ELEVATE REAL ESTATE ACADEMY

SCHOOL CATALOG

Elevate Real Estate Academy, LLC
7361 Brightwaters Court, New Port Richey, FL 34652
Phone: 727-457-8689 | Email: admissions@theerea.com
Website: www.theerea.com

Date of Catalog Publication: September 24, 2026
Certificate of Registration Number: 2408

Regulated by the State of Ohio Board of Career Colleges and Schools
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Catalog Checklist Cross-Reference

The table below maps each item on the Ohio Board of Career Colleges and Schools Catalog List (PSR 0067) to the catalog section in which it appears.

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1. School Information

Elevate Real Estate Academy, LLC ("the school") is a private, registered distance-education career school offering real estate pre-licensing and continuing education instruction to students in Ohio.

Legal Name: Elevate Real Estate Academy, LLC
Mailing Address: 7361 Brightwaters Court, New Port Richey, FL 34652
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Elevate Real Estate Academy is a distance education program. Instructional content, coursework, and assessments are hosted and delivered through the school's third-party learning platform provider, Dearborn Education. Students access all course materials online and complete the program remotely.

Institutional and Programmatic Accreditation

Elevate Real Estate Academy does not hold institutional or programmatic accreditation from any accrediting body. The school's programs are offered under registration with, and subject to the oversight of, the State of Ohio Board of Career Colleges and Schools.

2. School Calendar and Enrollment Dates

Elevate Real Estate Academy operates on a rolling, self-paced enrollment model rather than a fixed cohort or academic-term calendar. There is no fixed cohort start date; a student's individual Program Start Date is the date on which enrollment is finalized and course access is granted.

- Enrollment Dates: Open continuously; a student may enroll and begin coursework on any business day.
- Program Start Date: The date the student's enrollment is finalized and course access is granted.
- Access Period: Upon enrollment, the student receives access to the purchased course(s) for six (6) months from the Program Start Date.
- Time Usually Necessary to Complete the Program: Because the program is self-paced, actual completion time varies by student; six months is the access period allotted to complete all coursework.

Because instruction is delivered entirely online on a self-paced, distance-education basis, the school does not observe a fixed academic-term calendar and has no legal holiday closures that affect a student's ability to access coursework. The online learning platform is accessible to enrolled students 24 hours a day, 7 days a week, including weekends and holidays, throughout the student's six-month access period.

3. Admission and Graduation Requirements

Entrance Requirements

To be admitted to Elevate Real Estate Academy's Ohio Real Estate Salesperson Pre-Licensing Program, an applicant must:

- Be at least 18 years of age;
- Be a U.S. citizen or legal alien;
- Hold a high school diploma or its equivalent, if born after 1950;
- Be honest, truthful, and of good reputation;
- Not have been convicted of a felony or a crime of moral turpitude; and
- Not have violated any civil rights laws regarding real estate within the last two years.

There are no special admission requirements beyond the general requirements listed above. A reliable internet connection and a device capable of accessing the school's online learning platform are required to participate in coursework.

Program Requirements

Students must complete all required coursework and pass all required assessments for the course(s) or package purchased, as described in Section 8 (Program and Course Descriptions), within the six-month access period described in Section 2.

Graduation / Course Completion Requirements

To successfully complete the Ohio Real Estate Salesperson Pre-Licensing Program, a student must:

- Complete 100 clock-hours of approved pre-licensing education (Principles and Practices, Law, Finance, and Appraisal); and
- After completing each course, pass that course's final examination with a score of 70% or higher.

Course completions are valid for 10 years from the date of issuance. A student completing an individual continuing education (CE) course must likewise complete the course and pass its final examination with a score of 70% or higher.

4. Attendance Policy — Student Leave, Absences, Tardiness, and Makeup Work

Because Elevate Real Estate Academy's courses are delivered entirely online on a self-paced, asynchronous basis, there are no scheduled class sessions, and the traditional concepts of "absence" or "tardiness" do not apply in the same way they would in a seat-based program. The applicable policy is as follows:

- Upon enrollment, a student has access to their purchased course(s) for six (6) months from the Program Start Date.
- A student may log in and progress through coursework at any pace, on any schedule, within that six-month access period; there is no minimum login frequency or required pace of progress.
- If a student does not complete the course within the six-month access period and access lapses due to inactivity, the student will need to purchase the course again to regain access and continue or restart their coursework.
- Because there are no scheduled sessions, there is no separate makeup-work policy; a student simply resumes coursework from where they left off at any point during their active access period.

