

Sponsorship Packet

*The secret of success is to do
the common things uncommonly well.
John D. Rockefeller Jr.*

**COLDWELL
BANKER** 



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Letter From Senior Management

Dear Student:

Welcome to the most intensive—and effective—Real Estate Licensing program you can ever imagine! This is the first step to your successful career in real estate. After you have successfully completed your licensing training, you will be ready to embark on The Journey To Mastery™ Program--the most extraordinary and revolutionary real-estate training and marketing program available.

We are committed to helping you get your license in the shortest amount of time possible. The Sponsorship Program is designed to assist you in the process of becoming a licensed real estate marketing representative. We will guide you through each of the steps, including instruction and certification for real estate licensing, application and preparation for the State Real Estate Exam, and application for the real estate license itself.

In return we ask that you make a personal commitment to the training program and to the accomplishment of your goal to become a real-estate professional.

We have great expectations.

We expect you to complete the Real Estate School in three weeks, the minimum possible time. We ask that you study for and then take three practice exams each week, and if you miss one (taking only two tests), then we ask that you make up the third test the following week. We ask that you follow our method of study for the practice exams, and do not deviate from or alter the method even a little bit.

We ask that you let us know if you find yourself falling behind or feel that you are unable to keep up. We ask that you give us permission to contact you if we notice that you are having trouble so that we can encourage you to take the necessary steps to get back on track.

If the results you are producing suggest that you are falling behind in the course, we want you to accept an honest appraisal of your performance. We ask that you be willing to hear the truth about how you are doing, and we expect you to make whatever changes are necessary to get back on track. We want you to make a conscious decision about whether to stay with the program. If you are unwilling to commit yourself to the Program, then we ask that you formally withdraw from the Real Estate Pre-licensing course, terminate your affiliation with Coldwell Banker Residential Brokerage, and repay your promissory note held by Coldwell Banker Residential



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Letter From Senior Management

Brokerage (subject to the provisions of your Sponsorship Agreement).

Most importantly, we ask that you let us help you if any problems arise. You can count on us to support you in your commitment to staying on track and to be very encouraging, even laudatory, when you are on track and doing well.

After you have successfully completed the Real Estate Pre-licensing Course and have received your real estate license, you will be ready to participate in The Journey To Mastery™ Program. Through this program, you will develop the skills and the know how to become a productive member of the Coldwell Banker Residential Brokerage marketing team.

We look forward to working with you.

Warmest regards,

Russell Orchard
Manager and Trainer
Journey To Mastery™
Coldwell Banker Residential Brokerage



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What is Real Estate Really Like?

*Whether you think you can
or you think you can't, you're right
Henry Ford*

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The Plain Facts About a Career in Real Estate

Real Estate

The phrase conjures up soaring property values, solid investments and a shoe-in for those looking for that independent, big-bucks career.

That, however, is the myth. In fact, about half of the people in possession of a real estate license make under \$10,000 a year. The average income is less than \$8,000 per year. And if that wasn't discouraging enough, 75% of the graduates of the licensing program drop out of real estate their first year in the business. Of the 25% that survive, 75% again flee the field in the second year.

With conventional methods of orientation and training, the new agent is unlikely to earn a commission in six to nine months. Very few individuals can afford to work without regular compensation. Therefore, in most companies, there is a high turnover, and of those agents that remain, most are not full-time professionals.

Morale becomes a problem because there is no positive feedback or reinforcement of the right kinds of activity. New agents become disenchanted with the real-estate marketing profession.

Avoiding the Pitfalls

Worse yet, some companies are not very protective of their new agents. The new licensees are sometimes exploited by the senior agents. It is not uncommon for the new agents to do all of the "leg work" in exchange for a small wage, but the rewards and profit are reaped exclusively by the seasoned agent. The new agent never develops his or her own leads or clientele. Even assuming that the typical real estate office does not permit the wholesale exploitation of new agents, there is still the difficult learning curve that must be overcome.

