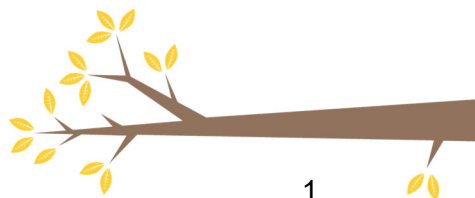


McKissock, LLC

School and Course Catalog

**Michigan
Volume 9 – February 2020**

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Contents

Contents.....	2
Administrators	3
Instructors	3
Programs	4
Appraisal Continuing Education	4
Appraisal Qualifying (Pre-Licensing) Education	6
Real Estate Continuing Education.....	7
General Information	9
Education Approval	9
Seminar Facilities	9
Equipment Used.....	9
Entry Criteria/Prerequisites, Examinations (Continuing Education)	9
Entry Criteria/Prerequisites, Examinations (Pre-Licensing/Basic Education).....	9
Certificates of Completion	9
Textbooks/Handouts	10
Attendance Policy.....	10
Refund Policy	10
Online Course Prerequisites, Fees, Records Retention, and Software Requirements.....	11
Course Prerequisites.....	11
Course Fees.....	11
Records Retention.....	11
Software Requirements.....	11
Additional Information – Classroom Presentations	11
Course Fees.....	11
System Requirements:	11
Administrative Access:	11
Software Requirements.....	11
Distance Education Course Policies and Procedures.....	12
Registration	12
Examinations	12
Support:.....	12
Interactivity	12
Completion:	13
Course Review:	13
Instructor Qualification Procedures.....	14
Purpose	14
Minimum Instructor Qualifications	14
Desirable Instructor Qualifications.....	14
Qualification Process.....	15
Feedback Process.....	16
Complaints	16



Administrators

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Erik Fortier – Senior Director – Real Estate Education

Instructors

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Programs

Appraisal Continuing Education

McKissock offers online, webinar, and on-site appraisal continuing education courses. Online courses are available 24 hours a day, seven days a week from any computer with an internet connection. On-site courses are held in various hotel facilities and convention centers. Potential customers may visit our website at www.mckissock.com and search by state and license type for a list of courses that will satisfy their specific continuing education requirements. Detailed course descriptions are available on our website.

Appraisal Continuing Education Online Courses

Course Name	Hours	Price
2020-2021 7-Hour National USPAP Update Course	7	199.99
Advanced Hotel Appraising - Full Service Hotels	7	125.99
Appraisal of Assisted Living Facilities	8	139.99
Appraisal of Fast Food Facilities	7	125.99
Appraisal of Industrial Incubators	7	125.99
Appraisal of Land Subject to Ground Leases	7	125.99
Appraisal of Owner-Occupied Commercial Properties	7	125.99
Appraisal of REO and Foreclosure Properties	7	125.99
Appraisal of Self-Storage Facilities	7	125.99
Appraising Small Apartment Properties	6	109.99
Avoiding Mortgage Fraud for Appraisers	7	125.99
Basic Hotel Appraising - Limited Service Hotels	7	125.99
Commercial Land Valuation	4	99.99
Complex Properties: The Odd Side of Appraisal	7	125.99
Divorce and Estate Appraisals: Elements of Non-Lender Work	4	99.99
Essential Elements of Disclosures and Disclaimers	5	99.99
Evaluating Today's Residential Appraisal: Reliable Review	7	125.99
Evaluations, Desktops, and Other Limited Scope Appraisals	4	99.99
Fannie Mae Appraisal Guidelines: Debunking the Myths	4	99.99
Income Approach Case Studies for Commercial Appraisal	4	99.99
Intermediate Income Approach Case Studies for Commercial Appraisers	4	99.99
Introduction to Expert Witness Testimony for Appraisers: To Do or Not to Do	4	99.99
Introduction to the Uniform Appraisal Dataset	2	39.99
Land and Site Valuation	7	125.99
Managing Appraiser Liability	6	109.99
Manufactured Home Appraisal	4	99.99
Marcellus Shale: Effects of Energy Resource Operations on Residential Property Value	3	74.99
Michigan Appraisal Law	2	39.99

