

McKissock
218 Liberty Street
PO Box 1673
Warren, PA 16365
Tele: 800-328-2008
Fax: 814-723-3016
www.mckissock.com

Volume 4 – March 2017

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Private Occupational School Board

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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

Course Name	Hours	Price
2016-2017 7-hour National USPAP Update Course	7	159.95
A Review of Disciplinary Cases	3	49.95
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 REO and Foreclosure 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 Small Apartment Properties	6	99.95
Avoiding Mortgage Fraud for Appraisers	7	109.95
Basic Hotel Appraising - Limited Service Hotels	7	109.95
The Cost Approach	7	109.95
Divorce and Estate Appraisals: Elements of Non-Lender	4	69.95
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
Fannie Mae Appraisal Guidelines: Debunking the Myths	4	69.95
Fundamental Concepts of Analysis	7	109.95
Introduction to Expert Witness Testimony for Appraisers	4	69.95
Introduction to Legal Descriptions	2	39.95
Introduction to the Uniform Appraisal Dataset	2	39.95
Land and Site Valuation	7	109.95
Managing Appraiser Liability	6	99.95
Nuts & Bolts of Green Building for APP (Audio/Video)	3	49.95
Relocation Appraisal and the ERC Form	6	99.95
Residential Appraisal Review and USPAP Compliance	7	109.95
Residential Property Inspection for Appraisers	7	109.95
Residential Report Writing: More Than Forms	7	109.95
Supporting Your Adjustments - Methods for Residential Appraisers	3	49.95

Appraisal Continuing Education Online Courses (Cont)

Course Name	Hours	Price
The Dirty Dozen	3	49.95
The FHA Handbook 4000.1	7	109.95
The Income Approach: An Overview	7	109.95
The Sales Comparison Approach	7	109.95
Understanding Residential Construction	7	109.95
Workfile Documentation for Appraisers	4	69.95
Live Webinar: A Review of Disciplinary Cases	3	55.95
Live Webinar: Analyze This! Applications of Appraisal Analysis	4	75.95
Live Webinar: Fannie Mae Appraisal Guidelines	4	75.95
Live Webinar: Expert Witness Testimony: To Do or Not to Do	4	75.95
Live Webinar: Appraisal Practices of Manufactured Housing	4	75.95
Live Webinar: Recognizing Mortgage Fraud and It's Effects	4	75.95
Live Webinar: Issues in Appraiser Liability	4	75.95
Live Webinar: Adjustment Support for Residential Appraisers	4	75.95
Live Webinar: Workfile: Your Best Defense Against an Offense	5	85.95
Live Webinar: The FHA Handbook 4000.1	5	85.95
Live Webinar: Adjustments: Supported or Not Supported?	5	85.95

Appraisal Continuing Education Onsite Courses

Course Name	Hours	Price
The New FHA Handbook 4000.1	7	139.95
Valuing Vacant Land and Sites	4	79.95
Appraisal of Assisted Living Facilities	4	79.95
Strange but True: Appraising Complex Residential Properties	7	139.95
Self-Storage Appraisal: Understanding the Valuation Process	7	139.95
National USPAP Update (2016-2017)	7	139.95
Appraisers: How to Recognize and Avoid Mortgage Fraud	7	139.95
Exploring Appraiser Liability	7	139.95
Support Your Adjustments: Techniques for Residential Appraisers	4	79.95
Understanding Owner Occupied Properties: A Guide for Commercial Appraisers	7	139.95
Understanding Limited Service Hotels: The Basics of Hotel Appraising	7	139.95
That's a Violation: Appraisal Standards in the Real World	3	59.95

Appraisal Qualifying (Pre-Licensing) Education

McKissock offers online appraisal qualifying (pre-licensing) education courses. The objective of these courses is to provide the student with the necessary foundation to become a Real Estate Appraiser.

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

Class Name	Hours	Price
2017 Annual Commission Update Course	4	35.95
A Day in the Life of a Buyer Agent	3	25.95
A Home Buyer's Guide to Credit Scores	2	17.95
A New Look at Contract Law	3	25.95
Affordable Housing Opportunities for Low-Moderate Income Buy	4	35.95
Agency Law	4	35.95
Americans with Disabilities Act ADA	3	25.95
Fair Housing	4	35.95
Fracking: How to Represent a Client & Protect their Mineral	3	25.95
From Contract to Closing: A Breakdown of the RE Market	2	17.95
Going Green: Elements of an Eco-friendly Home	3	25.95
How is the Legalization of Marijuana Affecting the Real Esta	3	25.95
How Technology Can Ruin Your Real Estate Business	3	25.95
How to Work with Real Estate Investors - Part 1	3	25.95
How to Work with Real Estate Investors - Part 2	3	25.95
It's High Tide you Got the Facts about Homeowner's Flood Ins	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
Liens, Taxes and Foreclosures	3	25.95
Millennials are Changing Real Estate: Are You Ready?	4	35.95
Navigating a Hot Sellers' Market	3	25.95
Preparing a Listing Agreement: An In-Depth Look	4	35.95
Property Management - The Next Generation	3	25.95
Real Estate Investing: Beyond the Basics	4	35.95
Real Estate Safety: Protect Yourself and Your Clients	3	25.95
Real Estate Trust Accounts	2	17.95
Short Sales and Foreclosures	3	25.95
Social Media Marketing: Reaching and Networking the Affluent	3	25.95
Technology, Relationships, and the Digital Consumer	4	35.95
The Basics of Land Management	3	25.95
The Dirty Dozen	3	25.95
The End of the Paper Trail: How to Conduct Paperless Transac	3	25.95
The New FHA Handbook for Real Estate Professionals	4	35.95
The Nuts and Bolts of Commercial Real Estate	4	35.95
The Power of Exchange	3	25.95
The Property Management Primer	3	25.95
The Secrets of Residential Investing	4	35.95

Real Estate Continuing Education Online Courses (Cont)

Class Name	Hours	Price
TILA-RESPA Integrated Disclosure Rule	3	25.95
Uncovering The Facts About Mortgage Financing	3	25.95
Urbanization and the 18-Hour City	3	25.95
Using Retirement Assets to Purchase Real Estate	3	25.95
What Everyone Should Know About Their Credit History	2	17.95

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. McKissock does not guarantee the transferability of credits to any other institution unless there is a written agreement with another institution.