5. Suspension and Termination Policy

Suspension or Termination for Unsatisfactory Work, Attendance, or Disciplinary Issues

Because Elevate Real Estate Academy is a fully online, self-paced distance-education program with no scheduled attendance, no in-person conduct setting, and no cohort-based instruction, the school does not suspend or terminate a student's enrollment for unsatisfactory attendance or disciplinary issues. A student's access to a course is instead governed by the six-month access period described in Section 2 and Section 4: a student who does not complete a course's final examination with a passing score of 70% or higher within that period does not complete the course, and access lapses at the end of the period rather than through a disciplinary suspension or termination process.

Conditions of Re-Entrance

Because the school does not suspend or terminate students, no re-entrance process following dismissal or suspension applies. A student whose course access has lapsed due to the expiration of the six-month access period may re-enroll at any time by purchasing the applicable course or package at the then-current tuition rate, as described in Section 4.

6. Grading System and Standards of Academic Progress

Grading System / Minimum Satisfactory Grade

Elevate Real Estate Academy uses a pass/fail grading system based on each course's final examination. A student must score 70% or higher on a course's final examination to pass that course. Course completions are valid for 10 years from the date of issuance.

Unsatisfactory Progress Probationary Period

The school does not impose a formal probationary period for unsatisfactory academic progress. A student who does not pass a course's final examination on their first attempt may retake the examination in accordance with the learning platform's standard re-testing process, provided the student remains within their six-month access period. A student who does not achieve a passing score within that access period does not complete the course and may re-enroll as described in Section 5.

Standards of Academic Progress for Financial Aid Purposes

Elevate Real Estate Academy does not participate in federal (Title IV) or state financial aid programs. No standards of academic progress for financial aid purposes apply.

7. Refund Policy

Effective Date: September 24, 2026

This Refund Policy explains the terms and conditions regarding refunds for courses, programs, and educational services purchased through Elevate Real Estate Academy, and is intended to comply with Ohio Administrative Rule 3332-1-10.

Course Enrollment Refunds

Due to the digital nature of the school's online courses and immediate access to course materials, refund eligibility is limited. Students may request a refund within 14 calendar days from the date of purchase, provided that:

- The student has not completed more than 10% of the course content;
- The student has not completed any final examinations, assessments, or required coursework;
- The student has not downloaded restricted course materials identified as non-refundable; and
- The refund request is submitted in writing to Elevate Real Estate Academy.

Refund requests must include the student's full name; the email address associated with the account; the course name; the date of purchase; and the reason for the refund request. Refund requests should be submitted to admissions@theerea.com.

Non-Refundable Circumstances

Refunds will generally not be issued for:

- Courses where the student has exceeded the allowable completion percentage;
- Failure to complete coursework within the required timeframe;
- Failure to pass a state licensing examination;
- Failure to meet Ohio real estate licensing requirements;
- Scheduling conflicts, personal circumstances, or lack of participation; and
- Duplicate purchases after course access has been provided.

Course Transfers

Students may request a transfer to another available online course or course offering. Transfers are subject to the school's approval and depend on course availability, eligibility, and the student's progress in the current course. Approval of a transfer is not guaranteed.

Cancellation Rights (Ohio Administrative Rule 3332-1-10)

Right to Cancel: A student may cancel their Enrollment Agreement at any time prior to midnight of the fifth (5th) calendar day (excluding Saturdays, Sundays, and legal holidays) after the date of signing, by submitting written notice of cancellation to the school. If cancelled within this period, all monies paid by the student will be refunded in full, and the student owes nothing.

Cancellation After the 5-Day Period: If a student cancels or withdraws after the 5-calendar-day cancellation period but before completing the program, refunds (if any) will be calculated in

accordance with the Refund Policy above and Ohio Administrative Rule 3332-1-10, based on the percentage of the program completed as of the date written notice of cancellation is received.

Settlement: Any refund due will be paid within 30 days of the date the school determines the student has withdrawn, or receives the student's written notice of cancellation, whichever is earlier.

Processing Refunds

Approved refunds will be issued to the original payment method. Processing times may vary depending on the student's financial institution or payment provider.

8. Program and Course Descriptions

Elevate Real Estate Academy offers the Ohio Real Estate Salesperson Pre-Licensing Program and individual Ohio continuing education (CE) courses, delivered online through the school's third-party learning platform provider, Dearborn Education.

