

WEST VIRGINIA

**FOR
SALE**



**Real Estate
Examination
Program**

Candidate Handbook

September 2020





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QUESTIONS ABOUT LICENSING

Questions regarding license application or information concerning licensure requirements should be directed to:

West Virginia Real Estate Commission
300 Capitol Street, Suite 400
Charleston, WV 25301
304-558-3555
Fax: 304-558-6442
Website: rec.wv.gov



HOW TO CONTACT PSI

For inquiries and general registration information write or call:

PSI Candidate Services
18000 W. 105th St.
Olathe, KS 66061-7543
855-340-3903
Fax: 913-895-4650
Website: <http://schedule.psiexams.com>
Email: info@goAMP.com

INTRODUCTION

PSI provides a range of services to the states which use the *Real Estate Examination Program (REP)*. This booklet provides information that you will need to register for the West Virginia real estate licensing examinations. Be sure to keep the booklet after you have registered for the examination; you may wish to refer to it later.

The real estate examinations are developed through a combined effort of real estate experts and testing professionals. Real estate practitioners and educators write the questions. Experts in the fields of both real estate and testing review the questions to ensure that they are accurate in their content and representative of good question-writing procedures.

Representatives from states participating in the *PSI Real Estate Examination Program* review the questions to make certain that the content of the questions is accurate and relevant to real estate practices in their own states. Finally, all questions are revised and updated on a continual basis to reflect the current laws and practices in the changing real estate field. The examination content outline used to develop the examination is based on a job analysis and expert judgment. It reflects areas of knowledge required to perform those tasks that practicing real estate salespersons and brokers judged to be important. Real estate experts who write questions for PSI use this content outline as a guide. Thus, examinees are tested only on subjects judged by real estate brokers and salespersons as most important for beginning licensees to know.

The content outline does not include topics such as promotional skills that may be helpful to success in the industry. Since the purpose of licensure testing is to protect the consumer rather than to guarantee success in practice, the examinations focus on the knowledge you must have to protect the consumer and your ability to apply that knowledge to a consumer's particular situation. Similarly, the examinations include some technical language not used in your everyday conversations. You must learn that language to become a part of the profession and be able to explain its meaning to customers and clients.

STATEMENT OF NONDISCRIMINATION

PSI does not discriminate among candidates on the basis of age, gender, race, religion, national origin, disability or marital status.

EXAMINATION INFORMATION

The West Virginia Real Estate Licensing Examinations (Salesperson and Broker) are administered by PSI under a contract with the West Virginia Real Estate Commission.

HOW THE EXAMINATION IS ADMINISTERED

The West Virginia Real Estate Salesperson and Broker Examinations are administered by computer at PSI Test Centers in Beckley, WV; Bridgeport, WV; Dunbar, WV; Fairmont, WV; Hagerstown, MD; Cambridge, OH; and Pittsburgh, PA (see page 24). Locations and directions are also listed on PSI's website <http://schedule.psiexams.com>. The examinations are administered by appointment only Monday through Friday and Saturday depending on availability.

APPLYING FOR AN EXAMINATION

Applicants submit an application and required documentation to the West Virginia Real Estate Commission to determine their eligibility to take the licensing examination. **Contact the West Virginia Real Estate Commission office for application forms and instructions or visit the commission's website at rec.wv.gov.**

Your examination eligibility remains valid for 90 days after it has been processed and will expire without further notice at that time.

Eligibility for the examination does not imply eligibility for real estate licensure. Examination results are provided to the West Virginia Real Estate Commission to be used as one of the criteria for determining eligibility for licensure.

SCHEDULING AN EXAMINATION APPOINTMENT

AFTER YOU HAVE APPLIED WITH THE COMMISSION AND RECEIVED NOTIFICATION OF YOUR ELIGIBILITY FROM PSI, you may register for the West Virginia Real Estate Examination by one of the following methods:

1. **Online Scheduling:** Go to <http://schedule.psiexams.com> at any time and select "Begin Scheduling." Follow the simple, step-by-step instructions to choose your examination program and register for the examination.

OR



2. **Telephone Scheduling:** Call PSI at 855-340-3903 to schedule an examination appointment. This toll-free number is answered from 7:00 a.m. to 9:00 p.m. (Central Time) Monday through Thursday, 7:00 a.m. to 7:00 p.m. on Friday and 8:30 a.m. to 5:00 p.m. on Saturday.

or mail prior to being scheduled for an examination. All special arrangements will be made on an individual basis.

When you contact PSI to schedule an appointment, please be prepared to confirm a date and location for testing and to provide your name and Social Security number. Note: Your Social Security number is required for unique identification. All individuals are scheduled on a first-come, first-served basis. Refer to the following chart.

EXAMINATION FEES

BOTH National and State Salesperson	\$96
BOTH National and State Broker	\$96
State Salesperson ONLY	\$96
State Broker ONLY	\$96
National Salesperson ONLY	\$96
National Broker ONLY	\$96

If you contact PSI by 3:00 p.m. Central Time on...	Depending on availability, your examination may be scheduled beginning...
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday/Saturday
Thursday	Monday
Friday	Tuesday

Payment may be made by credit card (VISA, MasterCard, American Express or Discover), cashier's check or money order made payable to PSI Services Inc. Examination registration fees are not refundable or transferrable.

Credit card transactions that are declined will be subject to a \$25 handling fee. A certified check or money order for the amount due, including the handling fee, must be sent to PSI to cover declined credit card transactions.

You will be notified of the time to report to the Test Center. You will only be allowed to take the examination type for which you have applied; no changes in examination type will be made at the Test Center. **UNSCHEDULED CANDIDATES (WALK-INS) WILL NOT BE ADMITTED** to the Test Center.

EXAMINATION APPOINTMENT CHANGES

You may reschedule an examination appointment once at no charge online at <http://schedule.psiexams.com> or by calling PSI at 855-340-3903 at least **two business days prior to the scheduled testing session.** (See following table.)

■ Examination Reapplication

If you have allowed your examination eligibility to expire or were unsuccessful on two examination attempts, you will need to reapply through the West Virginia Real Estate Commission.

If your examination is scheduled on...	You must contact PSI by 3:00 p.m. Central Time to reschedule the examination by the previous...
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Monday
Friday/Saturday	Tuesday

■ Special Arrangements for Candidates with Disabilities

PSI is interested in ensuring that no individual with a disability is deprived of the opportunity to take the examination solely by reason of that disability. PSI will provide reasonable accommodations for candidates with disabilities.

Examinations will not be offered on the following holidays:

Please inform PSI of your need for special accommodations when making application with the West Virginia Real Estate Commission and when scheduling your examination appointment. Be prepared to provide documentation from an appropriate professional. The *Request for Special Examination Accommodations* form is located on pages 19-20.

