

Real Estate and Mortgage Institute of Canada Inc.  
Student Academic Policy Handbook

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### ***Policy 1: Registration***

- Registrants must register using their full legal name. To be admitted to the examination the student must supply a valid government issued photo identification along with a signed secondary piece of identification. Expired documents are not acceptable. The first and last name on the certificate supplied to the student will match the government issued photo identification and will be spelled in full.
- Materials will only be sent to the shipping address that you provide when registering
- Changes in your contact information must be provided to REMIC immediately via email, or by updating your profile in the course
- Accommodations for special needs students can be made, but this request must be made prior to registering for the course.
- Correspondence between you and your instructor and REMIC staff will be done by email. Please ensure that you add REMIC to your Safe Senders List

### ***Policy 2: Tuition Fees***

Tuition fees are established based on the total delivery time of a subject as well as current economic conditions within the industry. Tuition for the REMIC Mortgage Agent Licensing Course (RMAC) may be amended from time to time, where and when allowed by applicable legislation and regulation. For current tuition fees please refer to the course registration form.

### ***Policy 3: Advanced Standing***

As per FSRA and the *MBLAA*, there is no advanced standing for RMAC. To obtain a passing grade in RMAC requires the student to successfully complete all required course materials and the final licensing exam.

### ***Policy 4: Attendance and Participation***

Students enrolled in RMAC are required to meet the attendance and participation requirements of the course. RMAC is not a licensing preparation course. RMAC is designed to provide the student training on all Mortgage Agent Qualifying Standards, as mandated by FSRA. Students are required to attend and participate in the course. Attendance and participation requirements are set out at the beginning of the course, and all students are required to sign an Acknowledgement to that effect.

## ***Policy 5: Grades and Examinations***

Students will be advised if they have passed or failed the course within 7 days of writing the final exam. The examination mark will be available to students in the online section of their course. Students who wish to review their examination may do so following the process indicating in their class.

All examinations strictly follow FSRA guidelines, as published from time to time, and are designed to meet all of FSCO's exam requirements.

## ***Policy 6: Academic Honesty***

It is the belief of REMIC that all students taking RMAC or any other REMIC course will conduct themselves in an honest and trustworthy manner in all aspects of their academic career. Engaging in any form of academic dishonesty to obtain any type of academic advantage is an offence under this policy and will not be tolerated.

### **6.1 Academic Policy Offenses**

The following summary is not an exhaustive list, nor is it limited to the samples provided, however it provides the framework for understanding what REMIC deems to be an offense under this policy.

1. Giving students answers to exam questions before, during or after an examination.
2. Having unauthorized materials or devices of any kind during a test or examination.
3. Using, giving, receiving or attempting to use, give or receive unauthorized information during any form of test or examination.
4. Knowingly assisting another student to commit an offense under this policy.
5. Submitting work as your own when it has been done in whole or in part by someone else.
6. Allowing work you have authored to be submitted by another as their own.
7. Allowing another student to do any work required to be performed by you.
8. Obtaining, viewing or in any other way coming into contact with a test or examination, in whole or in part, in advance of its administration.
9. Providing, either by giving or selling, any materials related to any tests or examinations.
10. Taking a test or examination for another person, or having another person take a test or examination for you.
11. Allowing any other person to take the examination on my behalf.
12. Utilizing an unauthorized copy of the exam from any source.
13. Copying, sharing, and/or distributing the exam questions in any form (including discussion).
14. Reproducing exam materials by any means, including reconstruction through memorization.
15. Requesting access to exam questions or other protected exam materials in forums, chat rooms or discussion groups, blogs, file sharing sites, or social networking sites.
16. Hiding pertinent information regarding a violation of these rules, either intentionally or carelessly.
17. Using the exam or exam materials in any way that would violate applicable law.

## 6.2 Procedures for Enforcement

REMIC will maintain an Academic Honesty Committee which is responsible for adjudicating all allegations in contravention of this Policy.

