MICHIGAN REAL ESTATE ASSOCIATE BROKER LICENSING GUIDE

OVERVIEW:

The real estate associate broker license allows a licensee to provide real estate brokerage services as an employee or independent contractor of a real estate broker.

NOTE: The content contained below is a general overview of licensing requirements. Links to access the Occupational Code and Administrative Rules for this profession can be found at the end of this guide.

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LICENSURE REQUIREMENTS CHECKLIST

APPLICATION AND FEES

- ☐ Online Application for a Michigan Real Estate Associate Broker License - Complete all fields, answer all questions, and upload any supporting documentation.
- ☐ Online applications can be completed by visiting www.michigan.gov/miplus
- ☐ Application Fee + 3 year license fee: (Must be paid by Visa, Mastercard, American Express, or Discover credit or debit card)

  Real Estate Associate Broker New Application: $143.00

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THE FOLLOWING REQUIREMENTS APPLY TO ALL APPLICANTS

- Good Moral Character Question – I have the ability and will serve the public in a fair, honest, and open manner. If I have had a judgement of guilt in a criminal proceeding or a civil action against me, I am rehabilitated, or the substance of my former offense is not reasonably related to the occupation or profession for which I am seeking a license.

- Social Security Number (SSN) – An individual applying for licensure is required to provide his or her social security number at the time of application. If exempt under law from obtaining an SSN or you do not have an SSN, the SSN affidavit form will be required to be uploaded at the time the application is submitted.

- Embezzlement or Misappropriation of Funds Question – If you have been convicted of embezzlement or misappropriation of funds, pursuant to MCL 339.2505(2), you cannot be licensed as a Broker in this profession.

- Consent to Service of Process - Non-Michigan residents must submit a completed Consent to Service of Process form.

ADDITIONAL REQUIREMENTS FOR LICENSURE BY EXAMINATION
(These are in addition to the requirements stated above that apply to ALL applicants)

- Must be at least 18 years of age.

- Qualifying Education – Complete 90 hours of approved prelicensure education courses which includes at least 9 hours of civil rights law and equal opportunity in housing. The broker prelicensure education must be completed not more than 36 months before the date of application, unless you held an active real estate salesperson license during that period. Prelicensure classroom course credit shall be given for the following:

  - Possession of a law degree is considered equivalent to 60 clock hours of real estate education including 6 clock hours on instruction on civil rights law and fair housing law.
  - Possession of a master's degree in business administration or finance is considered equivalent to 60 clock hours of real estate education.
  - Possession of a bachelor's degree in business or finance is considered equivalent to 30 clock hours of real estate education.

- Experience – Must have 3 years of full-time experience in the business of real estate or in a field that is determined by the department to be relevant and related to the business of real estate such as: a real estate salesperson or broker; a licensed builder; a real estate investor; a land or condominium developer; an attorney, a real estate appraiser, a loan or trust officer of a federal or state-regulated depository institution; a loan or trust officer of a mortgage company; a real estate officer of a corporation; or a title insurance company officer engaged in the closing of escrow accounts and real estate closings.

- Examination – Proof of receiving a passing score on the Real Estate Broker examination administered by PSI. For exam-related questions or to schedule your exam, contact PSI at www.psiexams.com or by

calling 855-579-4635. **Applicants are NOT required to obtain pre-approval to take the Real Estate Broker examination.**

- Employing Broker Requirement – Must provide the name, license number or pending application number of the intended employing broker.
  - If you are a Principal Associate Broker, you will provide this information during the online application process.
  - If you are a Non-Principal Associate Broker, you will provide this information after your application has been approved. You will be notified by email to complete a modification to your pending application.

ADDITIONAL REQUIREMENTS FOR FOREIGN EDUCATED OR TRAINED APPLICANTS WHO RECEIVED EDUCATION OR TRAINING OUTSIDE THE UNITED STATES
(These are in addition to the requirements stated above that apply to All applicants)

- Must be at least 18 years of age.

- Qualifying Education – Complete 90 hours of approved prelicensure education courses which includes at least 9 hours of civil rights law and equal opportunity in housing. The broker prelicensure education must be completed not more than 36 months before the date of application, unless you held an active real estate salesperson license during that period. Prelicensure classroom course credit shall be given for the following:
  - Possession of a law degree is considered equivalent to 60 clock hours of real estate education including 6 clock hours on instruction on civil rights law and fair housing law.
  - Possession of a master's degree in business administration or finance is considered equivalent to 60 clock hours of real estate education.
  - Possession of a bachelor's degree in business or finance is considered equivalent to 30 clock hours of real estate education.