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day (July 4)
- Labor Day
- Thanksgiving Day (and the following Friday)
- Christmas Eve Day
- Christmas Day

Candidates requesting special accommodations will be required to submit documentation of their disability by fax

MISSED APPOINTMENTS AND FORFEITURES

You will forfeit the examination fee paid to take the examination under the following circumstances. A complete examination fee is required to reapply for the examination.

- You wish to reschedule an examination but fail to contact PSI at least **two business days** prior to the scheduled testing session.
- You wish to reschedule a second time.
- You appear more than 15 minutes late for an examination.
- You fail to report for an examination appointment.
- You fail to provide the identification required and are denied admittance to the examination.

INCLEMENT WEATHER, POWER FAILURE OR EMERGENCY

In the event of inclement weather or unforeseen emergencies on the day of an examination, PSI will determine whether circumstances warrant the cancellation, and subsequent rescheduling, of an examination. The examination will usually not be rescheduled if the Test Center personnel are able to open the Test Center.

You may visit www.psonline.com/openings prior to the examination to determine if PSI has been advised that any Test Centers are closed. Every attempt is made to administer the examination as scheduled; however, should an examination be canceled at a Test Center, all scheduled candidates will receive notification following the examination regarding rescheduling or reapplication procedures.

If power to a Test Center is temporarily interrupted during an administration, your examination will be restarted. The responses provided up to the point of interruption will remain intact.

NO REFUNDS

If you fail to arrive at the Test Center on the date and time you are scheduled for examination, you will not be refunded any portion of your examination fee and must reregister by contacting PSI; examination fees may NOT be transferred to another appointment.

If you arrive more than 15 minutes late for an appointment, you will not be admitted, will forfeit your examination fee, and must reregister for the examination by contacting PSI.

PREPARING FOR THE EXAMINATION

The study and test-taking advice described here may be helpful as you prepare for the examination. Try to be objective about your individual learning needs when deciding how best to study. Plan your study schedule well in advance. Use learning techniques, such as reading or audiovisual aids. Be sure you find a quiet place to study where you will not be interrupted. We suggest you concentrate your study efforts on a few carefully chosen textbooks.

■ Test-taking Advice

1. The examination will be timed and the computer will indicate the time remaining on the screen. If you find it distracting, the time feature may be turned off during the examination. If you choose to turn off the time feature, you should pace yourself by periodically checking your progress. This will allow you to make any necessary adjustments. Remember, the more questions you answer, the better your chances of achieving a passing score. The time limit is intended to allow you to complete the entire examination by working quickly and efficiently.
2. Be sure to answer each question, even the ones for which you are uncertain. Avoid leaving any questions unanswered; this will maximize your chances of passing. It is better to guess than to leave a question unanswered; there is no penalty for guessing.

EXAMINATION CONTENT

The West Virginia Real Estate Salesperson Examination consists of two portions. Candidates taking the examination for the first time must take both portions during the same session. The time allowed for the national portion is 2½ hours and the time allowed for the state portion is 1 hour. After completing the first portion, candidates may start immediately on the second portion, or may take up to a 10-minute break, at which time the second portion will automatically start.

■ Salesperson Examination

NATIONAL SALESPERSON PORTION

The National Salesperson examination is based upon 11 major content areas. Each of the content areas is briefly described on this page, and a detailed content outline is included in the back of this handbook. In addition, the number of questions devoted to the Salesperson examination is indicated for each major content area. The National Salesperson examination is composed of 100 multiple-choice questions that are used to compute your score. In addition to the questions used to compute your score, the examination may include five questions that are being “pretested” for use in future versions of the examination. These pretest questions are not identified, and your answers to them do not affect your score.

National Salesperson Portion

Topic	Number of Questions
1. Property Ownership	8
2. Land Use Controls and Regulations	5
3. Valuation and Market Analysis	7
4. Financing	10
5. General Principles of Agency	13
6. Property Disclosures	6
7. Contracts	17
8. Leasing and Property Management	3
9. Transfer of Title	8
10. Practice of Real Estate	13
11. Real Estate Calculations	10

Please refer to the detailed content outline beginning on page 21 for more information.

STATE SALESPERSON PORTION

The West Virginia Real Estate Salesperson examination deals with topics relating particularly to West Virginia real estate license law. There are 50 multiple-choice questions on the salesperson examination. In addition to the items used to compute your score, the examination may include five items that are being “pretested” for use in future versions of these examinations. These pretest items are not identified, and your answers to them do not affect your score. The following content outline describes the topics covered by the state salesperson examination.

State Salesperson Content Outline

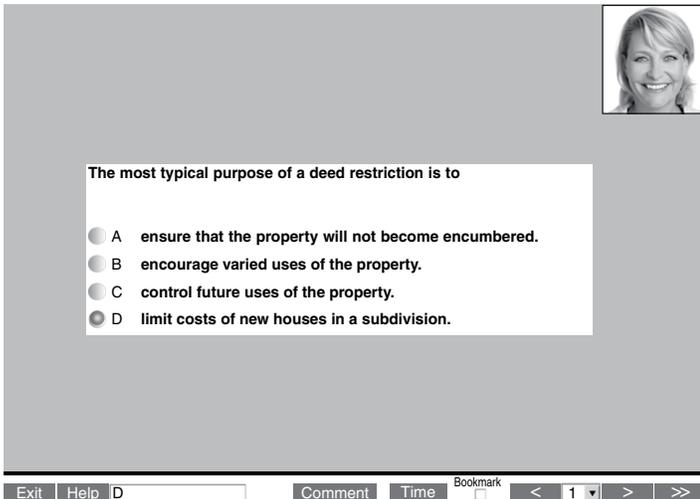
Topic	Number of Questions
1.A. Activities Requiring License; Exemptions From Licensure	5
2.A. Scope of Practice, Closing Statement, and Fees	5
3.A. Advertising Rules	3
4.A. Trust Funds	5
5.A. Refusal, Suspension or Revocation of a License	4
6.A. Penalties for Violations	5
7.A. Complaints, Investigation, Hearings, Cost of Proceedings	4
8.A. WV Fair Housing	3
9.A. Agency Relationships	3
10.A. Purpose of License Law and Regulations and Role of the Commission	2
11.A. Duties of Licensees. Duration of Existing Licenses; Transfers	8
12.A. Renewal of License	2
13.A. Continuing Professional Education	1

■ National Real Estate Salesperson Sample Examination

The Sample National Real Estate Salesperson Examination is available in web-based format. To order the online sample examination, please visit <http://schedule.psiexams.com> and click on “Begin Preparing” and Real Estate Web Tests. Two versions of the web-based Sample Examination are available. The cost of the basic version is \$15. The cost of the enhanced version that provides detailed explanations of the answers is \$25. Both are available with payment by credit card through the online store. No duplication of the sample examination is allowed. The sample examination is copyrighted by PSI.