If the suspected offense is related to cheating during a test or examination:

The instructor (or authorized person administering the test or examination) will inform the student of the suspected offense, and will either confiscate the test or examination, or may allow the student to continue the test or examination, given the instructor's judgment. For example, a student suspected of trying to view another student's test or examination during the writing of said test or examination may be given a verbal warning without confiscating the test or examination. If the student disregards the warning and continues the behavior the instructor must then confiscate the test or examination and follow the procedures outlined below.

When it is suspected that an academic honesty offense has occurred, the instructor will meet with the student(s) to obtain the facts of the matter. If it is concluded that no offense has occurred the matter will be deemed resolved, and no record of the matter will be created.

If the instructor is not satisfied with the outcome of the meeting, a record of the incident will be created using the prescribed form (see Appendix A) and forwarded to the Academic Honesty Committee. The Committee will convene a meeting and review the details of the incident, calling parties to the incident to provide testimony where deemed appropriate by the Committee. The Committee will then provide the student(s) a written report on the incident, create a file that contains all relevant documents and information, and advise the instructor of the outcome.

The Committee may decide to:

1. If the offense is related to an examination:
  - a. expel the student from the course without refund and award a grade of "F"; or,
  - b. expel the student from the course with a full or partial refund and award a grade of "F"; or,
  - c. any of the above and permanently prohibit the student from attending any REMIC course in the future;
2. If the offense is related to a test:
  - a. award the student a mark of 0 on that test without further sanctions; or,
  - b. award the student a mark of 0 on the test and expel the student from the course without refund and award a grade of "F"; or,
  - c. award the student a mark of 0 on the test and expel the student from the course with a full or partial refund and award a grade of "F"; or,
  - d. Any of the above and permanently prohibit the student from attending any REMIC course in the future;
3. If the offense is any other contravention of the Academic Honesty Policy:
  - a. note the offense on the student's permanent record without further sanctions
  - b. expel the student from the course without refund and award a grade of "F"; or,
  - c. expel the student from the course with a full or partial refund and award a grade of "F"; or,

- d. Any of the above and permanently prohibit the student from attending any REMIC course in the future;

In all circumstances the offense will be permanently recorded on the student's record.

#### Appeal

In all circumstances the student has the right to appeal the decision to the Committee if there is additional information that was not presented at the original Committee hearing.

### ***Policy 7: Program Changes***

Any and all changes to programs will be communicated to students in a timely fashion. No changes to RMAC are allowable unless authorized by, permitted by or otherwise allowable by FSRA.

### ***Policy 8: Certificates of Completion and Information Sharing***

Students who successfully complete RMAC will be provided a certificate of completion within one week of the course end date. This certificate may be in paper or electronic format. Students authorize REMIC to provide any information requested by FSRA that does not contravene privacy legislation. If a student requires an additional certificate this will be provided to the student electronically at no cost, or in paper format at a cost deemed appropriate by REMIC.

REMIC will not share student information with any other entity unless expressly authorized to do so by the student or if REMIC is required to do so by law.

### ***Policy 9: Academic Appeals***

RMAC exams have been developed with regard to FSRA requirements and the Mortgage Agent Qualifying Standards. Students may appeal their score on an examination only if they feel the question(s) was/were incorrect. The appeal is made to the President or a person authorized by the President of REMIC and will be reviewed within one week of the appeal. Within two weeks of the appeal a written decision will be provided to the student. If the offending question is deemed to have been incorrect it will be removed from the scoring. In all cases students must obtain the minimum passing grade in the final examination to pass the course.

### ***Policy 10a: Withdrawals and Refunds***

A student who wishes to withdraw from RMAC may do so within 30 days of initial registration, by completing a “Request to Withdraw” form (see Appendix B) and submitting it REMIC. After 30 days the course will be non-refundable. Upon receipt the request will be processed based on the following schedule.

