



Date of Publication: 3/18/2026

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Ohio SBCCS Certificate of Registration Number: 2359

As a matter of public policy, Aceable Inc. dba AceableAgent does not discriminate among applicants, participants, or employees on the basis of race, color, religion, ethnicity, national origin, age, sex, marital, or handicapped status. This catalog is provided to each student upon enrollment.



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Officers, Administrative Officials, and Faculty

School Administrative Official

Name	Title	Qualifications
Blake Garrett	School Director	<ul style="list-style-type: none">• CEO and President of Aceable, Inc.• BS in Management with a concentration in Accounting, Boston College

School Faculty

Name	Title	Qualifications
Laura Farrell	Course Instructor — Ohio	Teaches: <ul style="list-style-type: none">• Ohio Real Estate Law;• Ohio Real Estate Finance;• Ohio Real Estate Appraisal; and• Ohio Real Estate Principles and Practices.

Accreditations and Approvals

AceableAgent is seeking approval from the Ohio State Board of Career Colleges and Schools (SBCCS) for the Real Estate Pre-License Program.

AceableAgent offers state-regulated and approved courses to prepare students for licensing examinations and fulfills the legal requirements for real estate licensure in Ohio.



Our mission? To create and support agents in their pursuit of becoming the best in the world through superior educational programming and instructional tools. We are a team of teachers, designers, writers, engineers, customer experience heroes and those passionate about real estate who love what we do. We are the new standard for learning. We are real estate education for the 21st century. Together, we are driving education forward.

Program Information and Course Descriptions

Ohio Real Estate Salesperson Pre-Licensing Program

To begin your real estate career, you must obtain a valid Ohio Real Estate Salesperson License. To obtain a license, you must satisfy certain educational requirements, including completion of the required 100 hours of pre-licensing education, and pass the Ohio Real Estate Salesperson Licensing Exam administered by a state-approved independent test provider. When you have successfully passed the examination, you then submit your application for the Salesperson license through the Ohio Division of Real Estate and Professional Licensing.

Program Overview

- The program includes 4 core courses which combined cover the required 100 clock hours of education. Total program cost is listed in the Tuition and Fee Schedule below.
- Courses are not required to be completed in a specific order. The order in which the courses are listed below is a recommended order.
- Students will be provided a 182-day access period from Course Start to complete their education.

The Core Courses

Ohio Real Estate Appraisal — 10 Clock Hours

This course introduces the student to the practice of appraisal from the perspective of the salesperson. It covers appraisal reports and the Uniform Standards of Professional Appraisal Practice, market conditions, and the economic and physical characteristics of real estate. It teaches valuation methods such as the cost approach, the income approach, and the sales comparison approach, utilizing interactive workshops to give students hands-on practice, particularly in math.

It also covers the process for creating CMAs (with an interactive workshop), the required seller property disclosure in Ohio, inspections, salesperson disclosure requirements, and material facts relating to environmental factors and public controls. The course uses teaching

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techniques like scenarios, interactivities, workshops, interstitial assessments, videos, and open-ended questions. This course is 10 hours and is part of the four-course pre-licensing package.

Assessment: Level assessment with a minimum passing score of 70%.

Ohio Real Estate Finance — 10 Clock Hours

The Finance course explores the basics of real estate finance for the salesperson, including the primary and secondary mortgage markets, conventional and conforming loans, government-backed loans, and other types of mortgages. Students are introduced to the mechanics of qualifying for a loan, the loan application process and underwriting, qualifying ratios, appraisals and qualifying the property, mortgage structures (amortized vs. non-amortized), PITI, the purpose of the note and the security instrument, lien theory vs. title theory, and foreclosure paths.

Students learn about financial regulations like TILA, RESPA, and TRID, and learn to perform calculations like interest calculations, solving for point values, and solving for debt-to-income and payment-to-income ratios. The course uses teaching techniques like scenarios, interactivities, workshops, interstitial assessments, videos, and open-ended questions. This course is 10 hours and is part of the four-course pre-licensing package.