■ Taking the Multiple-Choice Salesperson Examination

The computer monitors the time you spend on the examination. The examination will terminate if you exceed the time allowed. You may click on the “Time” box in the lower right portion of the screen to monitor your time. A digital clock indicates the time remaining for you to complete the examination. The Time feature may be turned off during the examination.



Only one examination question is presented at a time. The question number appears in the lower right portion of the screen. Choices of answers to the examination questions are identified as A, B, C or D. You must indicate your choice by either typing in the letter in the response box in the lower left portion of the computer screen or clicking on the option using the mouse. To change your answer, enter a different option by typing in the letter in the response box or by clicking on the option using the mouse. You may change your answer as many times as you wish during the examination time limit.

To move to the next question, click on the forward arrow (>) in the lower right portion of the screen. This action will move you forward through the examination question by question. If you wish to review any question, click the backward arrow (<) or use the left arrow key to move backward through the examination.

An examination question may be left unanswered for return later in the examination session. Questions may also be bookmarked for later review by clicking in the blank square to the right of the Time button. Click on the double arrows (>>) to advance to the next unanswered or bookmarked question on the examination. To identify all unanswered and bookmarked questions, repeatedly click on the double arrows (>>). When the examination is completed, the number of examination items answered is reported. If not all questions have been answered and there is time remaining, return to the examination and answer those questions. Be sure to provide an answer for each examination question before ending the examination. There is no penalty for guessing.

■ Candidate Comments

During the multiple-choice examination, you may make comments for any question by clicking on the Comment button to the left of the Time button. This opens a dialogue box where comments may be entered. Comments will be reviewed, but individual responses will not be provided.

Sample Questions

The following illustrate the type of questions used in the National Salesperson examination. These sample questions do not represent the full range of content or difficulty levels contained in the examinations. They are intended to help you become familiar with the types and formats of questions on the examination. Read each question and decide which answer is best. You may then check your answers with the answer key that follows. The answer key also shows the topic being tested; the topic refers to the content outline included in the back of this handbook.

SALESPERSON EXAMINATION SAMPLE QUESTIONS

- Baird bought two rectangular lots, each of which measures 244' x 250'. Approximately how many total acres will be in the two lots combined?
 - 2.8
 - 3.2
 - 5.6
 - 7.0
- A person has been using a property for a long time. That person's rights have been determined to supersede those of the fee simple owner. This is called which of the following?
 - escheat
 - homestead
 - eminent domain
 - adverse possession
- A property has been condemned by the city so that the land can be used to build a better approach to the municipal hospital's emergency entrance. Which of the following powers is the city exercising?
 - power of attorney
 - police power
 - eminent domain
 - escheat
- A salesperson deliberately shows a buyer homes in only one subdivision where many people of the buyer's religious faith live. Has the salesperson violated any law?
 - Yes, because a salesperson must show a prospective buyer homes in at least three different areas.
 - Yes, because a salesperson cannot discriminate on the basis of religion when showing property to a buyer.
 - No, because the salesperson's broker is responsible for any violations of law.
 - No, because there was no intent to discriminate on the basis of race or national origin.

- A licensee who works for ABC Realty obtains a listing. Two days later, the licensee begins working for XYZ Realty. Which of the following is true regarding this listing?
 - The listing is transferred to XYZ Realty.
 - The licensee is entitled to compensation when she begins working for XYZ Realty.
 - The listing remains with ABC Realty.
 - The listing is automatically terminated.

Salesperson Answer Key

Item #	Key	Topic*
1.	A	XI.A
2.	D	I.C.4
3.	C	II.A.2
4.	B	X.B.2
5.	C	V.C.1

* Refer to detailed content outline in the back of this handbook.

Broker Examination

STATE MULTIPLE-CHOICE BROKER PORTION

The West Virginia multiple-choice portion consists of 60 state questions. The multiple-choice portion contains up to five pretest questions that will not be included in your total score. You will have 90 minutes to complete the multiple-choice portion of the Broker Examination.

State Broker Multiple-Choice Content Outline

Topic	Number of Questions
1.A. Activities Requiring License; Exemptions From Licensure	3
2.A. Scope of Practice, Closing Statement, and Fees	8
3.A. Advertising Rules	3
4.A. Trust Funds	8
5.A. Refusal, Suspension or Revocation of a License	6
6.A. Penalties for Violations	5
7.A. Complaints, Investigation, Hearings, Cost of Proceedings	5
8.A. WV Fair Housing	2
9.A. Agency Relationships	4
10.A. Place of Business	2
11.A. Brokerage Operation and Management	8
12.A. Human Resources Management and Interpersonal Skills	6

■ National Broker Simulation Portion

The National Broker Examination is presented in simulation problem format and consists of 10 simulation problems. Nine of these problems will be used to compute your score. The other problem is not scored and is being pretested for future examinations.

Each simulation problem will have a designated primary issue and property type. Each section within a problem will carry a secondary topic for that section. The primary issue and property type will remain consistent throughout the simulation problem, but the secondary topic can change with each section of the problem. The distribution of issues and property types is given in the Broker Simulation Examination Content Outline.

Each problem will consist of three components: Scenario, Information Gathering (IG) sections and Decision Making (DM) sections. Each problem begins with a scenario. The scenario provides the setting and introductory client information (e.g., age, gender, presenting problem(s)).

In Information Gathering (IG) sections you are to gather all relevant information for answering the question. Read all responses before selecting the responses that you consider necessary for responding to the question. You should select all options that are appropriate at the time. If you select more or fewer answer options than are appropriate, this will adversely impact your information gathering score.

Decision Making (DM) sections provide opportunities for making judgments or decisions. These sections may be formatted in one of two ways:

1. **Single Best Option** – There may be more than one acceptable option, but one option is generally regarded most acceptable.
2. **Multiple Options** – Several options are considered appropriate. These sections address decisions in which a combination of actions is required.

In the decision making section described in 1 above, the instructions will be to 'CHOOSE ONLY ONE' option. You should not assume that your response is incorrect if you are directed to make another selection. The simulation examination format sometimes uses this direction. The multiple option type of decision making described in 2 will have instructions to 'SELECT AS MANY' options as are appropriate in the situation.