New Construction Essentials: Luxury Homes	3	119.99
Relocation Appraisal and the ERC Form	6	109.99
Residential Appraisal Review and USPAP Compliance	7	125.99
Residential Construction and the Appraiser	7	125.99
Residential Property Inspection for Appraisers	7	125.99
Residential Report Writing: More Than Forms	7	125.99
Supervisor-Trainee Course for Michigan	4	99.99
Supporting Your Adjustments: Methods for Residential Appraisers	3	74.99
That's a Violation	4	99.99
The Basics of Expert Witness for Commercial Appraisers	7	125.99
The Cost Approach	7	125.99
The FHA Handbook 4000.1	7	125.99
The Fundamentals of Appraising Luxury Homes	4	150
The Income Approach: An Overview	7	125.99
The Sales Comparison Approach	7	125.99
Understanding Luxury Home Features	7	180

Appraisal Continuing Education Webinar Courses

Course Name	Hours	Price
Live Webinar: A Review of Disciplinary Cases	3	64.99
Live Webinar: Adjustment Support for Residential Appraisers	4	84.99
Live Webinar: Analyze This! Applications of Appraisal Analysis	4	84.99
Live Webinar: Appraisal Practices of Manufactured Housing	4	84.99
Live Webinar: Appraising Small Apartment Properties	4	84.99
Live Webinar: Be Compliant and Competitive with Restricted Appraisal Reports	3	64.99
Live Webinar: Expert Witness Testimony: To Do or Not to Do	4	84.99
Live Webinar: Fannie Mae Appraisal Guidelines	4	84.99
Live Webinar: Issues in Appraiser Liability	4	84.99
Live Webinar: Recognizing Mortgage Fraud and Its Effects	4	84.99
Live Webinar: REO Appraisal: Guidelines and Best Practices	4	84.99
Live Webinar: The Appraisal of 2-4 Unit Properties	4	84.99
Live Webinar: The FHA Handbook 4000.1	5	104.99
Live Webinar: Work File: Your Best Defense Against an Offense	5	104.99

Appraisal Continuing Education On-site Courses

Course Name	Hours	Price
Appraising REO Properties	4	89.99
Desktop Appraisal Assignments: An Overview	3	69.99
Documenting the Appraiser's Workfile	3	69.99
Evaluating Today's Residential Appraisal: Reliable Review	7	149.99
Exploring Appraiser Liability	7	149.99
Focus on FHA Minimum Property Requirements	4	89.99
Fundamentals of Income Property Appraisal	7	149.99
Guidelines for Fannie Mae Appraisals	5	109.99
Limited Scope Appraisals and Appraisal Reports: Staying Compliant and Competitive	3	69.99
Michigan Law	2	49.99
Mortgage Lending Appraisal Requirements: Fannie Mae and Freddie Mac	7	149.99
National USPAP Update (2020-2021)	7	149.99
Residential Property Inspection for Appraisers	7	149.99
Strange but True: Appraising Complex Residential Properties	7	149.99
That's a Violation: Appraisal Standards in the Real World	3	69.99
The Appraisal of 2-4 Unit Properties	4	89.99
The FHA Handbook 4000.1	7	149.99
Understanding Limited Service Hotels: The Basics of Hotel Appraising	7	149.99
Understanding Owner Occupied Properties: A Guide for Commercial Appraisers	7	149.99

Appraisal Qualifying (Pre-Licensing) Education

McKissock offers online appraisal qualifying (pre-licensing) education courses. Online courses are available 24 hours a day, seven days a week from any computer with an internet connection. Potential customers may visit our website at www.mckissock.com and search by state and license type for a list of courses that will satisfy their specific qualifying (pre-licensing) education requirements. Detailed course descriptions are available on our website.

Appraisal Qualifying (Pre-Licensing) Education Online Courses

Course Name	Hours	Price
2020-2021 15-hr National USPAP Course	15	299.95
Advanced Residential Applications and Case Studies	15	209.95
Appraisal Subject Matter Electives	20	279.95
Basic Appraisal Principles	30	409.95
Basic Appraisal Procedures	30	409.95
Commercial Appraisal Review - Subject Matter Elective	15	209.95
Expert Witness for Commercial Appraisers - Subject Matter Electives	15	209.95
General Appraiser Income Approach	60	779.95

General Appraiser Market Analysis Highest and Best Use	30	409.95
General Appraiser Sales Comparison Approach	30	409.95
General Appraiser Site Valuation and Cost Approach	30	409.95
General Report Writing & Case Studies	30	409.95
Residential Appraiser Site Valuation and Cost Approach	15	209.95
Residential Market Analysis and Highest & Best Use	15	209.95
Residential Report Writing and Case Studies	15	209.95
Residential Sales Comparison and Income Approaches	30	409.95
Statistics, Modeling and Finance	15	209.95

Real Estate Continuing Education

McKissock offers online real estate continuing education courses. Online courses are available 24 hours a day, seven days a week from any computer with an internet connection. Potential customers may visit our website at www.mckissock.com and search by state and license type for a list of courses that will satisfy their specific continuing education requirements. Detailed course descriptions are available on our website.