One method of dealing with this slow and difficult learning curve is to work at more than one job, making real estate marketing more of a "hobby" than a profession. This is typical for the industry, but there is another way—a better way—to do things.



The Plain Facts About a Career in Real Estate

Early development is important to your future success. In a 1985 study conducted by Douglas M. Yeaman, looking at key factors for substantial success in the field of real estate marketing, it was determined that the habits developed in the first six months and the ability to produce quickly were more significant than any other single factor.

The study found that agents who did not open a transaction or write an offer until the second half of their first year were substantially disadvantaged. Less than 15% of the agents in this category ever made it past their first year. It takes 60 to 90 days for a transaction to close. This means that if no transactions are opened during the first 90 days, the agent will not receive a pay check for at least six months. This is typical for the industry.

Fortunately, Not All Real Estate Companies Are Alike

Coldwell Banker Residential Brokerage is able to shorten this “learning curve” by enabling Associates to become productive and profitable early on. The program combines intensive sales training and orientation with a unique mentoring program. The program is called The Journey To Mastery™ (“Program”) and it has a proven track record for success.

As an Associate with Coldwell Banker Residential Brokerage, you will become integrated with Coldwell Banker Residential Brokerage Real Estate Marketing Team. The sales environment will be one of cooperation and mutual support rather than the chaotic, competitive sales environment of the typical real estate office.

However, it takes dedication and commitment. During the most critical period in your career, **you must work three weekends a month** and you will be working between 40 and 48 hours per week. This level of commitment is absolutely necessary for success in the real estate market. Agents need to be prepared and must prepare their spouses and partners for the rigors of the job.

Doug Yeaman, creator of The Journey To Mastery™ Program, in commenting on this states, “I do not make up the rules. I merely describe the reality of the market, and real estate is a weekend game.” There is only one formula for success, and it is one part inspiration and nine parts perspiration.



Choosing The Right Course

Any important decision should be carefully thought out. Starting a new career is probably one of the most important decisions that a person can make. A career, by definition, implies a lifelong commitment. Therefore, a great deal of thought should go into your decision to become part of Coldwell Banker Residential Brokerage marketing team.

Self Evaluation: Is a Career in Real Estate Right For You?

Do you work well with people?

Interpersonal skills are necessary in any career, and this is especially true in the field of marketing. Moreover, as a real estate agent, your ability to relate well with people and to form professional relationships with perspective clients is one of the most important attributes you can possess. Although you will learn various techniques for qualifying buyers and conducting market analyses, you will work harder than you ever imagined. The bottom line is that real estate marketing is about people helping people.

Are you willing to take charge of your career?

“Taking charge” means being in control. It is an attitude that generates opportunities for success. However, it requires motivation, determination and self-discipline. You must be willing to take action. In this field, nothing will happen automatically. It requires purposefully directed action—a conscious decision, and then, an affirmative action, to make it work. Sales techniques, knowledge of property law and financing are not enough to ensure success. However, if you have the right attitude and work well with people, then you have the potential for a successful career in real estate starting with Coldwell Banker Residential Brokerage Journey To Mastery™ Program.

Are you willing to make a commitment?

Once you have made the decision, you must do everything in your power to make it happen. You must give yourself every opportunity for success. This requires getting the best training available. Coldwell Banker Residential Brokerage is the right place to start. Here, you will receive the most effective real estate training course available: The Journey To Mastery™ Program.



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Career Commitment

Find out who and what you are, and
then intend to be that, perfectly.

— Douglas M. Yeaman

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Career Commitment

Initial Interviews

Your introduction to the program is usually in a group. We ask that you include your spouse or significant other in the interview process. We tell you about us and you tell us about you. This is the time to ask the questions you or your spouse need answers to in order to confirm your commitment to a career in real estate with Coldwell Banker Residential Brokerage.

Some real estate companies hire only experienced salespeople. Some hire “anybody” and take a “wait-and-see” attitude: those who make it—fine; those who don’t—fine. At Coldwell Banker Residential Brokerage, we hire only those who want a full-time career in real estate and are willing to work from the first day of their association with us. Because of the cost of training, we expect you to have real estate marketing as your primary source of income.