National Broker Simulation Examination Content Outline

Primary Issues:	<u># of Problems</u>
1. Agency Relationships and Property Representations	3
2. Fair Housing and Other Governmental Regulations	2
3. Handling Money	2
4. Training and Supervision of Licensees	1
Plus one primary issue varying by examination form	1
Section Topics:	
A. Agency	
B. Contracts	
C. Freehold and Leasehold	
D. Property Management	
E. Finance	
F. Government Regulations and Private Restrictions	
G. Description and Measurement	
H. Valuation	
I. Conveyance	
J. Calculations	
K. Ethical Behavior (must be incorporated in at least 4 problems)	
Property Types:	<u># of Problems</u>
1. Residential	4
2. Commercial	2
3. Property Management	1
Plus two property types varying by examination form	2

■ National Real Estate Broker Simulation Sample Examination

The National Real Estate Broker Simulation Sample Examination is available in web-based format. The sample examination includes four problems that are similar to those found on the National Broker Simulation Examination for those states using this testing format. The sample examination is purchased and taken online at the convenience of the purchaser. To order the online sample examination, please visit <http://schedule.psiexams.com> and click on "Begin Preparing" and Real Estate Web Tests. The cost of the sample examination is \$25. The sample examination is available with payment by credit card through the online store. No duplication of the sample examination is allowed. The sample examination is copyrighted by PSI.

■ Taking the Simulation Examination

Three windows appear on the screen at all times during a simulation examination (see Figure 1). The **Scenario Window** section is displayed across the top of the screen; your picture is displayed in the upper right portion of this window. Each simulation begins with a brief paragraph in this window that provides preliminary information about the situation; subsequent sections contain information about the changing situation. A scroll bar is available when necessary to view all text. Each **Scenario Window** will also provide you with specific instructions about whether to “CHOOSE ONLY ONE” response in the section or to “SELECT AS MANY” responses as appropriate to gather information.

Figure 1. Sample computerized simulation screen layout – Three windows appear on the screen at all times during a simulation examination.

The **Options Window** is displayed as the lower left portion of the screen and contains all options (choices or possible responses) from which to choose in the current section. A scroll bar is also available when necessary to view all options.

The **Simulation History Window** is displayed as the lower right portion of the screen. This window can be displayed in two formats using the button labeled “Current Section/Simulation History” located at the top of this window. When in the “Current Section” mode, the options chosen in the current section and the results for each choice are displayed in this window. When in the “Simulation History” mode, the scenarios from all previous sections as well as the options chosen and their results are displayed in the window. A scroll bar is available on the right side of this window to review previous scenarios and/or options and results.

Once you have read the scenario for each section and determined which option(s) are appropriate for selection, you can simply click the box to the left of the option to

“choose” it. Immediately, the option selected and the results for that option appear in the right-hand **Simulation History Window**. After you select or “choose” an option, **you cannot reconsider and “unselect” it, since the information from that option has been revealed.**

In sections where you are instructed to “SELECT AS MANY as you consider indicated,” you should select all of the options believed appropriate at the time and then click the “Go To Next Section” button at the bottom left of the screen to continue to the next section. A dialog box will appear requesting that you confirm your wish to continue to the next section and warning that returning to this section to make additional choices will not be possible. By selecting “Yes,” the software automatically takes you to the next section of the simulation.

In sections where you are instructed to “CHOOSE ONLY ONE unless directed to make another selection,” you should carefully review each option and then choose the one best option. A dialog box will then appear to present the results for the choice or request that you select another response in the section.

A “Help Screen” will be accessible you throughout the simulation examination to explain how to navigate through the examination.

THE DAY OF THE EXAMINATION

Your examination will be given by computer at a PSI Test Center. You do not need any computer experience or typing skills to take your examination. On the day of your examination appointment, report to the Test Center no later than your scheduled testing time. Look for signs indicating PSI Test Center Check-in. **IF YOU ARRIVE MORE THAN 15 MINUTES AFTER THE SCHEDULED TESTING TIME, YOU WILL NOT BE ADMITTED.**

■ Identification

To gain admission to the Test Center, you must present two forms of identification. The primary form must be government issued, current and include your name, signature and photograph. No form of temporary identification will be accepted. You will also be required to sign a roster for verification of identity.

- Examples of valid primary forms of identification are: driver’s license with photograph; state identification card with photograph; passport; military identification card with photograph.
- The secondary form of identification must display your name and signature for signature verification (e.g., credit card with signature, social security card with signature, employment/student ID card with signature).

- If your name on your registration is different than it appears on your identification, you must bring proof of your name change (e.g., marriage license, divorce decree or court order).

YOU MUST HAVE PROPER IDENTIFICATION TO GAIN ADMISSION TO THE TEST CENTER. Failure to provide appropriate identification at the time of the examination is considered a missed appointment. There will be no refund of your examination fee.

RULES FOR THE EXAMINATION

■ Security

PSI administration and security standards are designed to ensure all candidates are provided the same opportunity to demonstrate their abilities. The Test Center is continuously monitored by audio and video surveillance equipment for security purposes.

The following security procedures apply during the examination:

- Examinations are proprietary. No cameras, notes, tape recorders, pagers or cellular phones are allowed in the examination room. Possession of a cellular phone or other electronic devices is strictly prohibited and will result in dismissal from the examination.
- No programmable calculators are permitted. Only silent, hand-held, solar-or battery-operated calculators without paper tape-printing capabilities or alphabetic keypads, may be used. Financial calculators are allowed if they meet these specifications. Calculator malfunction during an examination does not constitute grounds for challenging examination scores or requesting additional examination time.
- No guests, visitors or family members are allowed in the examination room or reception areas.

■ Personal Belongings

No personal items, valuables or weapons should be brought to the Test Center. Only wallets and keys are permitted. Coats must be left outside the testing room. You will be provided a soft locker to store your wallet and/or keys with you in the testing room. You will not have access to these items until after the examination is completed. Please note the following items will not be allowed in the testing room except securely locked in the soft locker:

- watches
- hats
- wallets
- keys

Once you have placed everything into the soft locker, you will be asked to pull out your pockets to ensure they are

empty. If all personal items will not fit in the soft locker you will not be able to test. The site will not store any personal belongings.

If any personal items are observed in the testing room after the examination is started, you will be dismissed and the administration will be forfeited.

■ Examination Restrictions

- Pencils will be provided during check-in.
- You will be provided with one piece of scratch paper at a time to use during the examination, unless noted on the sign-in roster for a particular candidate. You must return the scratch paper to the supervisor at the completion of testing, or you will not receive your score report.
- No documents or notes of any kind may be removed from the Test Center.
- No questions concerning the content of the examination may be asked during the examination.
- Eating, drinking or smoking will not be permitted in the Test Center.
- You may take a break whenever you wish, but you will not be allowed additional time to make up for time lost during breaks.

■ Misconduct

If you engage in any of the following conduct during the examination you may be dismissed, your scores will not be reported and examination fees will not be refunded. Examples of misconduct are when you:

- create a disturbance, are abusive or otherwise uncooperative;
- display and/or use electronic communications equipment such as pagers, cellular phones;
- talk or participate in conversation with other examination candidates;
- give or receive help or are suspected of doing so;
- leave the Test Center during the administration;
- attempt to record examination questions or make notes;
- attempt to take the examination for someone else;
- are observed with personal belongings, or
- are observed with notes, books or other aids without it being noted on the roster.

