

**Course Syllabi**  
**RELE 1219 Real Estate Finance**

SEMESTER: Spring 2019  
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CLASS TIME: 5:30-7:20 PM Wednesday  
CLASSROOM: LBC 121

**COURSE DESCRIPTION:** This course is an overview of the monetary systems, primary and secondary money markets, sources of mortgage loans, federal government programs, loan application, processes and procedures, closing cost, alternative financial instruments, equal credit opportunity laws affecting mortgage lending, and the state housing agency.

**COURSE OBJECTIVES:** The student will discuss various types of financing with clients and customers; explain the function of the primary and secondary money markets; list the types of lenders and explain the types of loans they provide; qualify the buyer and the property using lender guidelines; and calculate net sheets for both parties in a real estate transaction.

**TEXTBOOKS AND MATERIALS:** Students will need a copy of the book, Essentials of Real Estate Finance, by David Sirota, 15<sup>th</sup> edition. ISBN: 9781475462074. Please verify that the books purchased are the correct edition.

**GRADING:** Late assignments will not be accepted without prior approval (before the due date) and only for good cause. Grade equivalents: 90 to 100% = A; 80 to 89% = B; 70 to 79% = C; 60 to 69% = D; below 60% = F.

Exam 1	35%
Exam 2 (Comprehensive)	35%
Financial Markets Paper	<u>30%</u>
	100%

**EXAMINATION POLICY:** There will be two examinations, including a comprehensive final examination. Exams will be composed of objective (multiple choice and true/false) questions. The final examinations will be composed of essay, multiple choice, and true/false questions.

**ASSIGNMENTS:** Students are expected to attend class having previously read the assigned chapters and having completed all of the required assignments. Students should be prepared to discuss the readings assigned.

**ATTENDANCE:** Students are expected to regularly and timely attend class. Excessive absences (more than 3), or cases of extreme tardiness may result in the student being dropped from the course without notice. Each tardy of 10 or more minutes will count as .5 of an absence. Upon the third full absence you will be dropped. Upon missing the third class period, I will initiate the drop no questions asked. Due to the large quantity of information covered and us meeting once weekly, students are encouraged to attend each meeting.

**CLASSROOM ETIQUETTE:** Real Estate agents will want to conduct themselves in a professional capacity once in the work force. Reputation and client service is the key to success in this business. Thus, classroom interactions will require the same level of professionalism, if not more. Classroom discussion is highly encouraged and a requirement for participation. That being said, respect for the opinions and views of others is imperative. Disruptive or unprofessional behavior in class is grounds for a student to be removed from the classroom and dropped from the course without notice.

**CELL PHONES:** Cell phones must be muted during all classroom interaction. Texting during class is prohibited. Violation of this policy may result in the student being removed from the classroom and dropped from the course.

**COMPUTERS:** Laptop computers may not be used during class. If the need arises, for computer use, the instructor will notify you in advance.

**ADA STATEMENT:** Students with disabilities, including but not limited to physical, psychiatric, or learning disabilities, who wish to request accommodations in this class should notify the Disability Services Office early in the semester so that the appropriate arrangements may be made. In accordance with federal law, a student requesting accommodations must provide acceptable documentation of his/her disability to the Disability Services Office. For more information, call or visit the Disability Services Office at Levelland Student Health & Wellness Center 806-716-2577, Reese Center (also covers ATC) Building 8: 806-716-4675, Plainview Center Main Office: 806-716-4302 or 806-296-9611, or the Health and Wellness main number at 806-716-2529.

### **Lubbock Center Campus Guidelines**

**CHILDREN ON CAMPUS:** Many of the students attending classes at South Plains College are also parents who value the opportunity to participate in higher education. Sometimes students are faced with the decision of whether to remain at home with their children, bring children with them to class, or be absent from class. The following guidelines address concerns for the safety of children on campus and provide for an environment conducive to learning:

1. Students are not allowed to bring children to class and will be asked to leave in the interest of providing an environment conducive for all students enrolled in the class. Students are responsible for adherence to the attendance requirements set forth by the instructor in the course syllabus.
2. Children may not be left unattended. In order to provide for the safety of children on campus, parents or other guardians are responsible for supervising children while utilizing services or conducting business on campus.
3. Disruptive children will not be allowed to interfere with college business. Parents or other guardians are responsible for supervising and controlling the behavior of children they have brought on campus.

**DIVERSITY STATEMENT:** In this class, the teacher will establish and support an environment that values and nurtures individual and group differences and encourages engagement and interaction. Understanding and respecting multiple experiences and perspectives will serve to challenge and stimulate all of us to learn about others, about the larger world, and about ourselves. By promoting diversity and intellectual exchange, we will not only mirror society as it is, but also model society as it should and can be.

(\*Developed by the Title III summer 2001 participants as part of the training opportunity, May-June 2001, South Plains College).

**GENERAL SAFETY ON CAMPUS:** South Plains College recognizes the importance of safety on campus. The protection of persons and property is a responsibility, which we all share. Personal safety begins with the individual. The following guidelines are intended to assist you in protecting yourself and to encourage practices that contribute to a safe environment for our campus community.

- Never leave your personal property unsecured or unattended.
- Look around and be aware of your surroundings when you enter and exit a building.
- Whenever possible, avoid walking alone, particularly after dark. Walk to your vehicle with other class members or request that the Security Guard walk you to your car.
- When approaching your vehicle, keep your keys in your hand; look under your car and in the back seat and floorboard. Lock the doors as soon as you are inside your car.