Real Estate Continuing Education Online Courses

Course Name	Hours	Price
A Day in the Life of a Buyer Agent	3	25.95
A New Look at Contract Law	3	25.95
Agency Law - A Broker's Perspective	3	25.95
Americans with Disabilities Act ADA	3	25.95
Drama and the Code of Ethics	3	25.95
Educating Homebuyers	3	25.95
Educating Sellers	2	18.95
Finding Your Focus: Niche Marketing for Real Estate	3	25.95
From Contract to Closing: A Breakdown of the Real Estate Market	2	18.95
Going Green: Elements of an Eco-friendly Home	3	25.95
Helping Buyers Narrow in on Their Dream Home	2	18.95
How to Work with Real Estate Investors - Part 1	3	25.95
How to Work with Real Estate Investors - Part 2	3	25.95
Intro to Property Management: Market Analysis, Risk Management, and Maintenance	3	25.95
Know the Code: Your Guide to the Code of Ethics	3	25.95
Lead Alert: A Guide for Property Managers	3	25.95
Managing Online Transactions (Demonstrated with dotloop)	3	25.95
Michigan Agency Law	2	18.95
Michigan Fair Housing	2	18.95
Millennials Are Changing Real Estate: Are You Ready?	4	35.95
Navigating a Hot Sellers' Market	4	35.95

Online Correspondence: Real Estate Investing: Beyond the Basics	4	35.95
Preparing a Listing Agreement: An In-Depth Look	4	35.95
Real Estate Investing: Beyond the Basics	4	35.95
Real Estate Safety: Protect Yourself and Your Clients	3	25.95
Real Estate Taxes	3	25.95
Real Estate Trust Accounts	2	18.95
Short Sales and Foreclosures	3	25.95



General Information

Education Approval

McKissock 100% Education has been approved to teach appraisal continuing education in all 50 states, as well as the US Virgin Islands. Additionally, McKissock 100% Education has been approved to teach real estate continuing education and Pre-Licensing/Upgrading education courses in many of those states. A detailed list of which courses are approved in which states is available upon request.

Seminar Facilities

McKissock 100% Education does not have a central location for instruction, but instead teaches throughout the country in various hotel facilities and convention centers. The location of the main office in which all records are kept is in Warren, PA. The sites chosen for instruction are selected on the basis of their accessibility and convenience, and the overall quality of the facility. These places of public assembly are in compliance with state guidelines.

Equipment Used

The instructors use LCD projectors and laptops, as well as a PowerPoint slide presentation designed specifically for each course, to facilitate teaching. Occasionally overhead projectors with a slide presentation are used instead of LCD projection units. Certain courses may also use computer equipment or other audio/visual equipment.

Entry Criteria/Prerequisites, Examinations (Continuing Education)

There are no restrictions as to who may attend any course given by McKissock 100% Education. There are no prerequisites to any courses. The student must have an appraisal certification (or real estate certification, if applicable) if he or she wishes to receive continuing education credit. For all of McKissock's appraisal continuing education courses, there will be no formal graded exam at the conclusion of the course unless mandated by the particular requirements of a given state.

Entry Criteria/Prerequisites, Examinations (Pre-Licensing/Basic Education)

There are no restrictions as to who may attend any course given by McKissock 100 % Education. For all of McKissock's pre-licensing and upgrade education courses, there will be a closed book final exam at the conclusion of the course. The exam must be passed by a minimum of 70%, unless state law requires a higher passing score (80% for Nevada Real Estate, 85% in Maine, 90% in Iowa). If a person fails to pass the final exam, they may opt to retake an alternate exam. Upon the second failed attempt, they may opt to take the entire course again, at no additional charge.