■ Copyrighted Examination Questions

All examination questions are the copyrighted property of PSI. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these examination questions by any means, in whole or in part. Doing so may subject you to severe civil and criminal penalties.

■ Computer Login

After your identification has been confirmed, you will be directed to a testing carrel. You will be instructed on-screen to enter your Social Security number. Your photograph, taken before beginning the examination, will remain on-screen throughout your examination session. This photograph will also print on your score report.

■ Practice Examination

Prior to attempting the examination, you will be given the opportunity to practice taking an examination on the computer. The time you use for this practice examination is NOT counted as part of your examination time or score. When you are comfortable with the computer testing process, you may quit the practice session and begin the timed examination.

■ Timed Examination

Following the practice examination, you will begin the actual examination. Before beginning, instructions for taking the examination will be provided on-screen. The following time limits will be in effect for each examination.

<u>Examination</u>	<u>Time Allotted</u>
Salesperson National portion	2½ hours
Salesperson State portion	1 hour
Broker (WV State portion)	1½ hours
Broker (National portion - simulation)	2½ hours

FOLLOWING THE EXAMINATION

■ How Passing Scores are Determined

• Multiple-Choice Examination

The minimum score required to pass the multiple-choice portions is determined by using a process known as the Angoff method, in which subject-matter experts estimate the difficulty of each item on the examination for the “minimally competent practitioner” (MCP). These judgments are averaged to determine the minimum passing score, which represents the amount of knowledge an MCP would likely demonstrate on the examination.

• Simulation Examination

The passing score for the simulation examination is determined using a method similar to that described for multiple-choice portions. Each section in a simulation was evaluated by content experts when the problem was developed. A minimum passing level (MPL) was established for the section using the scoring weights assigned to the options in that section and represents the level of performance expected of a “minimally competent practitioner.” The overall examination has an Information Gathering (IG) MPL and a Decision Making (DM) MPL,

which represent the sums of the MPLs of all IG and DM sections on the examination.

• Equating

A statistical process called equating is used to ensure consistency in the meaning of the score required to pass an examination. If the raw passing score varies slightly between different versions (or “forms”), the level of knowledge required to achieve the passing score remains the same, thus assuring that all candidates are treated fairly.

• Scaled Scores

Scaled scores are reported to emphasize that although different forms of the examination may have slight differences in difficulty, the passing score for an examination is based on a consistent level of performance. Scaled scores are computed by setting the raw passing score equal to the scaled score required to pass. The scaled score is not the same as a percentage. The raw passing score may vary slightly between forms, depending on the difficulty of the items on the form; however, the scaled score required to pass (and the level of knowledge required to pass) does not change. This process is used to ensure fairness to all candidates.

■ Your Salesperson Examination Score Reports

After you have completed the Salesperson examination, you will be instructed to report to the testing supervisor to receive your score report. Your score report will show your result for your examination and will give diagnostic scoring information for any portion you did not pass. To be eligible to apply for a salesperson license in West Virginia, you must pass both the National and State portions within two attempts or your three-month eligibility period.

The passing score for the national portion of the examination is 70 correct answers, and the passing score for the state portion is 38 correct answers.

■ Your Broker Examination Score Reports

After you have completed the Broker examination, you will be instructed to report to the testing supervisor to receive your score report. Your score report will show your result for your examination and will give diagnostic scoring information for any portion you did not pass. To be eligible to apply for a broker license in West Virginia, you must pass both the National simulation and State multiple-choice portions of the examination within two attempts or your three-month eligibility period.

For the national simulation portion of the examination, you will score points for Information Gathering (IG) sections and for Decision Making (DM) sections. The sum of your scores on all IG sections is reported as your IG total raw

score, and the sum of your scores on all DM sections is reported as your DM total raw score. Your total raw scores must meet or exceed the MPL in both IG and DM to pass this examination.

The passing score for the state-specific multiple-choice portion of the examination is 48 correct answers.

■ Score Averaging

Your total score on Multiple-Choice Examinations is not the average of the subscores provided for each of the major content areas. Some content areas contain larger numbers of questions than others. Your total percentage score reflects the number of questions that you answered correctly divided by the total number of questions.

■ If You Pass the Examination

After you pass both sections of the licensing examination, you may apply for a license with the West Virginia Real Estate Commission by submitting the appropriate form (page 13 for salesperson license or page 15 for a broker license) included in this handbook, the required additional documentation and fees, and the original examination results reports for both portions of the exam. Candidates have three months (90 days) to apply for a license after they pass both portions of the examination. Examination results are provided to the West Virginia Real Estate Commission to be used as one of the criteria for determining eligibility for licensure.

■ If You Fail the Examination

If you do not achieve a passing score, your score report will include diagnostic scoring information. **After a second failed attempt, you will need to reapply through the West Virginia Real Estate Commission.** Contact the Commission for further information about reapplying for the examination.

If you pass one portion of the examination, you will need to wait until the next day or later to be rescheduled for the failed portion. You must pass the other portion within the three-month eligibility period determined by the Commission. If you do not pass the second portion within the eligibility period, you must submit a new application and take the full examination (both portions) until you pass all or one part of it, in which case the retention schedule starts over.

■ If You Do Not Appear for Testing

If you miss your appointment, you must reregister for another examination, forfeiting the fee for the examination that you missed and submitting the fee for the examination for which you will be scheduled. To reregister, contact PSI.

■ Duplicate Score Report

Requests for a duplicate score report must be made in writing within one year of the examination date. Complete the request form enclosed in this booklet, include a check or money order for \$25.00 per copy (made payable to PSI Services Inc.), and mail your request to PSI. Duplicate score reports will be processed and mailed within approximately five business days following receipt of the request.



**STATE OF WEST VIRGINIA
REAL ESTATE COMMISSION**

300 CAPITOL STREET, SUITE 400
CHARLESTON, WV 25301
(304) 558-3555
FAX (304) 558-6442
<www.wvrec.org>

Name: _____

Address: _____

Congratulations on passing the required real estate salesperson licensing examination/s! To apply for a license, submit this form, the original exam result reports, and the **\$75.00** license fee payable to the West Virginia Real Estate Commission. To receive your license, the required payment must be made within 3 months of sitting for the examination in order to comply with § 174-1- 4.7.

My license should be issued:

With the broker who signed my original application.