- Experience – Must have 3 years of full-time experience in the business of real estate or in a field that is determined by the department to be relevant and related to the business of real estate such as: a real estate salesperson or broker; a licensed builder; a real estate investor; a land or condominium developer; an attorney, a real estate appraiser, a loan or trust officer of a federal or state-regulated depository institution; a loan or trust officer of a mortgage company; a real estate officer of a corporation; or a title insurance company officer engaged in the closing of escrow accounts and real estate closings.

- Examination – Proof of receiving a passing score on the Real Estate Broker examination administered by PSI. For exam-related questions or to schedule your exam, contact PSI at www.psiexams.com or by calling 855-579-4635. **Applicants are NOT required to obtain pre-approval to take the Real Estate Broker examination.**

- Employing Broker Requirement – Must provide the name, license number or pending application number of the intended employing broker.
  - If you are a Principal Associate Broker, you will provide this information during the online application process.

- If you are a Non-Principal Associate Broker, you will provide this information after your application has been approved. You will be notified by email to complete a modification to your pending application.

ADDITIONAL REQUIREMENTS FOR THOSE APPLYING FOR RELICENSURE
(These are in addition to the requirements stated above that apply to All applicants)

- Online application can be completed by visiting www.michigan.gov/miplus and selecting MiPLUS Login. Once logged in, click on the **"Licenses"** tab, select "**Modification**" next to your license number and this will start the relicensure process.

- 3 year Michigan Real Estate Associate Broker Relicensure Application and Fee: $163.00 (Must be paid by Visa, Mastercard, American Express or Discover credit or debit card)

- Disciplinary Question – If you have unsatisfied penalties or conditions imposed by disciplinary action in this state or any other jurisdiction you will be required to submit documentation from the State in which the sanction was imposed indicating the resolution.

Applicants for relicensure whose license has been expired for less than 3 years after the expiration date of the license may relicense by completing at least 6 hours of real estate continuing education for each year and partial year that have elapsed since the expiration of his or her last license. At least 2 hours per year must involve laws, rules, and court cases regarding real estate. At least 1 hour per year must involve compliance with local, state, or federal fair housing laws.

Applicants for relicensure whose license has lapsed for 3 years or more after the expiration date of the last license must submit ONE of the following:

- Examination – Proof of receiving a passing score on the Real Estate Broker examination administered by PSI.

- Qualifying Education – Complete 90 hours of approved prelicensure education courses which includes at least 9 hours of civil rights law and equal opportunity in housing within 12 months immediately preceding the date of application.

- Continuing Education – Submit proof of completion of 6 hours of real estate continuing education for each year and partial year missed. At least 2 hours per year must involve laws, rules, and court cases regarding real estate. At least 1 hour per year must involve compliance with local, state, or federal fair housing laws.

RENEWAL REQUIREMENTS CHECKLIST

- Online Application for Michigan Real Estate Associate Broker Renewal – Must be completed by visiting **www.michigan.gov/miplus** no sooner than 90 days prior to the expiration date of current license.

- Real Estate Associate Broker Renewal Application Fee: $108.00 (Must be paid by Visa, Mastercard, American Express or Discover credit or debit card)

- Renewal Cycle: 3 years

- **Continuing Education Requirements for Michigan Real Estate Renewals**: You MUST complete the continuing education requirements BEFORE completing the online renewal application. Within each 3-year cycle, a licensee must still complete at least 18 clock hours of CE courses that involve any subjects that are relevant to the management, operation, and practice of real estate or any other subject that contributes to the professional competence of a licensee.

- A licensee must complete the following number of hours of eligible continuing education courses in each year of a license cycle:

  - Not less than 2 hours of courses that involve laws, rules, and court cases regarding real estate.
  - Not less than 1 hour of courses that involve compliance with local, state, or federal fair housing laws.
  - The remaining hours can be completed any time prior to renewing the license.

- Accept Renewal Attestation: If you have not met the continuing education requirements and cannot certify to the above statement at the time of your renewal application, you should not submit the online renewal application.

- A licensee must retain evidence acceptable to the Department that demonstrates he or she has met the CE requirements for at least 4 years after the date of that certification and must produce that evidence at the request of the Department. It is the licensee's responsibility to document the evidence to support the fulfillment of Continuing Education requirements; the Department does not maintain a record of this information.

HELPFUL RESOURCES AND FORMS

- By visiting www.michigan.gov/occupationallicense and clicking on the Real Estate Broker/Salesperson link you can access the following helpful resources and forms:

  Resources:

  - Michigan Occupational Code
  - Administrative Rules for Real Estate Brokers and Salespersons

  Forms:

  - Consent to Service of Process

- Track continuing education using CE Marketplace – The Bureau of Professional Licensing (BPL) has partnered with CE Marketplace to help licensed professionals keep track of their continuing education (CE) credits.