Certificates of Completion

For On-Line Classes

Upon receiving the completed survey, a course completion certificate will be issued to the student indicating that the student has successfully completed the distance learning course. Certificates of completion will be posted directly to the "My McKissock" account after the student has submitted the Course Evaluation form. As a back-up to ensure the student receives the certificate, our database will recognize if a student has printed their certificate from the online account. If that has not happened, a certificate will be sent via email within 2-5 days. However, if the state the

customer has requested credit for requires an original signature, then the certificate will be mailed to them within 2-5 business days.

For Classroom Classes

All certificates will be sent via email within 5-7 business days EXCEPT for the following states, which require an original signature: New York (Appraisal & Real Estate), North Carolina (Appraisal & Real Estate), and West Virginia (Real Estate Only). If the customer is requesting credit for one of these states, then their certificate will be sent via standard mail delivery within 5-7 business days.

Textbooks/Handouts

The textbooks used for each course have been designed specifically for these courses. Course handouts include various materials that might interest the student (each handout is related to the course topic) or information that the student will need in order to implement course instruction. Course textbooks and handouts are included in the registration fee for all appraisal and real estate continuing education classes. All students must possess a current copy of the Official USPAP Book for the National USPAP Update course, the National USPAP Update Equivalent course, or the National USPAP course.

Attendance Policy

McKissock 100% Education adheres to the Appraiser Qualifications Board (AQB)'s policy, which is attendance of each full classroom hour. A classroom hour is defined by the AQB as 50 minutes out of every 60-minute hour. The states of AZ, CT, DC, FL, GA, IA, KS, ME, MA, MI, MN, MS, NH, NY, OR, SC, TN, TX, and VT require 100% attendance in order for the student to receive course credit. Attendance is monitored throughout the day with attendance sheets passed out after every break. A student will not receive a course completion certificate if the attendance requirements are not met to McKissock 100% Education's satisfaction.

Refund Policy

Students may receive a full refund from McKissock 100% Education if not completely satisfied. If a student cancels at least one day before the course, he or she may receive a full refund or may choose to make up the course in another location or on another date at no charge. If a student cancels within one day of the course or does not show up for a course, he or she or may make up the course in another location or on another date at no charge. The tuition and fees paid by the applicant shall be refunded if the applicant is rejected by the school before enrollment. An application fee of not more than \$25.00 may be retained by the school if the application is denied. All tuition and fees paid by the applicant shall be refunded if requested within 3 business days after signing a contract with the school or course completion. Refunds will not be issued after 3 business days.



Online Course Prerequisites, Fees, Records Retention, and Software Requirements

Course Prerequisites

There are no course prerequisites for our courses.

Course Fees

Typically, a seven (7) hour continuing education course is \$125.95.

Typically, a fifteen (15) hour qualifying education course is \$209.95.

Typically, a thirty (30) hour qualifying education course is \$409.95.

Records Retention

Customer records are stored electronically in perpetuity. State records (course applications, course approvals, etc.) are maintained electronically as well as hard copy. All hard-copy records are kept for a minimum of 5 years at our main office location: 218 Liberty St., Warren, PA 16365.

Software Requirements

Internet connection

Internet Explorer 6.0 or above OR Mozilla Firefox

Adobe Acrobat Reader for most courses

Additional Information – Classroom Presentations

Course Fees

National USPAP Update (or Equivalent) courses: \$149.99

Official USPAP Book: \$75.00

Total Cost: \$224.99

7-8 Hour Elective Continuing Education Courses: \$149.99

5 Hour Elective Continuing Education Courses: \$109.99

4 Hour Elective Continuing Education Courses: \$89.99

3 Hour Elective Continuing Education Courses: \$49.99-\$69.99 (depending on the state)

System Requirements:

There are no system requirements specific to the students for our classroom courses.

Administrative Access:

There is no administrative access for our classroom courses.

Software Requirements

While there are no software requirements for our classroom courses, we do recommend the students bring a financial calculator with them to class.

Distance Education Course Policies and Procedures

Registration

A student may register for a free user account on our Virtual Classroom system to preview any of our online courses. At this time, they are required to create a username and password for the system, which will be used for all future online course transactions.

They may sample a predetermined number of chapters in each course prior to subscribing to the course, and the system is designed to keep track of their progress. To enroll in a course, the student may choose to pay by credit card; or they may opt to enroll by phone during normal business hours.