Assessment: Level assessment with a minimum passing score of 70%.



Ohio Real Estate Principles and Practices — 40 Clock Hours

The Principles and Practices course teaches students foundational real estate concepts like real and personal property, the bundle of rights, freehold and leasehold estates, real property ownership, trusts, private land-use controls, easements and liens, basic construction, and ethical real estate practice.

It also teaches agency practices in Ohio, including the permitted agency relationships, the role of an agent in a real estate transaction, fiduciary duties, the formation and termination of agency, agency disclosure, and listing and buyer broker agreements. The course uses teaching techniques like scenarios, interactivities, workshops, interstitial assessments, videos, and open-ended questions. This course is 40 hours and is part of the four-course pre-licensing package.

Assessment: Level assessment with a minimum passing score of 70%.

Ohio Real Estate Law — 40 Clock Hours

The Law course covers real estate license law in Ohio, including license types, licensing requirements, maintaining a license, who must be licensed, the Division of Real Estate and the Superintendent, the Real Estate Commission, reciprocal licensure, rules for brokerages, rules for trust accounts and proper handling of funds, recordkeeping rules for transaction and trust account records, rules for advertising, and misconduct and discipline.

It also addresses planning and zoning laws, public land-use controls, environmental legislation, legal land description and measurement, the acquisition and transfer of title, fair housing legislation, consumer protection laws, government oversight of the real estate industry, and tax and real estate. Finally, this course introduces the students to the basics of contract law, including contract essential elements and classifications, terminating contracts, avoiding the unauthorized practice of law, offer and acceptance, and the purchase contract. It includes an interactive contract workshop. The course uses teaching techniques like scenarios, interactivities, workshops, interstitial assessments, videos, and open-ended questions. This course is 40 hours and is part of the four-course pre-licensing package. There is a comprehensive final exam at the end of this course.

Assessment: Level assessment with a minimum passing score of 70%. Comprehensive final exam.



Course Summary

Course	Clock Hours
Ohio Real Estate Appraisal	10
Ohio Real Estate Finance	10
Ohio Real Estate Principles and Practices	40
Ohio Real Estate Law	40
Total	100

Policies and Procedures

Enrollment

Students may enroll in the program at any time by visiting the website at aceableagent.com or by calling (512) 580-7441. Enrollment is open year-round. The enrollment date is the date on which the student's payment is received and access to the course is granted.

School Calendar and Holidays

AceableAgent courses are self-paced and available online 24 hours a day, 7 days a week. Courses are on-going and available year-round, except during the following observed holidays when customer support services may be unavailable:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day



- Except for the aforementioned holidays, AceableAgent's courses and support services are on-going.

Clock Hour Conversion Policy

Fifty minutes of instructional time equals one clock hour.

Entrance, Program, and Graduation Requirements

Entrance Requirements

Minimum age is 18 years old with no minimum formal education required. The Ohio Division of Real Estate & Professional Licensing cannot issue a license to a person under 18 years of age. Students are required to have a valid social security number and government-issued identification in order to obtain a license.

Aceable, Inc. does not warrant that a student accepted for enrollment will be permitted to take the state licensing examination or, if successful in passing the state exam, that a license will be issued. All prospective students should consult the appropriate regulatory agency regarding any questions about their eligibility for licensing and to confirm this program/coursework will satisfy initial or renewal licensing or certification requirements of the agency.

The school does not guarantee the transferability of its credits to any other institution.

Program Requirements

- Complete all 100 clock hours across the four required courses.
- Achieve a minimum passing score of 70% on each level assessment.

Graduation / Completion Requirements

Successfully complete all coursework and pass all level assessments with a score of 70% or higher. Upon completion, the student will receive their score. If they have passed, the certificate of completion will be available online.