As mentioned earlier, it is important to involve your spouse or significant other in the orientation process. You are going to need his or her support to make the transition to Real Estate as your career. It will require a serious commitment of time and effort. We will ask you to establish and affirm your commitment to your career in real estate and to Coldwell Banker Residential Brokerage.

Career Commitment

You will be glad to know we are committed to supporting and training new salespeople! We will pay for the cost of tuition for your Real Estate Pre-licensing Course and exam preparation (approximately \$500 in value), but only if you agree to work with us.



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Career Commitment

We are also committed to sales training and continuing your real estate training after you have received your license. We are willing to invest in your future with Coldwell Banker Residential Brokerage, and therefore, we expect you to work full time with us for one year. We will ask you to sign contracts that say that if you participate in and complete our training but continue in real estate with another firm, then you pay on your promissory note of \$420 (subject to certain exceptions and conditions as set forth in your Sponsorship Agreement, so **please read it carefully**).

Course Commitment

In order to obtain your license, the State of Utah requires you to complete a course in Real Estate Pre-licensing. If you took this course in college and it is on your transcripts you don't need to take it again. The course on Basic Real Estate Pre-licensing is offered at Coldwell Banker Sponsored Schools and takes about three weeks to complete. As soon as you have completed the course, a Certificate of Completion will be issued to you. Enrollment in Pre-licensing is necessary to apply for a state exam date and a Certificate of Completion will be required before you can be licensed.



Career Commitment

Real Estate Exam

A score of 70% is required to pass. By the time you are ready to take the State Exam all of your questions about the Exam will have been answered.

While waiting for your license, you will be given the opportunity to participate in our orientation program and to integrate with Coldwell Banker Residential Brokerage Marketing Team. This will help you get off to a good start with your new career.

Notification of Results

When you receive the results, and if you find that you did not pass, please do not be discouraged. You will need to apply for a new test date. The State of Utah will assess an additional \$66 to re-take the test. However, this will ensure that you have ample time to prepare.

When you receive notice that you passed, present your paperwork to your office manager. As soon as your application for your license has been completed and submitted to the appropriate Division of Real Estate Office, you may begin working and training with us. Welcome aboard! You are now ready to embark on a Journey To Mastery™ where you will receive the finest real estate marketing training available.