Examinations

Continuing Education Courses

Each course is divided into Chapters. Within each Chapter there are mini-quizzes which require a passing score to proceed through the Chapter. Additionally, there are end of Chapter quizzes which require a passing score. The combination of the mini-quizzes and end of Chapter quizzes ensures the student's comprehension of the material. The quiz questions (in all cases) are randomly chosen from a database for that section of the course, so if a user does not pass the quiz, the program lets them go back to review the section and then generates another random sample of questions with the same completion requirement. This process helps to ensure that the student understands all of the concepts covered in each section before continuing on to new material. At the end of the course, the student will be required to pass a cumulative final examination. They may review the course again and make a second attempt, but they will not get credit for the course until they successfully pass the exam. The same question bank methodology applies to the final examination.

Qualifying (Pre-License) Education Courses

Each qualifying (pre-license) education course is set up exactly the same as a standard continuing education course. However, if required by state (or federal) regulation, a live, proctored final examination may also be required for successful course completion. The proctored final examination must be passed with minimum score of 70% in most states (78% for the National USPAP Course in all states). Since this is a proctored examination, the passing score will be determined by each individual state regulatory agency's requirements, but will never be less than 70%.

Support:

Questions regarding course content or technical issues may be submitted via email to McKissock or the course instructor using the conveniently located link on the left-hand Help Tab of each course or via the "Contact Us" tab at the top of each page of our website. Students may also call our 800-number during our regular business hours, as follows, to speak with a customer service representative.

Weekdays: 8:00am - 8:00pm (Eastern Time)

Weekends: 12:00 noon - 3:30pm (Eastern Time)

Interactivity

Discussion boards, active links, interactive quizzes, exercises, case studies, and emails are established for each individual Virtual Classroom course. Students may use these resources for

help or additional information. Additional Courses Resources are also established for our online courses and can be found on the individual state webpage on www.mckissock.com.

Completion:

Once the course has been completed, a survey page will be displayed. The final survey page must be completed and submitted to us to indicate that the student has finished the course successfully. (We may also log in and view the status of all quizzes and final exams completed through our administration panel.)

This survey helps us to monitor the quality of our course and allows us to make any changes we feel are necessary to ensure that we are offering education that is consistent with the on-site classroom courses we present. Completion results are kept both in an online database and in our office at 218 Liberty Street, Warren, PA 16365 for a minimum of five (5) years. Our database records are logged to show all relevant information for each student and are backed up nightly, weekly, and monthly to ensure that we never lose information regarding student certificates, etc.

Upon receiving the completed survey and proctored exam results (if required), a course completion certificate will be issued to the student indicating that the student has successfully completed the course. Certificates of completion will be posted directly to the “My McKissock” account after the student has submitted the Course Evaluation form. However, if the state the student has requested credit for requires an original signature then the certificate will be mailed to them within 2-5 business days.

Electronic rosters may also be submitted to the individual state regulatory boards as mandated.

Course Review:

All courses will be reviewed on an annual basis. Information will be compiled from student evaluation forms and changes will be made accordingly. All students are requested to give their feedback on the overall quality of our educational offering, addressing among other issues, the knowledge and abilities of the instructor. A course-instructor evaluation is distributed to all students via the course completion form. All responses are collected via web database and email and consolidated for the permanent file for that course.

Instructor Qualification Procedures

Purpose

The purpose of this document is to outline all formal and informal minimum and desirable professional standards for instructors of appraisal, real estate and other topics, and to summarize the procedures used by McKissock 100% Education to verify these qualifications for prospective instructors. It is hoped that these written procedures will assist interested state professional regulatory bodies in their efforts to review and approve McKissock 100% Education applications, while at the same time offering a basic overview of the process for the benefit of prospective instructors.

This document is intended to reflect only the minimum procedures and standards used by McKissock 100% Education in all situations, when there is otherwise no conflict with the rules and regulations of regulatory agencies with whose approval and under whose jurisdiction a given McKissock 100% Education function is held. Integral to these procedures is an explicit acknowledgement that when these general procedures either conflict with or fall short of the rules and regulations of a relevant governing regulatory agency under whose jurisdiction a function is held, the rules and regulations of that agency shall supersede this document on all items that are otherwise inconsistent or lacking in this document.

Minimum Instructor Qualifications

As a bare formal minimum, all McKissock 100% Education instructors must meet the following three requirements:

1. Either a minimum of five years of full-time professional experience directly related to the topic being taught or a four-year college degree;
2. Professional proficiency with the topics(s) being taught, demonstrated to the satisfaction of McKissock 100% Education; and
3. Professional public speaking and teaching ability, demonstrated to the satisfaction of McKissock 100% Education.