Pre-Licensing Curriculum (100 Clock Hours)

The Ohio Real Estate Salesperson Pre-Licensing Program is composed of the following courses, taken in sequence:

Sequence	Course	Clock Hours
1	Ohio Real Estate Principles and Practices	40
2	Ohio Real Estate Law	40
3	Ohio Essentials of Real Estate Finance	10
4	Ohio Fundamentals of Real Estate Appraisal	10
	Total — Pre-Licensing Curriculum	100

The four pre-licensing courses cover the following content:

Ohio Real Estate Principles and Practices (40 hours): This foundational course introduces the fundamentals of real estate practice, including property types and forms of ownership, land use controls, the real estate brokerage relationship and agency law, listing and buyer representation agreements, purchase contracts, basic real estate finance and the closing process, real estate mathematics, and professional ethics and practice standards for licensees.

Ohio Real Estate Law (40 hours): This course covers the statutory and regulatory framework governing real estate practice in Ohio, including the Ohio real estate license law and Ohio Revised Code requirements, the rules and authority of the Ohio Real Estate Commission and Division of Real Estate and Professional Licensing, license categories and continuing education requirements, agency and disclosure obligations, fair housing law, and contract and property law as they apply to Ohio real estate transactions.

Ohio Essentials of Real Estate Finance (10 hours): This course introduces the principles of real estate financing, including the mortgage market and sources of financing, conventional and government-backed loan programs, the loan application and underwriting process, key federal lending disclosures, amortization, and the components of closing costs a licensee should understand to advise clients through the financing process.

Ohio Fundamentals of Real Estate Appraisal (10 hours): This course covers the basic principles of real property valuation, including the factors that influence property value, the three primary approaches to value (sales comparison, cost, and income), the role of the appraiser in a real estate transaction, and how licensees use comparative market analysis to assist buyers and sellers.

Continuing Education Courses (9 Clock Hours)

Each continuing education course is available individually or together as the Ohio 9-Hour Mandatory Core Continuing Education Package:

Course	Clock Hours
Ohio Canons and Codes: Your Professional Guidelines	3
Fair Housing in Ohio	3
Ohio Core Law: Disclosure, Inspection, and Environmental Concerns in Real Estate	3
Total — Continuing Education	9

The three continuing education courses cover the following content:

Ohio Canons and Codes: Your Professional Guidelines (3 hours): This course reviews the Ohio Canons of Ethics for real estate licensees and related professional-conduct standards, including a licensee's duties to clients, customers, and the public; common ethical complaints and how to avoid them; and how the Ohio Real Estate Commission enforces license law and disciplines violations.

Fair Housing in Ohio (3 hours): This course covers federal fair housing law under the Fair Housing Act and Ohio's fair housing statutes, including the protected classes recognized under each, examples of prohibited discriminatory practices in sales, leasing, and advertising, and practical steps licensees should take to ensure compliance in their day-to-day practice.

Ohio Core Law: Disclosure, Inspection, and Environmental Concerns in Real Estate (3 hours): This course addresses a licensee's disclosure obligations in a real estate transaction, including the Ohio residential property disclosure form, the role and limits of home inspections, and common environmental concerns affecting real property such as lead-based paint, radon, mold, and other hazards that may need to be disclosed or addressed during a transaction.

A student enrolling only in one or more individual CE courses, or only in a single pre-licensing course, will be issued a separate enrollment agreement or addendum reflecting the specific course(s) and hours actually purchased.

9. Tuition, Fees, and Charges

Elevate Real Estate Academy charges no registration fee, application fee, or other additional fees. The student is responsible only for the tuition listed below for the specific package or course(s) purchased, at current tuition rates.

100-Hour Pre-Licensing Packages

Each package below includes the Ohio State Board Student Disclosure Course plus all four pre-licensing courses (Principles and Practices, Law, Finance, and Appraisal):

Package	Hours	Tuition
Ohio 100-Hour Real Estate Licensing Package	100	$950.99
Ohio Complete 100-Hour Real Estate Professional Track (adds National Exam Prep video course and Complete Ohio Drill and Practice QBank)	100	$1,024.99
Ohio Complete 100-Hour Real Estate Career Accelerator Package (adds National Exam Prep video course, Complete Ohio Drill and Practice QBank, and Real Estate Accelerator video course with live online training)	100	$1,317.99

Pre-Licensing Courses — Individually

Course	Clock Hours	Tuition
Ohio Real Estate Principles and Practices	40	$438.99
Ohio Real Estate Law	40	$438.99
Ohio Essentials of Real Estate Finance	10	$145.99
Ohio Fundamentals of Real Estate Appraisal	10	$145.99
Total if purchased individually (all 4 courses)	100	$1,169.96

Continuing Education

Course / Package	Clock Hours	Tuition
Ohio Canons and Codes: Your Professional Guidelines	3	$46.99
Fair Housing in Ohio	3	$46.99
Ohio Core Law: Disclosure, Inspection, and Environmental Concerns in Real Estate	3	$46.99
Ohio 9-Hour Mandatory Core Continuing Education Package (all 3 courses)	9	$115.99

The tuition amount owed by the student is the price of the specific package or course(s) selected at enrollment, as reflected on the student's order confirmation, which is incorporated by reference into the Enrollment Agreement.