Student Leave, Absences, Tardiness, and Makeup Work

AceableAgent courses are entirely self-paced and delivered online. There are no scheduled class sessions, so traditional policies regarding leave, absences, tardiness, and makeup work do not apply. Students are responsible for managing their own study schedule and must complete all coursework within the 182-day enrollment period. Progress is saved

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automatically, and students may resume coursework at any time during their enrollment period.

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

- **Academic:** Students who fail to complete the program within the 182-day enrollment period will have their access terminated. Students who are unable to achieve a passing score of 70% on level assessments may reattempt the assessment.
- **Conduct:** Students are expected to conduct themselves as polite, mature adults. Repeated or gross breaches of this standard shall be grounds for dismissal. Students who misrepresent their identity, engage in academic dishonesty, or violate the terms of the enrollment agreement may be immediately dismissed and will forfeit all tuition and fees.
- **Attendance:** As courses are self-paced and online, there are no attendance requirements beyond completing the program within the 182-day enrollment period.

Grading System and Minimum Satisfactory Grades

AceableAgent uses the following grading system:

Score	Grade	Status
70% - 100%	Pass	Satisfactory
Below 70%	Fail	Unsatisfactory

Each course includes a level assessment. Students must achieve a minimum score of 70% on each level assessment to receive credit for that course. The Ohio Real Estate Law course also includes a comprehensive final exam, which requires a minimum score of 70%.

Students who do not achieve a passing score may reattempt the assessment.

Unsatisfactory Progress Probationary Period

Due to the self-paced, online nature of the program, AceableAgent does not utilize a formal probationary period. Students who do not achieve a passing score of 70% on a level



assessment may reattempt the assessment. Students must complete all coursework and pass all assessments within the 182-day enrollment period.

Conditions of Re-Entrance

Students who are dismissed for unsatisfactory academic progress (failure to complete within the 182-day enrollment period) may re-enroll by purchasing a new enrollment at the current tuition rate. Students dismissed for misconduct may apply for readmission; readmission is granted solely at the discretion of the School Director.

Prior Education / Transfer of Credits

AceableAgent does not guarantee the transferability of credits to any other educational institution. Transferability is up to the receiving institution unless a written agreement exists between AceableAgent and the receiving institution.

AceableAgent does not currently grant credit for previous education, training, or experience toward the Ohio Real Estate Salesperson Pre-Licensing Program. Students are required to complete all 100 clock hours of coursework.

Placement Assistance

In accordance with the policies of the school, AceableAgent does not place students with any employer during or after the completion of our licensing program.

Standards of Academic Progress for Financial Aid

AceableAgent does not participate in federal or state financial aid programs.

Institutional Scholarship and Grant Plans

AceableAgent does not offer institutional scholarship award plans or institutional grants at this time.



Tuitions, Fees, and Refund Policies

Tuition and Fee Increase Policy

The cost of the course(s) are locked at the time of enrollment up until the 182-day expiration period.

Schedule of Tuition and Fees

Item	Cost
Tuition (100 clock hours — full program)	<ul style="list-style-type: none">• Basic: \$1,099• Deluxe: \$1,399• Premium: \$1,599
Course Materials	Included
Technology Fee	Included
Certificate of Completion Fee	Included
Late Fees	None
Interest Charges	None
Laboratory Fees	N/A
Student Activity Fees	N/A
Rentals / Deposits	N/A
Total Program Cost	<ul style="list-style-type: none">• Basic: \$1,099• Deluxe: \$1,399• Premium: \$1,599

Tuition fees, unless otherwise indicated, include tuition and course materials. Tuition does not include state licensing and testing fees, which are not handled by AceableAgent.



Payment of Tuition: All course materials are included in the tuition. Tuition fees must be paid at the time of enrollment. AceableAgent makes no interest, carrying, or finance charges. Promissory notes are neither solicited nor accepted. All debit and credit cards are accepted.