FREQUENTLY ASKED QUESTIONS

1. **Can I use a P.O. Box for my address?**

Salespersons and Associate Brokers can have a PO Box. Broker Companies, Individual Brokers, and Branch offices must have a physical address in Michigan.

2. Can I have an out of state address?

Salespersons and Associate Brokers can have an out-of-state address, but they must complete and submit a Consent to Service of Process form. Forms can be obtained at www.michigan.gov/realestate under the Licensing Applications and Forms section. Broker Company, Individual Brokers, and Branch offices must have a physical address in Michigan.

3. How do I transfer my license to a new employer?

Individual Broker (6504) and Principal Associate Broker (6502) licenses cannot be transferred. To submit a transfer of a Non-Principal associate license (6506) to a new employer as a Non-Principal you visit www.michigan.gov/miplus. Log into your MiPlus account, select the **"Licenses"** tab followed by "**Modification**" next to your license number, followed by Transfer or Employing Broker Notification.

4. How do I obtain a certification or letter of good standing?

Certified license verification requests must be obtained from the Michigan Board of Real Estate Brokers and Salespersons. You must submit your request via the MiPLUS system. There is a $15.00 fee for certification processing for each address you list. Please note, if you submit both a USPS mailing address and an email address for the same recipient, you will be charged $30.00 since you have requested your certification to go to two different addresses. Normal processing time for verifications being sent by email is the same day, verifications being mailed are sent the next business day. Detailed instructions on can be found on www.michigan.gov/miplus.

5. Can I make a name change online?

Yes, you may submit a name and/or address change by visiting www.michigan.gov/miplus and selecting "**Modification**" next to your license number in your MIPLUS account, followed by Real Estate Name Change. You will be required to upload proof of your legal name. Acceptable proof includes a copy of your driver's license or state issued identification card, certified marriage certificate, divorce decree or court order.

6. Are there any convictions that will keep me from getting a real estate license?

Article 25 requires an applicant to have good moral character to obtain a real estate license. Convictions are reviewed on a case-by-case basis, however MCL 339.2505 states "The department shall not issue a real estate broker's license to a new applicant who has been convicted of embezzlement or misappropriation of funds." If you are denied a license, you have the right to appeal the decision to the Board.

7. Can I hold a salesperson license and a broker license at the same time?

A salesperson shall not be licensed as a broker or associate broker while he or she holds a salesperson license.

8. My license was revoked by the Board, when can I apply for relicensure?

A person whose license has been revoked shall not apply for a new license for at least 3 years after the service of the final order.

9. What is property management?

Article 25 of the Occupational Code, Act 299 of 1980, includes the following definitions:
"Property management" means the leasing or renting, or the offering to lease or rent, of real property of others for a fee, commission, compensation, or other valuable consideration pursuant to a property management employment contract. "Property management employment contract" means the written agreement entered into between a real estate broker and client concerning the real estate broker's employment as a property manager for the client; setting forth the real estate broker's duties, responsibilities, and activities as a property manager; and setting forth the handling, management, safekeeping, investment, disbursement, and use of property management money, funds, and accounts.

11. Can I hold more than one associate broker license?

MCL 339.2509 prohibits an individual from holding more than 1 (one) non-principal associate broker license; however, an individual may hold more than 1 (one) principal associate broker license.

12. How long is my prelicensure education, exam, and application good for?

For initial licensure, the prelicensure education is valid for 36 months from the date of completion of the course.

However, if you are a licensed real estate salesperson who completed broker prelicensure, and you never allow your salesperson license to lapse, the broker prelicensure education will not expire.

For relicensure over 3 years, when choosing the option to complete prelicensure education again, the course certificates are only valid for 1 year per MCL 339.2502a.

Exam results are valid for one year from the date of passing.

Applications are valid for one year from the date of payment.

13. Where can I find a list of approved prelicensure courses for real estate?

Please visit www.michigan.gov/bpl, select **LICENSE LISTS AND REPORTS**, *then* select **Real Estate Approved Courses Report**. This will provide the most current course list in PDF file format.

14. My license was lost/stolen/destroyed, how do I get a new one?

Your employing broker will have the e-copy of your license and should be able to provide a new pocket card for no fee.

You may request a duplicate license online at www.michigan.gov/MiPlus and pay a $10.00 fee. To request a hard copy of your license you will need to log into your MIPLUS account, click on the Licenses tab, select **Modification** next to your license number followed by License Reprint Request

15. How do I file a complaint against an occupational professional?

Information on how to File a Complaint with the Bureau of Professional Licensing can be found on the Bureau of Professional Licensing's website at www.michigan.gov/bpl.