Overview of the Licensing Program

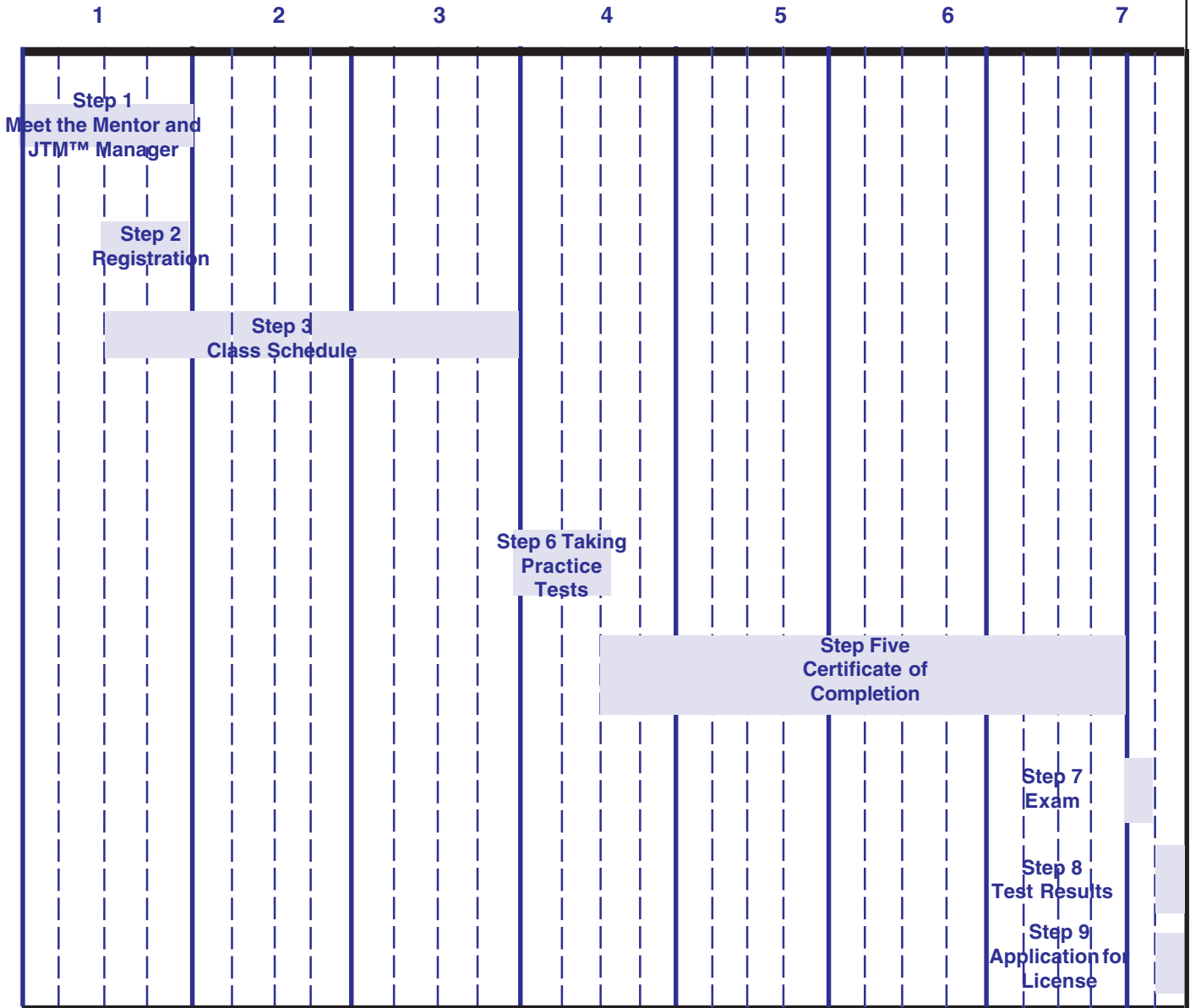
- Step One:** *Meeting with Mentor and JTM™ Manager*
- Step Two:** *Registration and Application for School*
- Step Three:** *Assignments and Class Schedule*
- Step Four:** *Practice Tests*
- Step Five:** *Certificate of Completion*
- Step Six:** *Fingerprinting and The Exam*
- Step Seven:** *The Results*
- Step Eight:** *Your Real Estate License*

*The Rung of a ladder
was never meant to rest upon,
but only to hold a man's foot long enough
to enable him to put the other somewhat higher.*
Thomas H. Huxley



Pre-License Start-up Timeline

It takes about 7 WEEKS to complete the Licensing Process.



Steps in the Enrollment and Training Process

Step One: Meeting with the Mentor and JTM™ Manager

You will meet initially with the Mentor and JTM™ Manager. During this meeting, the appropriate applications and forms will be provided and completed to begin the “in-processing” phase of your enrollment in the Real Estate Licensing Program and your affiliation with Coldwell Banker Residential Brokerage. In addition, the Sponsorship agreement must be read, understood, and executed before the certificate can be validated by the Manager. You will receive your name tag and be “briefed” on Coldwell Banker Residential Brokerage standards and expectations regarding pre-license training.

Step Two: Registration for School

A copy of All applications and certificates from the attended school, for your Real Estate Pre-licensing course, must be submitted to Coldwell Banker Residential Brokerage. At that time, you will be provided with all relevant course materials.

You will receive all relevant course materials at the pre-licensing school.

Step Three: Assignments

You will be given a calendar that will keep you on target for completing all the course material within a 2 ½ to 3 week period. You will need to be disciplined in your completion of the chapter exercises and faithfully complete your weekly assignments.