Broker's name

Company name _____ Company Number: _____
(Ask the Broker for this number)

With a different broker. The broker must complete the section below.
(Certificate of New Employing Broker)

On Inactive status. (Fee still required)

New Licensee's Signature: _____

CERTIFICATE OF NEW EMPLOYING BROKER

(Only required if you are requesting to be licensed with a broker other than your sponsoring broker)

This is to certify that I, _____, am a licensed real estate broker and that, the new licensee, is to be employed by me as a Salesperson.

Company name _____ Company Number: _____

Broker's Signature _____

Taken, subscribed and sworn to before me on this ____ day of _____, 20__.

My Commission expires

Notary Public



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REAL ESTATE COMMISSION**

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CHARLESTON, WV 25301
(304) 558-3555
FAX (304) 558-6442
<https://rec.wv.gov>

Name: _____

Address: _____

RE: Real Estate Broker's License

Congratulations on passing the required broker licensing examination/s. You are now qualified to receive a broker license. Before your license can be issued, you must supply the following information to the Commission:

1. Will you be employed as an Associate Broker?

Yes _____ No _____

If yes: Complete the Associate Broker Application, posted on the Commission's website (<http://rec.wv.gov>).

2. Will you be opening your own real estate office?

Yes _____ No _____

If yes: Complete the short (2pages) version of the Broker Application, posted on the Commission's website (<http://rec.wv.gov>).

3. Would you like to have your license issued on Inactive status? (Fee still required)

Yes _____ No _____

If you currently hold a salesperson's license, have your broker sign, date and immediately return that license to us.

Please mail the appropriate forms with the **\$150.00** license fee made payable to the West Virginia Real Estate Commission. To receive your license, the required payment must be made within 3 months of sitting for the examination in order to comply with § 174-1-4.7.

DUPLICATE SCORE REPORT REQUEST FORM FOR WEST VIRGINIA REAL ESTATE EXAMINATION

DIRECTIONS: Use this form to request a duplicate score report. Complete all requested information. This form must be received within one year of the examination date and include a check or money order payable to PSI Services Inc. for \$25.00 per copy. Duplicate score reports will be processed and mailed within approximately five business days following receipt of the request.

Name: _____ Social Security #: _____

Address: _____

_____ Daytime Phone: _____

Test Taken: Salesperson Broker Examination Date: _____ Test Center: _____

I hereby authorize PSI to send me a duplicate of my examination results.

Signature: _____ Date: _____

PSI
18000 W. 105th St.
Olathe, KS 66061-7543
855-340-3903



REQUEST FOR SPECIAL EXAMINATION ACCOMMODATIONS

If you have a disability covered by the Americans with Disabilities Act, **please complete this form and provide the Documentation of Disability-Related Needs on the next page and submit both pages with your application at least 45 days prior to your requested examination date.** The information you provide and any documentation regarding your disability and your need for accommodation in testing will be treated with strict confidentiality.

Candidate Information

Candidate ID # _____ Requested Test Center: _____

Name (Last, First, Middle Initial, Former Name)

Mailing Address

City State Zip Code

Daytime Telephone Number Email Address

Special Accommodations

I request special accommodations for the _____ examination.

Please provide (check all that apply):

- Reader
- Extended testing time (time and a half)
- Reduced distraction environment
- Please specify below if other special accommodations are needed.

Comments: _____

PLEASE READ AND SIGN:

I give my permission for my diagnosing professional to discuss with PSI staff my records and history as they relate to the requested accommodation.

Signature: _____ Date: _____

Return this form to:
PSI, 18000 W. 105th St., Olathe, KS 66061-7543, Fax 913-895-4650.
If you have questions, call Candidate Services at 855-340-3903.



DOCUMENTATION OF DISABILITY-RELATED NEEDS

Please have this section completed by an appropriate professional (education professional, physician, psychologist, psychiatrist) to ensure that PSI is able to provide the required accommodations.

Professional Documentation

I have known _____ since ____ / ____ / ____ in my capacity as a
Candidate Name Date

My Professional Title

The candidate discussed with me the nature of the examination to be administered. It is my opinion that, because of this candidate's disability described below, he/she should be accommodated by providing the special arrangements listed on the Request for Special Examination Accommodations form.

Description of Disability: _____

Signed: _____ Title: _____

Printed Name: _____

Address: _____

Telephone Number: _____ Email Address: _____

Date: _____ License # (if applicable): _____

Return this form to:
PSI, 18000 W. 105th St., Olathe, KS 66061-7543, Fax 913-895-4650.
If you have questions, call Candidate Services at 855-340-3903.

DETAILED CONTENT OUTLINE

- I. **Property ownership** (*Recall/Recognition 3; Application/Analysis 5*)
 - A. **Real versus personal property; conveyances (2)**
 - B. **Land characteristics and legal descriptions (2)**
 - 1. Types of legal descriptions; Metes and bounds, Lot and block, government survey
 - 2. Measuring structures
 - 3. Livable, rentable, and usable area
 - 4. Land Measurement
 - 5. Mineral, air, and water rights
 - C. **Encumbrances and effects on property ownership (2)**
 - 1. Liens
 - 2. Easements and licenses
 - 3. Encroachments
 - 4. Other potential encumbrances of title
 - D. **Types of ownership (2)**
 - 1. Tenants in common
 - 2. Joint tenancy
 - 3. Common- interest ownership
 - a) Timeshares
 - b) Condominiums
 - c) Co-ops
 - 4. Ownership in severalty/sole ownership
 - 5. Life Estate ownership
- II. **Land use controls and regulations** (*Recall/Recognition 2; Application/Analysis 3*)
 - A. **Government rights in land (1)**
 - 1. Property taxes and special assessments
 - 2. Eminent domain, condemnation, escheat
 - B. **Government controls (2)**
 - 1. Zoning and master plans
 - 2. Building codes
 - 3. Regulation of special land types
 - a) Flood zones
 - b) Wet lands
 - 4. Regulation of environmental hazards
 - a) Types of hazards
 - b) Abatement and mitigation
 - c) Restrictions on contaminated property
 - C. **Private controls (2)**
 - 1. Deed conditions or restrictions
 - 2. Covenants, conditions, and restrictions (CC&Rs)
 - 3. Homeowners association regulations
- III. **Valuation and market analysis** (*Recall/Recognition 3; Application/Analysis 4*)
 - A. **Appraisals (2)**
 - 1. Purpose and use of appraisals for valuation
 - 2. General steps in appraisal process
 - 3. Situations requiring appraisal by certified appraiser
 - B. **Estimating Value (3)**
 - 1. Effect of economic principles and property characteristics
 - 2. Sales or market comparison approach
 - 3. Cost approach
 - 4. Income analysis approach
- C. **Competitive/Comparative Market Analysis (2)**
 - 1. Selecting comparables
 - 2. Adjusting comparables
- IV. **Financing** (*Recall/Recognition 6; Application/Analysis 4*)
 - A. **Basic concepts and terminology (3)**
 - 1. Points
 - 2. LTV
 - 3. PMI
 - 4. Interest
 - 5. PITI
 - 6. Financing instruments (mortgage, promissory note, etc.)
 - B. **Types of loans (4)**
 - 1. Conventional loans
 - 2. FHA Insured loans
 - 3. VA guaranteed loans
 - 4. USDA/rural loan programs
 - 5. Amortized loans
 - 6. Adjustable-rate mortgage loans
 - 7. Bridge loans
 - 8. Owner financing (installment and land contract/contract for deed)
 - C. **Financing and lending (3)**
 - 1. Lending process application through closing
 - 2. Financing and credit laws and rules
 - a) Truth in lending
 - b) RESPA
 - c) Equal Credit Opportunity
 - d) CFPB/TRID rules on financing and risky loan features
 - 3. Underwriting
 - a) Debt ratios
 - b) Credit scoring
 - c) Credit history
- V. **General principles of agency** (*Recall/Recognition 4; Application/Analysis 9*)
 - A. **Agency and non-agency relationships (2)**
 - 1. Types of agents and agencies
 - 2. Other brokerage relationships (non-agents)
 - a) Transactional
 - b) Facilitators
 - B. **Agent's duties to clients (4)**
 - 1. Fiduciary responsibilities
 - 2. Traditional agency duties (COALD)
 - 3. Powers of attorney and other delegation of authority
 - C. **Creation of agency and non-agency agreements; disclosure of conflict of interest (4)**
 - 1. Agency and agency agreements
 - a) Key elements of different types of listing contracts
 - b) Key elements of buyer brokerage/tenant representation contracts
 - 2. Disclosure when acting as principal or other conflict of interest
 - D. **Responsibilities of agent to customers and third parties, including disclosure, honesty, integrity, accounting for money (2)**