Enrollment Period

The enrollment period is 182 days from Course Start (the date on which the student first enters the coursework). Course material must be completed within 182 days. Any student who fails to complete a course within 182 days after enrolling will forfeit all tuition and fees. Any student who fails to complete a licensing course within 182 days after enrolling will be ineligible for a completion certificate for that enrollment.

Certificate of Completion

At the end of a course, students will complete and pass an end-of-course level assessment. Upon completion, the student will immediately receive their score. If they have passed the assessment, the certificate of completion will be available online.

Refund Policy

Within 30 Days of Purchase

ACEABLE courses are fully refundable if the student has not started the course and the refund request is made within 30 days of purchase. If the course has been started, a **\$50 refund processing fee** will be withheld from the refund amount.

Beyond 30 Days of Purchase

If a refund request is made beyond 30 days of purchase, the following refund schedule applies based on course completion at the time of the request. **If the course has been started, a \$50 refund processing fee will also be withheld from any refund amount issued under this schedule.**

- a. A student who has not started or completes less than 15% of classes shall be obligated for twenty-five percent (25%) of the tuition.
- b. A student who completes 15% but before 25% of classes shall be obligated for fifty percent (50%) of the tuition.



- c. A student who completes 25% but before 40% of classes shall be obligated for seventy-five percent (75%) of the tuition.
- d. A student who completes 40% or more will not be entitled to a refund.

Courses that have been completed are not eligible for a refund, regardless of when the request is made.

To request a refund:

- **Credit card or Google Play** — Contact customer support at support@aceableagent.com
- **Apple iTunes** — Request the refund directly through Apple

Refunds will be processed within 7 business days.

Cancellation Policy

Five-Day Cancellation Right: STUDENT may cancel this enrollment agreement by submitting written notice to ACEABLE within five (5) calendar days of signing this agreement. Upon timely cancellation, STUDENT shall receive a full refund of all monies paid, provided the course has not been started. **If the course has been started, a \$50 refund processing fee will be withheld from the refund amount.**

Written cancellation notice may be submitted to ACEABLE via email at support@aceableagent.com or by mail to:

Aceable, Inc.

610 W. 5th St., Ste. 603

Austin, TX 78701

Such refund shall be made no later than thirty (30) days after cancellation.

Extended Cancellation Policy: In addition to the five-day cancellation right above, a refund for the course will be made to any student who cancels the enrollment contract before midnight of the thirtieth day, excluding Saturdays, Sundays, and legal holidays, after the enrollment contract is signed by the prospective student, unless the student has successfully completed the course or received a failing grade on the course examination. **If the course has been**

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started, a **\$50 refund processing fee will be withheld from the refund amount.** A student failing the personal or course validation is considered to have completed the course but failed.

Complaint Resolution Policy – Student Grievance Procedure

Any student who has a comment or complaint is invited to write or call AceableAgent. AceableAgent is approved and regulated by the State of Ohio Board of Career Colleges and Schools. Attempting to resolve any issue with the school first is strongly encouraged.

Step 1 — Contact AceableAgent:

Email: support@aceableagent.com

Phone: (512) 580-7441

Mail: Aceable, Inc., 610 W. 5th St., Ste. 603, Austin, TX 78701

Step 2 — If the issue is not resolved, contact the State Board:

Student complaints may be filed with the State of Ohio Board of Career Colleges and Schools at any time. There is a two-year statute of limitations for the Board to take action on a student complaint (from the student's last day of attendance). Complaints may be directed to:

State of Ohio Board of Career Colleges and Schools

30 East Broad Street, Suite 2481

Columbus, Ohio 43215-3414

Phone: (614) 466-2752

Toll Free: (877) 275-4219

Fax: (614) 466-2219

Email: bpsr@scr.state.oh.us

Website: <http://scr.ohio.gov/>

This policy is also described in the school's enrollment agreement, which is provided to students upon enrollment