="checkbox"/> 10/2009 <input type="checkbox"/> video, \$210	_____
<input type="checkbox"/> _____	_____
Registration Fee	\$25
Total:	\$_____

I HEARD ABOUT THESE COURSES FROM:

- Real Estate Broker Real Estate Agent
 College Instructor Real Estate Board
 This brochure Friend or Relative
 Internet Newspaper Yellow Pages
 General reputation _____

THE PERSON WHO REFERRED ME WAS:

Name _____

Company _____ City _____

REFUNDS

If you cancel within a week of attending your first class, you are entitled to a full refund. We prorate all other refunds according to the number of classes you have attended and add a \$25 registration fee.

For example, if you drop the Principles course after attending 2 classes, we charge \$97 for the 2 classes and refund \$388 (\$25 charge if the textbook is not returned). No refunds after 60 days. We will mail your refund within 14 days of receiving your written request.

QUESTIONS?
Please call us: (650) 570-2284

FOR OFFICE USE

Reg. No. _____
Reg. By _____
Date _____
Type _____
Amount _____
Balance _____