E. Termination of agency (1)

1. Expiration
2. Completion/performance
3. Termination by force of law
4. Destruction of property/death of principal
5. Mutual agreement

VI. Property disclosures (*Recall/Recognition 3; Application/Analysis 3*)

A. Property condition (2)

1. Property condition that may warrant inspections and surveys
2. Proposed uses or changes in uses that should trigger inquiry about public or private land use controls

B. Environmental issues requiring disclosure (1)

C. Government disclosure requirements (LEAD) (1)

D. Material facts and defect disclosure (2)

VII. Contracts (*Recall/Recognition 7; Application/Analysis 10*)

A. General knowledge of contract law (10)

1. Requirements for validity
2. Factors affecting enforceability of contracts
3. Void, voidable, unenforceable contracts
4. Rights and obligations of parties to a contract
5. Executory and executed contracts
6. Notice, delivery and acceptance of contracts
7. Breach of contract and remedies for breach
8. Termination, rescission and cancellation of contracts
9. Electronic signature and paperless transactions
10. Bilateral vs. unilateral contracts (option agreements)

B. Contract Clauses, including amendments and addenda (1)

C. Offers/purchase agreements (4)

1. General requirements
2. When offer becomes binding
3. Contingencies
4. Time is of the essence

D. Counteroffers/multiple offers (2)

1. Counteroffers
2. Multiple offers

VIII. Leasing and Property Management (*Recall/Recognition 2; Application/Analysis 1*)

A. Basic concepts/duties of property management (0-1)

B. Lease Agreements (0-1)

1. Types of leases, e.g., percentage, gross, net, ground
2. Key elements and provisions of lease agreements

C. Landlord and tenant rights and obligations (0-1)

D. Property manager's fiduciary responsibilities (0-1)

E. ADA and Fair Housing compliance in property management (0-1)

IX. Transfer of Title (*Recall/Recognition 5; Application/Analysis 3*)

A. Title Insurance (2)

1. What is insured against
2. Title searches, title abstracts, chain of title
3. Marketable vs insurable title
4. Potential title problems and resolution

B. Deeds (2)

1. Purpose of deed, when title passes
2. Types of deeds and when used
3. Essential elements of deeds
4. Importance of recording

C. Escrow or closing; tax aspects of transferring title to real property (2)

1. Responsibilities of escrow agent
2. Prorated items
3. Closing statements/TRID disclosures
4. Estimating closing costs
5. Property and income taxes

D. Special processes (1)

1. Foreclosure
2. Short sale

E. Warranties (1)

1. Purpose of home or construction warranty programs
2. Scope of home or construction warranty programs

X. Practice of real estate (*Recall/Recognition 6; Application/Analysis 7*)

A. Trust/escrow accounts (2)

1. Purpose and definition of trust accounts, including monies held in trust accounts
2. Responsibility for trust monies, including commingling/conversion

B. Federal fair housing laws and the ADA (4)

1. Protected classes
2. Prohibited conduct (red-lining, blockbusting, steering)
3. Americans with Disabilities (ADA)
4. Exemptions

C. Advertising and technology (4)

1. Advertising practices
 - a) Truth in advertising
 - b) Fair housing issues in advertising
2. Use of technology
 - a) Requirements for confidential information
 - b) Do-Not-Call List

D. Licensee and responsibilities (2)

1. Employee
2. Independent Contractor
3. Due diligence for real estate transactions

E. Antitrust laws (1)

1. Antitrust laws and purpose
2. Antitrust violations in real estate

XI. Real estate calculations (*Application/Analysis 10*)

A. Basic math concepts (3)

1. Loan-to-value ratios
2. Discount points
3. Equity
4. Down payment/amount to be financed

B. Calculations for transactions (7)

1. Property tax calculations
2. Prorations
3. Commission and commission splits
4. Seller's proceeds of sale
5. Buyer funds needed at closing
6. Transfer fee/conveyance tax/revenue stamps
7. PITI (Principal, Interest, Taxes and Insurance) payments



REAL ESTATE REFERENCES

The references provided below are some of the available relevant written study materials for the National Salesperson and Broker Examinations. However, they are not necessarily recommended by PSI or the West Virginia Real Estate Commission. Computer software is also available from several publishing companies, but it is not listed here. Please use the most current publication.