Steps in the Enrollment and Training Process



Steps in the Enrollment and Training Process

Step Four: Exam Review and Prep

Coldwell Banker Sponsored Schools offers the State Exam Review which includes a series of practice exams that are patterned after the most current State Exams. During this portion of your preparation, you will be administered several practice tests, starting with a comprehensive diagnostic exam. Your results will give you (and Coldwell Banker Residential Brokerage) an indication of what is required to successfully prepare for the State Exam.

If you receive a score of 80% or higher, you are then ready to take the State exam. If your score is lower than 80%, then you must review those areas that were incorrectly answered, and retake the exams. Each practice exam is similar to the actual State Exam in format and level of difficulty. There are between 100 and 150 multiple-choice questions covering the following areas: Utah law, national law, contract law, math, agency, and definitions. It usually requires between 45 minutes and 2 ½ hours to complete the test.

Step Five: Fingerprinting and the Exam

You will call The Pearson VUE and schedule your test date, once the school is completed. Live-Scan Fingerprinting is done at the testing center. The exam consists of 120 multiple choice questions and four hours are allowed for the entire examination. The minimum passing score is 70% on national and 70% on state. You will receive your results when the test is completed.

Step Six: The Results

Your results will be directly available when testing is completed.



Steps in the Enrollment and Training Process

Step Seven: Your Real Estate License

It's been a tough road so far, but you did it! Your accomplishments speak for themselves. Now it's time to apply for your Utah Real Estate License. Coldwell Banker will assist you in the completion of all necessary paperwork.

Step Eight: The Journey To Mastery™ Program

Congratulations! You are now ready to embark on a Journey To Mastery™. As you know, your training does not stop here. You will be participating in the most effective real estate training program available. It is called The Journey To Mastery™ Program.

The Journey To Mastery™ Program is a unique training program employed by Coldwell Banker Residential Brokerage. This program will shorten the "learning curve," enabling you to become productive and profitable early on. The method combines intensive sales training and orientation with a unique mentoring program, which has moved hundreds of sales professionals to be among the top producers.



Examination Techniques

Tips for Taking Your Real Estate Examination

The following tips are designed to insure the success of passing your Real Estate Examination. These basic guidelines will be beneficial if properly utilized.

On Your Mark . . .

Get a good night's rest. If you have your examination scheduled in the morning and you are a slow starter, drink some coffee, but do not eat a heavy meal. Try to plan on arriving for the State Examination about one hour early to avoid traffic problems and sit in your car while you look over your notes for the last time. Relax! There is no serious penalty or jail sentence if you fail. So take it easy and pass the first time.

Pace Yourself

The state examination is composed of multiple choice questions. The time for completing this examination is 4 hours. This is a little more than one hour for each 50 questions. If you answer one question per minute you are ahead of schedule. If you go much slower, you will fall behind.

Prior to Answering Questions

Questions are computer based.

Answering Questions

It is a good idea to put two columns along each edge of your scratch paper. At the top of one column put a question mark (?) and at the top of the other column mark (L&M) for lengthy and math questions. In the event you do not immediately recognize the answer to a question, put the number of the question in the ? column and go on to the next question. For the math and lengthy questions do not even read these questions,



Examination Techniques

simply mark them in the column marked (L&M). In other words, answer the difficult questions last. Make no unnecessary marks on your answer sheet and do not mark your test booklets.

Do NOT Erase Unless . . .

The single most important rule is do not change your answer unless you are absolutely sure you were wrong the first time! The most common error for most students is allowing inner voices (usually just your imagination) to convince them that their first impression was wrong. You have probably already experienced this in your practice testing; the result of changing the first and choosing the other was that your first impression was correct. Adhere to this most important rule; it could be the difference between passing and failing.

Read the Question

One of the most important guidelines both now and for your actual practice as a licensee is: READ THE QUESTION! Read the question, read it carefully to make sure you understand what is being asked.