The school charges no student-activity fees, laboratory fees, equipment rentals, deposits, late fees, or interest charges. If any such charge is ever introduced, it will be disclosed here and in the Enrollment Agreement prior to being assessed.

Tuition and Fee Increase Policy

The school reserves the right to adjust tuition and fee rates for future academic terms or new enrollments. Any tuition or fee increase will not apply retroactively to a student who is currently enrolled and in good standing; such a student will be charged at the tuition rate in effect on their original enrollment date through their expected program completion date. Students will be notified in writing of any rate change that may affect them prior to its effective date.

10. Transfer and Prior Credit Policy

Elevate Real Estate Academy does not grant credit toward its pre-licensing or continuing education clock-hour requirements for prior education, training, or experience obtained outside the school; each course must be completed in full through Elevate Real Estate Academy.

Course Transfers

Students may request a transfer to another available online course or course offering. Transfers are subject to Elevate Real Estate Academy's approval and depend on course availability, eligibility, and the student's progress in the current course. Approval of a transfer is not guaranteed.

11. Faculty and Administration

Course content for Elevate Real Estate Academy's Ohio programs is developed and delivered through the school's third-party learning platform provider, Dearborn Education. The school's administrators are:

Dustin Benjamin Jose — Founder & CEO

- Founder, Member, & CEO, Elevate Real Estate Academy, LLC — FL License #: ZH1003198
- Real Estate Instructor, Elevate Real Estate Academy, LLC — FL License #: ZH1004470
- REALTOR®, Dalton Wade Real Estate Group — FL License #: SL3644749
- Global MBA

Changes to the faculty or administration from one catalog period to another will be reflected in an insert to this catalog.

12. Scholarships and Institutional Grants

Elevate Real Estate Academy does not currently offer institutional scholarship award plans or institutional grants. Should the school introduce such a plan in the future, it will first be submitted to the Ohio Board of Career Colleges and Schools for approval under Rule 3332-1-11 and this catalog will be updated accordingly.

13. Grievance Procedure

A student with a complaint or grievance regarding the school, its instruction, or its policies must first attempt to resolve the matter directly with Elevate Real Estate Academy, following the steps below, before contacting the State of Ohio Board of Career Colleges and Schools.

Step 1 — Informal Resolution

The student should first raise the concern informally with the school by contacting admissions at admissions@theerea.com or 727-457-8689. Many concerns (access issues, billing questions, course navigation) can be resolved at this stage. The school will respond to an informal inquiry within 3 business days.

Step 2 — Formal Written Complaint

If the matter is not resolved informally, or if the student prefers to proceed directly to a formal complaint, the student must submit a written grievance to the school at admissions@theerea.com or by mail to 7361 Brightwaters Court, New Port Richey, FL 34652, marked to the attention of the Founder & CEO. The written grievance must include:

- The student's full name and the email address associated with their enrollment;
- The course or package the complaint relates to;
- A clear description of the issue and the date(s) it occurred; and
- The resolution the student is seeking.

Step 3 — School Review and Response

The school will acknowledge receipt of a formal written grievance within 5 business days and will investigate the matter, which may include reviewing enrollment records, platform activity, and communications with the student. The school will provide the student a written decision within 30 calendar days of receiving the formal grievance, explaining the outcome and any corrective action to be taken.

Step 4 — Internal Appeal

If the student disagrees with the written decision, the student may request, in writing and within 10 calendar days of receiving that decision, that the matter be reviewed by the school's Founder & CEO (or, if the Founder & CEO issued the original decision, by another designated senior administrator). A final written response will be issued within 15 calendar days of receiving the appeal.

Step 5 — Right to Contact the State Board

If the grievance remains unresolved after completing the school's internal process above, or at any time the student believes the matter warrants it, the student has the right to file a complaint with the State of Ohio Board of Career Colleges and Schools. The school will not take any adverse action against a student for contacting the Board, and will provide the Board's contact information to any student who requests it.

State of Ohio Board of Career Colleges and Schools
30 East Broad Street, Suite 2481, Columbus, Ohio 43215-3414

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14. Publication and Revision History

Date of Publication: September 24, 2026
Date of Last Revision: November 20, 2026

This catalog is subject to change. Students will be notified of any material changes affecting their enrollment. The most current version of this catalog is available upon request from Elevate Real Estate Academy.