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.

Job Placement

McKissock does not offer job placement.

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

Attendance is not measured by when and how often the student logs-in. Attendance is measured by successful completion of the course assessments and complete progress through the course material.

Standards of Progress

As this is a self-study internet course, there is not a schedule of progress that students must adhere to. Once registered, a student’s course is available for 6 months. Students have the ability to work at their own pace and complete their course at any time in that 6 month period. If a student is unable to complete the course in that period of time, course extensions are available to continue work in the course.

Absences

As this is a self-study internet course, there is no way to have “missed sessions” or absences. Once registered, a student’s course is available for 6 months. Students have the ability to work at their own pace and complete their course at any time in that 6 month period. Course extensions are available, if needed.

You must complete progress through the first module in order to move to the next.

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. The Director of Education may temporarily suspend students whose conduct is disruptive or unacceptable to the academic setting. After appropriate counseling, students who demonstrate a genuine desire to learn and conform to school standards of conduct, may be allowed to resume attendance. The director will review each case and decide upon re-admittance.

Postponement of Start Date

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth:

- a. Whether the postponement is for the convenience of the school or the student, and;
- b. A deadline for the new start date, beyond which the start date will not be postponed.

If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

Refund Policy

Students not accepted to the school are entitled to all moneys paid. Students who cancel this contract by notifying the school within three (3) business days are entitled to a full refund of all tuition and fees paid. Students, who withdraw after three (3) business days, but before commencement of classes, are entitled to a full refund of all tuition and fees paid except the maximum cancellation charge of \$150.00 or 25% of the contract price, whichever is less. In the case of students withdrawing after commencement of classes, the school will retain a cancellation charge plus a percentage of tuition and fees, which is based on the percentage of contact hours or lessons completed, as described in the table below. The refund is based on the official date of termination or withdrawal.

Refund Table

Student is entitled to upon withdrawal/termination	<i>Refund</i>
Within first 10% of program	90% less cancellation charge
After 10% but within first 25% of program	75% less cancellation charge
After 25% but within first 50% of program	50% less cancellation charge
After 50% but within first 75% of program	25% less cancellation charge
After 75% if paid in full, cancellation charge is not applicable]	NO Refund

1. The student may cancel this contract at any time prior to midnight of the third business day after signing this contract.
2. All refunds will be made within 30 days from the date of termination. The official date of termination or withdrawal of a student shall be determined in the following manner:
 - a. The date on which the school receives written notice of the student's intention to discontinue the training program; or
 - b. The date on which the student violates published school policy, which provides for termination.
 - c. Should a student fail to return from an excused leave of absence, the effective date of termination for a student on an extended leave of absence or a leave of absence is the earlier of the date the school determines the student is not returning or the day following the expected return date.
3. The student will receive a full refund of tuition and fees paid if the school discontinues a Program/Stand Alone course within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation.
4. The policy for granting credit for previous training shall not impact the refund policy.

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.

*Course fees are subject to change. Please visit our website at www.mckissock.com to view current pricing information.

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 6 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: \$139.95

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.

Grading Systems and Criteria

Examinations:

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. (All quiz and final examination grades are given at time of assessment, passing score varies per course).

Qualifying (Pre-License) Education Courses:

To complete this course and receive a Completion Certificate, students must successfully complete the following requirements: Read all units and pass unit quizzes, and pass the Proctored Course Final Exam.

The proctored final examination must be passed with a score of 70% or above in most states (72% 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%. Final grade reports on proctored exams will be issued a pass/fail grade. (Should student fail a course or board they can contact McKissock to be re-enrolled at no extra cost).

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 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.

Student Grievance Procedure

While McKissock Education is committed to conducting all activities in strict conformance with accreditation agencies and regulatory boards, we recognize that occasional issues may arise which require intervention. The monitoring and assessment of compliance with these standards will be responsibility of the President of McKissock Education and members of the regulatory compliance division.

Grievances must be filed in writing, via email or postal mail, to the President of McKissock Education. The grievance must state the title of the course and specific details of the reason for the grievance. The President of McKissock Education, in consultation with all parties involved, will evaluate the nature of the complaint. The complainant will receive a decision regarding the grievance within 10 working days.

You may file a complaint by postal mail or email.

Email: mckstateadmin@mckissock.com

Mailing Address: McKissock Education
P.O. Box 1673
Warren, PA 16365

Student Complaints

Attempting to resolve any issue with the School first is strongly encouraged. Student Complaints may be brought to the attention of the Division of Private Occupational Schools online at <http://highered.colorado.gov/dpos>, 303-862-3001. There is a two-year statute of limitations from the student's last date of attendance for the Division to take action on a student complaint.

Disclaimer: Potential students are advised to check with the appropriate Colorado Regulatory Agencies to confirm that completion of courses offered by McKissock will satisfy the requirements for initial or renewal education.