- After registration but before the examination and within 30 days of registration: 100% refund MINUS a \$150 withdrawal fee
- After 30 days, OR during or after the examination: No credit and No refund

Notes:

1. Course materials are non-returnable and are yours to keep. Their cost is included in the withdrawal fee.
2. Course extensions are non-refundable.
3. If the student is expelled by REMIC for an academic policy offense, the decision of the Academic Honesty Committee will address the issue of a refund.

### ***Policy 10b: Transfers***

A student who wishes to transfer from one class to another may do so by contacting REMIC Support.

### ***Policy 10c: Extensions***

A student who wishes to extend his or her course past the course deadline may do so by contacting REMIC Support. The extension is back-dated to the date of expiry regardless of when it is purchased.

The cost for an extension is:

- \$50 for one month
- \$75 for two months
- \$100 for six months

### ***Policy 11: Exam***

The course incorporates a final 3-hour, supervised, closed book examination with 50 questions.

The passing grade will be 60%. There is no rounding of marks and each correct answer has the same weight toward the final score. No penalty is given for wrong answers, or for no answers.

A student who fails the examination will be given one additional attempt to pass the examination. If the student fails this rewrite attempt the student must repeat the course before writing the examination again.

To be admitted to the examination the student must supply a valid government issued photo identification along with a signed secondary piece of identification. Expired documents are not acceptable. The first and last name on the certificate supplied to the student will match the government issued photo identification and will be spelled in full.

Cell phones, PDAs, pagers, watch alarms, etc. will not be allowed to be turned on during the examination. No other examination aids will be allowed on the student's desk during the examination, except for an approved financial calculator.

REMIC will advise each student of the results of his or her examination within one week of the student's completion of the examination, or sooner.

### ***Policy 12: Job Placement***

REMIC may, from time to time, offer job placement services for students. REMIC does not assume any authority over or responsibility for the placement of students.



## **Appendix A: Academic Honesty Report**

### REMIC Academic Honesty Report

Student Name:	Student Number:
Subject Code:	Faculty Name:
Date of Incident:	Location of Incident:

The above named student is alleged to have committed an offense of the Academic Honesty Policy, as detailed in Section 5 of REMIC's Academic Policy. The circumstances are described below:

Faculty/Instructor description of the incident:


Name(s) and student number(s) of other(s) involved:


Action(s) taken by Faculty/Instructor


Date:

Signed:

Faculty/Instructor

- Documentation Checklist*
- Copy of work submitted
- Copy of assignment/test/examination
- Copy or original unauthorized aids
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

**Appendix B: Request to Withdraw**

REMIC  
**Student Request to Withdraw from a Course**  
 Please refer to Policy 10 for details on refund amounts and time frames

Student Name:		Student Number:	
Subject Code:		Faculty Name:	
Mailing Address:			
City:	Province:	Postal Code:	
Home Phone Number:		Business Phone Number:	
Cell Phone Number:		Email Address:	

**Reason(s) for withdrawal (please check all appropriate reasons)**

- Course changed (time, date, location, etc.) (please provide details below)
- Other commitments (work, family, etc.) (please provide details below)
- Moving (please provide details below)
- Illness (please provide details below)
- Unhappy with instructor/course (please provide details below)

**Refund Amount:** Policy 10, “A student who wishes to withdraw from RMAC may do so within 30 days of initial registration. by completing a “Request to Withdraw” form (see Appendix B) and submitting it REMIC. After 30 days the course will be non-refundable. Upon receipt the request will be processed based on the following schedule.

- After registration but before the examination and within 30 days of registration: 100% refund MINUS a \$150 withdrawal fee
- During or after the examination: No credit and No refund”

Date: \_\_\_\_\_ Signed: \_\_\_\_\_  
Student

Office Use Only	
Received by:	Date:
Refund Amount:	Method of Refund:
Processed by:	Date:
Additional Notes:	