Desirable Instructor Qualifications

The following qualifications, though not mandatory in all cases, reflect the philosophy used above and beyond our formal minimum qualifications to select exceptional individuals in the field to act as instructors. Though these guidelines are informal, they summarize the qualities that are most heavily weighted in our potential instructor interview and selection process.

1. Nationally acknowledged relevant professional designations.
2. Academic contributions to the field, above and beyond direct professional experience (For example: published articles, authored text books, course design, etc.).
3. Extensive past history of teaching experience in the industry
4. Expert-level mastery of at least one topic to be taught. In other words, though all McKissock 100% Education instructors teach several different course topics at a level of full professional proficiency, the selection process strongly favors potential instructors who also demonstrate total expertise in one core subject on which they can speak with authority.
5. Current state professional license or certification in the field being taught.
6. Exceptional professional communication skills and public speaking ability.

It is important to emphasize that though these six qualifications are the most heavily weighted issues in the instructor approval process; this list is simply an attempt to objectively describe a

fundamentally subjective process. This having been said, and acknowledging that some of these items are somewhat subjective; the vast majority of McKissock 100% Education instructors have in fact demonstrated all six of these qualifications. Ultimately however, within the restrictions of the “Minimum Instructor Qualifications” summarized on page 1, it is the subjective judgment of McKissock 100% Education that determines whether a given instructor candidate is qualified.

Qualification Process

As a highly visible national-level education provider, McKissock 100% Education is contacted by over 100 interested potential instructors annually. This section outlines the steps typically taken to identify favorable candidates and verify their qualifications and abilities prior to the offering of a teaching position.

1. All candidates are requested to submit a current resume and a letter of intent to apply for a teaching position.
2. An informal telephone screening interview is conducted between the candidate and at least one of the owners of McKissock 100% Education to determine if the candidate's stated qualifications and circumstances warrant additional consideration.
3. Favorable candidates are invited to a face-to-face interview with at least one of the owners of McKissock 100% Education.
4. All reasonable efforts are made by McKissock 100% Education to observe the candidate directly in a live teaching setting prior to the offering of a teaching position. In the event that this is not feasible, this phase may be handled after the offering of a temporary position, as described in item 6, below.
5. Once all of the above steps have been taken, and McKissock 100% Education is satisfied with the professional qualifications and abilities of the instructor, a teaching position offer may be made.
6. If the candidate has otherwise demonstrated his or her qualifications to the satisfaction of McKissock 100% Education but has not yet demonstrated teaching abilities in a live setting directly observed by McKissock 100% Education, a temporary teaching position offer may be made to give the candidate the opportunity to demonstrate teaching ability in a controlled setting.

Comments on a temporary offer

A temporary offer means that the instructor candidate has not yet demonstrated his or her teaching abilities in a live setting to the satisfaction of McKissock 100% Education, but has otherwise demonstrated the necessary qualifications. For a temporary offer, arrangements are made for the new instructor to attend and instruct classes in conjunction with another experienced McKissock 100% Education instructor. At the judgment of both instructors in attendance, the new temporary instructor will play the most aggressive role that both instructors are comfortable with, in teaching the class and administering the overall seminar. Once the temporary instructor has used this intermediate opportunity to demonstrate teaching abilities to the satisfaction of McKissock 100% Education, the temporary offer may be upgraded to a final offer, and the new instructor may then act autonomously in the on-site teaching of classes and logistical execution of other seminar details.

Feedback Process

All students are requested to give their feedback on the overall quality of our educational offering, addressing among other issues, the knowledge and abilities of the instructor. A one-page course-instructor evaluation is distributed to all students. Students may respond anonymously. All responses are collected via email and consolidated for the permanent file for that course. Prior to filing the responses away, they are reviewed and signed off by the following individuals to identify and address any issues that require additional attention:

1. The instructor of the course in question
2. All shareholders of McKissock 100% Education.
3. McKissock 100% Education 's Education Manager

It is important to note that certain state regulatory agencies have a prescribed form and procedure for this feedback process. When the educational function falls under the jurisdiction of such an agency, McKissock 100% Education may opt to follow the procedures of that agency rather than the standard procedure described above.

Complaints

Students who wish to file a complaint with the State of Michigan may do so at www.michiganps.net.