Arithmetic

Each examination offers arithmetic problems. The course materials have prepared you to answer the arithmetic questions. The main point to be made in this regard is that there is no substitute for thinking. You should work out each question on your scratch sheet. Do not do the arithmetic in your head. Needless errors are made when we take shortcuts.

Working through each question on the scratch sheet will help to avoid careless mistakes. You are allowed to use a silent, non programmable calculator - do so! Using a calculator will help with arithmetic. Do not take a new calculator you are unfamiliar with to the examination. Take one that you have been using constantly while doing your Pre-licensing.

The best advice for taking the Examination is to simply RELAX. If you have done the work



Examination Techniques

as we suggest, you are among the best prepared students taking that examination. Knowing what you know is an all important element in your success; relaxing before and during the examination will be instrumental in becoming a licensed real estate agent.

After completing the questions in the above mentioned fashion, spend time working on the difficult questions which were initially skipped.

Don't get stuck on one question. Make sure the number on the answer sheet matches the number of the question you are answering! If you do not watch you may skip a number on the answer sheet and end up with the next ten (right) answers in the wrong line on the answer sheet, this will cost you valuable time to correct and may confuse the Scantron machine they use to correct the tests.

Common Errors

When you have completed your examination, go back and look for skipped answers. If you find one, be careful that a whole column of answers has not been marked in error. To prevent this type of error, always think of the question number with the answer. Do not think of the answer only. Be careful of a "wandering pencil" on the answering sheet.

When in Doubt . . .

Do not automatically pick "c". When you really have no idea as to the answer, try to eliminate two of the incorrect choices. When you guess, the answer is usually one of two close choices or a lengthy statement. If "c" is one of these two remaining choices, then pick "c". Having eliminated the two least likely answers, you now have a 50% chance of getting it right instead of a 25% chance.

If you run out of time, you can use the B-B-B system as a last resort. If necessary, just go down the answer sheet and mark B for every answer.

Trick Questions

Most questions require a legal response and always assume that facts presented are



Examination Techniques

proven. Superlative words such as “never,” “always,” or “must” are usually indicative of an exception. Always look for the one best answer. In some questions all of the choices could be true, but one of the choices is always true. In other questions all of the choices are wrong except for one statement that could be true. In this case the correct response is the statement that could be true. The best technique to use on most multiple-choice questions is to eliminate the wrong statements, rather than look for the right one.



REQUIRED ITEMS

Coldwell Banker Residential Brokerage Name Tag

Sponsorship Agreement

Willingness List

Foundation for Participation

Copy of Application for Enrollment

Application for Exam Date

Certificate of Completion

Test Schedule

Application for License



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Sponsorship Forms and Agreements

*"One person has enthusiasm for 30 minutes,
another for 30 days,
but it is the person who has it for 30 years
who makes a success of his life."*

Edward B. Butler

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Sponsorship Agreement

I, the undersigned (hereinafter “Licensee”), am applying to Coldwell Banker Residential Brokerage (“Coldwell Banker Residential Brokerage”) for acceptance and admission into the Sponsorship Program. The Licensee understands that this program includes sponsorship for the following training courses offered by Coldwell Banker Sponsored Schools: Basic Real Estate Pre-licensing Course and State Examination Preparation. In addition, the Licensee further understands that obtaining a real estate license is only the first step in the real estate career path as an affiliate of Coldwell Banker Residential Brokerage.

In exchange for acceptance into the Sponsorship Program, the Licensee hereby agrees to the following terms and conditions:

- A. To sign an interest bearing note in the amount of \$420.00 payable to the order of Coldwell Banker Residential Brokerage. The Licensee understands that in the event Licensee voluntary terminates affiliation with Coldwell Banker Residential Brokerage, subject to the provisions set forth in Parts D and E below, then Coldwell Banker Residential Brokerage may demand immediately payment of the full amount of the note and the entire amount will then become due and owing.
- B. To complete the required course material and to apply for my state test within 3 ½ weeks, and to obtain my real estate license within ninety (90) months. I understand that my sponsorship is subject to cancellation if I do not complete my first lesson within one (1) week of today’s date.
- C. To meet with Coldwell Banker Residential Brokerage each week for the purpose of receiving support and supervision towards licensing and my career in real estate sales.
- D. As a sponsored agent from Coldwell Banker Residential Brokerage Residential Real Estate, you are unique and have qualified for a very special program. You agree to dress for success while you are attending classes or taking tests with Pre-Licensing school or working in or around Coldwell Banker Residential Brokerage Work Environment. This means and is not limited to: **Dressing like a professional, wearing your Coldwell Banker Residential Brokerage Name Badge and making a positive image/company statement.** (We also believe you will feel better, more successful and will have a definite edge over other students you will meet.)



Sponsorship Agreement

- E. I have paid to Coldwell Banker Residential Brokerage \$420 as my advance for the costs of my state fees which include: test application fees licensing fees and fingerprinting fee. I understand this advance is nonrefundable. Upon completion of the basic Pre-licensing course, Coldwell Banker Residential Brokerage will then pay the actual costs to the State of Utah Division of Real Estate for those items. Any remaining funds will go towards paying local board fees. Licensee is responsible for any differences.
- F. The Licensee understands that after continuous affiliation with Coldwell Banker Residential Brokerage as a licensed real estate agent for twelve (12) consecutive months, successful completion of The Journey To Mastery™ Program, or until the close of escrow of the Licensee's first six real-estate transactions (whichever occurs first), the note will be forgiven and the obligation will be discharged; Coldwell Banker Residential Brokerage will refrain thereafter from taking any action to enforce the Note, including but not limited to filing a notice of default, instituting suit or claim, or contacting credit reporting agencies.
- G. In addition, this Note shall be forgiven and the obligation shall be discharged under the following circumstances:
1. Upon withdrawal from the real estate field for a period of one year and upon execution of a Covenant Not to Compete;
 2. Upon involuntary termination of affiliation with Coldwell Banker Residential Brokerage for failure to meet Coldwell Banker Residential Brokerage minimum production standards;

I have read and understand the foregoing agreement.

Date: _____
(Signature of Licensee)



Promissory Note

The undersigned maker, for value received, hereby promises to pay to the order of Coldwell Banker Residential Brokerage the sum of Four Hundred and Twenty Dollars (\$420.00).

Further, the undersigned maker, hereby promises to pay interest as specified below on the unpaid principal at a rate of 6% percent per annum. Interest will accrue at the above-specified rate beginning on _____ and continuing until said principal and interest have been fully paid.

In the event maker leaves Coldwell Banker Residential Brokerage earlier than 12 months from date license is 1st placed with Coldwell Banker Residential Brokerage then payment in full of the above-specified sum (plus any accrued interest) is due and owing on or before one (1) month from date below. Failure to pay the amount due and owing on that date will constitute a default.

The maker will be liable and consents to renewals, replacements and extensions of time for payment hereof before, at or after maturity, and waives presentment, demand and protest and the right to assert any statute of limitations. A married person who signs this note agrees that recourse may be had against his/her separate property for any obligation contained herein. If any action is instituted on this Note, the undersigned promises to pay attorney's fees in the amount determined by the court.

Date: _____

(Signature of Maker)



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Letter of Application

Please accept my application into the Licensing Sponsorship Program and for my affiliation with Coldwell Banker Residential Brokerage. I understand you are concerned about my meeting certain requirements and my responses are as follows:

1. **How do you plan to transition out of your current profession and into your new profession full time, keeping in mind that real estate is a career and requires a full-time commitment?**

RESPONSE:

2. **Because real estate is primarily a weekend business, it requires changes in your personal habits, family routines, and leisure time, how will you accommodate these changes?**

RESPONSE:



Letter of Application

3. Because of the expected changes and the impact on family, friends and social life, it is critical that you have the support of your family and significant others. Have you discussed these issues with them? What were their reactions?

RESPONSE:

4. Understanding all of these implications, do they support you in this decision? How do they plan to accommodate your schedule?

RESPONSE:

(Signature of Applicant)



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