- Armbrust, Betty J.; Bradley, Hugh H. and Armbrust, John W. Practical Real Estate Math. Thompson South-Western.
- Burgess, Russell W. Real Estate Home Inspection. Chicago: Dearborn Real Estate Education.
- Cortesi, Gerald. Mastering Real Estate Principles. Chicago: Dearborn Real Estate Education.
- Gaddy, Wade E., Jr. and Hart, Robert E. Real Estate Fundamentals. Chicago: Dearborn Real Estate Education.
- Galaty, Fillmore W.; Allaway, Wellington J. and Kyle, Robert C. Modern Real Estate Practice. Chicago: Dearborn Real Estate Education.
- Geschwender, Arlyne. Real Estate Principles and Practices. Thompson South-Western.
- Gibson, Frank; Karp, James and Klayman, Elliot. Real Estate Law. Chicago: Dearborn Real Estate Education.
- Jacobus, Charles J. Real Estate: An Introduction to the Profession. Thompson South-Western.
- Jacobus, Charles J. Real Estate Law. Thompson South-Western.
- Kyle, Robert C.; Baird, Floyd M. and Kyle, C. Donald. Property Management. Chicago: Dearborn Real Estate Education.
- Lindeman, Bruce. Real Estate Brokerage Management. Thompson South-Western.
- Palmer, Ralph. Real Estate Principles and Practices. Thompson South-Western.
- Realtors® National Marketing Institute. Real Estate Office Management: People, Functions, Systems. Chicago: Author.
- Reilly, John W. The Language of Real Estate. Chicago: Dearborn Real Estate Education.
- Shilling, James D. Real Estate. Thompson South-Western.
- Sirota, David. Essentials of Real Estate Finance. Chicago: Dearborn Real Estate Education.
- Sirota, David. Essentials of Real Estate Investment. Chicago: Dearborn Real Estate Education.
- Tamper, Ralph. Mastering Real Estate Math. Chicago: Dearborn Real Estate Education.
- Ventolo, William L., Jr. and Williams, Martha R. Fundamentals of Real Estate Appraisal. Chicago: Dearborn Real Estate Education.
- Wiedemer, John P. Real Estate Finance. Thompson South-Western.

PSI TEST CENTER LOCATIONS

■ Location 1: Beckley, WV

West Virginia University
700 A Street
Beckley, WV 25801

Directions: From I-64/I-77 take Exit 44 for W Virginia 3/Harper Road toward Beckley. From Harper Road continue straight onto Neville Street. Turn right at intersection onto South Herber Street and then take the first left on McCreery Street then turn right at second intersection onto S. Kanawha Street. Travel half a mile and turn right onto Mel Hancock Way (formerly A Street). Testing Center is located on the first floor in the Life Sciences Building. Park in Short Term Parking at the bottom of the hill.

■ Location 2: Bridgeport, WV

Robert C Byrd National Aerospace Center
1050 E Benedum Industrial Dr
Bridgeport, WV 26330

Directions: If heading North on I-79, take Exit 124, WV-279/Jerry Dove Drive Exit. Turn right onto WV-279 E and follow until the four lane ends at a stop sign (DO NOT exit this road). Turn right, at stop sign, onto US-50 W and travel approximately 0.9 miles to the crest of the hill; make a right turn onto CO Route 50/34, also marked as E Benedum Industrial Park Dr. Destination will be on the first building on the right. If heading South on I-79, take Exit 124, WV-279/Jerry Dove Drive Exit. Turn left onto WV-279 E and follow until the four lane ends at a stop sign (DO NOT exit this road). Turn right, at stop sign, onto US-50 W and travel approximately 0.9 miles to the crest of the hill; make a right turn onto CO Route 50/34, also marked as E Benedum Industrial Park Dr. Destination will be on the first building on the right.

■ Location 3: Charleston (Dunbar), WV

H&R Block Tax Office
1020 Grosscup Avenue
Dunbar, WV 25064

Directions: From I-64 E - Take exit 53 for W Virginia 25 towards Dunbar. Keep left at the fork and follow the signs for VA-25E. Turn left at 10th St then take the 3rd right onto Grosscup Ave. The H&R Block office will be on the right. From I-64 W - Take exit 53 toward W Virginia 25/Roxalana Rd/Dunbar. Turn right at 10th St. Go about a half a mile then turn right at Grosscup Ave. The H&R Block office will be on the right.

■ Location 4: Fairmont, WV

Pierpont Community & Technical College
500 Galliher Drive
Fairmont, WV 26554

Directions: From I-79 North, take exit 132 to US-250/White Hall/South Fairmont. Turn left onto US-250/White Hall Blvd. Turn left at the first light onto NASA Blvd (next to the Toyota dealership). After ¼ mile, turn right onto Galliher Drive. Make the first left into the Advanced Technology Center parking

lot. Use the Testing Center entrance (on the right side of the building when facing the main entrance). Directions from I-79 South: Take exit 132 to US-250/White Hall/South Fairmont. Turn left onto US-250/White Hall Blvd. Turn right at the first light onto NASA Blvd (next to the Toyota dealership). After ¼ mile, turn right onto Galliher Drive. Make the first left into the Advanced Technology Center parking lot. Use the Testing Center entrance (on the right side of the building when facing the main entrance).

■ Location 5: Hagerstown, MD

140 West Franklin Street, Suite A
Hagerstown, MD 21740

Directions: From I-70: Take exit 32B Hagerstown. This is US Route 40 west. Follow Route 40 for 4.1 miles to 140 W. Franklin St. It is slightly past the intersection of Jonathan and Franklin. You must turn into the church parking lot on the right before you reach 140 W. Franklin St. There are many parking spots reserved for PSI testing on that lot. You will then walk past the front of the church and into 140 W. Franklin St. Suite A is on the ground floor. No steps required to enter. From I-81: Take exit 6 US Route 40 east. Follow on Route 40 for 1.6 miles and turn left on to Jonathan St. After one block turn left on to Franklin St. Stay right and enter the church parking lot. This will come up quickly on the right. There are many parking spots reserved for PSI testing on that lot. You will walk past the front of the church and into 140 W. Franklin St. Suite A is on the ground floor. No steps required to enter.

■ Location 6: Cambridge, OH

1300 Clark St, Suite 5
Cambridge, OH 43725

Directions: From I-70 E or I-70 W merge onto I-77 N via exit 180B toward Cleveland. Take the US 22/Exit 47 toward Cambridge turning left onto Cadiz Rd/US-22. Turn right onto Brenton Rd. Turn right onto Oakland Blvd. Continue through the traffic light making a slight right onto Clark St. Turn right into the North Star Shopping Plaza. The PSI office is located about halfway into the shopping plaza. Look for the sign on the building that says Cambridge.

■ Location 7: Pittsburgh, PA

1789 South Braddock Avenue, Suite 296
Pittsburgh, PA 15218

Directions: From I-376 East go through Squirrel Hill tunnels. Exit, 77 toward Swissville. Turn slight left onto Monongahela Avenue. Turn right on South Braddock Avenue (in the Edgewood Towne Center Office Building). All candidates should report to the PSI office 30 minutes prior to the published session time, and no earlier. If candidates wish to arrive earlier, they must wait in the Security Offices designated areas on the first floor or outside of the building. The building management does not allow candidates to wait in the hallways or common areas of other floors, including our own floor.



18000 W. 105th St.
Olathe, KS 66061-7543
855-340-3903
Fax: 913-895-4651

