

McKissock
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Volume 2 – April 2016

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Ownership Structure for McKissock, LLC

McKissock, LLC (f/k/a McKissock, LP)		
State Organized:	Delaware	
Date Formed:	2/27/2004	
Entity Structure:	LLC	
EIN:	03-0537474	
Owned By:	Name	Percentage
	McKissock Investment Holdings	100.00%

McKissock, LLC Owner Information:

McKissock Investment Holdings, LLC
218 Liberty Street
Warren, PA 16365
800-328-2008 or 814-723-6979
Fax: 814-723-7289

Officers of McKissock Investment Holdings, LLC

Anthony Ignaczak, Chairman
Mike Duran, Chief Executive Officer & President
Richard Wileczek, Treasurer & Secretary
Timothy Billings, Vice President
Jack Walker, Vice President

McKissock, LLC

Officers:

Michael Duran, Chief Executive Officer
218 Liberty Street
Warren, PA 16365

Mike Cross, VP OF Finance
218 Liberty Street
Warren, PA 16365

Steve Mastin, Tax Matters Officer
218 Liberty Street
Warren, PA 16365

Programs

Appraisal Continuing Education

McKissock offers both online and onsite appraisal continuing education courses. Online courses are available 24 hours a day, seven days a week from any computer with an internet connection. Onsite 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

Product	Hours	Price
2016-2017 7-hour National USPAP Update Course	7	159.95
Advanced Hotel Appraising - Full Service Hotels	7	109.95
Appraisal of Assisted Living Facilities	8	119.95
Appraisal of Fast Food Facilities	7	109.95
Appraisal of Industrial Incubators	7	109.95
Appraisal of Land Subject to Ground Leases	7	109.95
Appraisal of Owner-Occupied Commercial Properties	7	109.95
Appraisal of Self-Storage Facilities	7	109.95
Appraisal of Single Tenant Distribution Centers	6	99.95
Appraisal Review for Commercial Appraisers	7	109.95
Appraising Manufactured Homes	7	109.95
Appraising Small Apartment Properties	6	99.95
Avoiding Mortgage Fraud for Appraisers	7	109.95
Basic Hotel Appraising - Limited Service Hotels	7	109.95
Cost Approach	7	109.95
Essential Elements of Disclosures and Disclaimers	5	79.95
Even Odder - More Oddball Appraisals (with Audio and Video)	7	109.95
Expert Witness for Commercial Appraisers	12	189.95
Fundamental Concepts of Analysis	7	109.95
Heating, Ventilation and Air Conditioning Systems in Green	4	69.95
Introduction to Legal Descriptions	2	39.95
Introduction to the Uniform Appraisal Dataset	2	39.95
Managing Appraiser Liability	6	99.95
Marcellus Shale: Effects of Energy Resource Operations	3	49.95
Modern Green Building Concepts	6	99.95
Nuts & Bolts of Green Building for APP (Audio/Video)	3	49.95
Relocation Appraisal and the ERC Form	6	99.95
REO and Foreclosures	5	79.95
Residential Appraisal Review	7	109.95
Residential Report Writing: More Than Forms	7	109.95
The Dirty Dozen	3	49.95
The NEW FHA Handbook 4000.1	7	109.95
The Sales Comparison Approach	7	109.95

Appraisal Continuing Education Online Courses (Cont)

Product	Hours	Price
The Thermal Shell	3	49.95
Understanding Residential Construction	7	109.95
Live Webinar: A Review of Disciplinary Cases	3	55.95
Live Webinar: Adjustments: Supported or Not Supported?	5	85.95
Live Webinar: Analyze This! Applications of Appraisal Analysis	4	69.95
Live Webinar: Expert Witness Testimony: To Do or Not to Do	4	69.95
Live Webinar: Fannie Mae Appraisal Guidelines	4	69.95
Live Webinar: Land and Site Valuation	5	85.95
Live Webinar: Reviewer's Checklist	4	69.95
Live Webinar: The New FHA Handbook 4000.1	5	85.95
Live Webinar: UAD - Up Close and Personal	3	55.95
Live Webinar: Work File: Your Best Defense Against an Offense	5	85.95

Appraisal Continuing Education Onsite Courses

Product	Hours	Price
The New FHA Handbook 4000.1	7	139.95
Expert Witness Testimony: To Do or Not to Do	7	139.95
Secondary Market Appraisal Guidelines	7	139.95
Analyze This! Applications of Appraisal Analysis	4	79.95
UAD - Up Close and Personal	3	59.95
National USPAP Update (2016-2017)	7	139.95
Reviewer's Checklist	7	139.95
The Green Guide to Appraising	7	139.95
Marcellus Shale and Appraisers	3	59.95
The New FHA Handbook 4000.1	7	139.95
Strange but True	7	139.95
Appraisers: How to Recognize and Avoid Mortgage Fraud	7	139.95
Exploring Appraiser Liability	7	139.95

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
2016-2017 15-Hour National USPAP	15	249.95
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 - SME	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 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
Residential Appraiser Site Valuation and Cost Approach	15	209.95
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

Product	Hours	Price
Liens, Taxes and Foreclosures v.2	3	29.95
Agency Law	3	29.95
National Marketing, Negotiations and Closing the Sale	3	29.95
The Power of Exchange	3	29.95
A Day in the Life of a Buyer Agent	3	29.95
Real Estate Safety: Protect Yourself During a Showing	3	29.95
Common Mistakes Every Agent Should Avoid	3	29.95
Mortgages, Loans, and Laws - How They Help Your Client	3	29.95
A New Look at Contract Law	3	29.95
Drilling Down to the Facts about Marcellus Shale	3	29.95
Short Sales and Foreclosures	3	29.95
Give Your Clients the Green Light	3	29.95
How to Work with Real Estate Investors - Part 1	3	29.95
How to Work with Real Estate Investors - Part 2	3	29.95
Getting Down to the Facts About Fair Housing	3	29.95
Know the Code: Your Guide to the Code of Ethics	3	29.95
TILA-RESPA Integrated Disclosure Rule	3	29.95
Kentucky Core Law	6	49.95
Millennials are Changing Real Estate: Are You Ready?	3	29.95
Property Management - The Next Generation	3	29.95
Social Media Marketing: Reaching and Networking the Affluent	3	29.95
The End of the Paper Trail: How to Conduct Paperless Transac	3	29.95
Crowdfunding in Real Estate	3	29.95
Using Retirement Assets to Purchase Real Estate	3	29.95
Americans with Disabilities Act ADA	3	29.95
Affordable Housing Opportunities for Low-Moderate Income Buy	4	35.95
Urbanization and the 18-Hour City	3	29.95
Uncovering The Facts About Mortgage Financing	3	29.95

General Information

Education Approval

McKissock has been approved to teach appraisal continuing education in all 50 states, as well as the US Virgin Islands. Additionally, McKissock 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 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. Or, overhead projectors may be used with a slide presentation (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 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 credits. 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 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.

Credit Allowed for Previous Education and Training

McKissock.com does not grant credit for previous education and training.

Calendar of School Holidays, Vacation Periods, and Dates of Each Term

Students have unlimited access to this online course, to work at their own pace and convenience. Our site is available 7 days a week, 24 hours a day, 52 weeks a year for courses and enrollments.. Courses can be accessed for six months from the date of registration, with courses expiring at midnight of the last day. Our office is closed in recognition for the following holidays: New Year's Day, Presidents Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Christmas Eve Day, and Christmas Day, however students still have access to their course. Emails and phone calls will be answered the next business day our office is open.

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

Refund Policy

Students may receive a full refund from McKissock 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.

Rules of Student Conduct and Conditions for Probation or Dismissal

Students are expected to complete all of their coursework. Instances of cheating or fraud will cause a student to forfeit his/her course and may be reported to the Real Estate Division. Profane language is not allowed in the Student Forum or when contacting staff or instructors.

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 \$109.95.

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 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 Tuition & Fees:

National USPAP Update (or Equivalent) courses: \$149.95

Official USPAP Book: \$70.00

Total Cost: \$209.95

7-8 Hour Elective Continuing Education Courses: \$139.95

5 Hour Elective Continuing Education Courses: \$99.95

4 Hour Elective Continuing Education Courses: \$79.95

3 Hour Elective Continuing Education Courses: \$39.95-\$59.95 (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 - 9:00pm (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 login 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 students' 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 distance-learning 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 in 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 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 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 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 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 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 Education
3. Professional public speaking and teaching ability, demonstrated to the satisfaction of McKissock.

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.
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 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 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 Education that determines whether a given instructor candidate is qualified.

QUALIFICATION PROCESS

As a highly visible national-level education provider, McKissock 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, along with 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 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 Education.
4. All reasonable efforts are made by McKissock Education to directly observe the candidate in a live teaching setting, prior to the offering of a teaching position. In the event that this is simply 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 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 Education but has not yet demonstrated teaching abilities in a live setting, directly observed by McKissock 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 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 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 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 Education.
3. McKissock 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 Education may opt to follow the procedures of that agency rather than the standard procedure described above.

Students who wish to file a complaint with the Kentucky Commission on Proprietary Education may do so at:

<http://www.kcpe.ky.gov/forms/FormtoFileaComplaint.pdf>.

Direct complaints to:

**KENTUCKY COMMISSION ON PROPRIETARY
EDUCATION**

Capital Plaza Tower, Room 323,
500 Mero Street
Frankfort, Kentucky 40601

Student Protection Fund Policy:

Existence of the Student Protection Fund: KRS 165A.450 requires each school licensed by the Kentucky Commission on Proprietary Education to contribute to a Student Protection Fund, which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program. To file a complaint against the Student Protection Fund, each person must submit a completed “Form for Claims Against the Student Protection Fund”. This form can be found on the website at

www.kcpe.ky.gov