



# Real Estate Finance Syllabus

**Course Hours:** 30

## Instructional Mode

Distance Education

## Textbooks / Learning Resources

*Real Estate Finance*, online text

## Course Description

Real Estate Finance covers basic finance principles. You will learn about the impact of financial markets on real estate transactions and the growing role of technology in financing. You will also learn about the many options that are available to homebuyers.

## Course Objectives

After completing this course, you will be able to:

1. Recall the cyclical nature of real estate finance and its impact on the interaction of markets and the economy.
2. Differentiate between fiscal and monetary policies and designate the government agencies responsible for their implementation.
3. Recall lending legislation and specify the government entities responsible for their regulation and implementation.
4. Recognize the purpose of and participants in the mortgage markets.
5. Recognize the types of lenders and loan originators, and the difference among fiduciary, semi-fiduciary, and non-fiduciary lenders.
6. Differentiate among loan amortization types and specify features of real estate loans.
7. Identify and differentiate among conventional loan programs.
8. Identify and differentiate among various types of alternate financing options.
9. Recall the purpose and features of government-backed loan programs.
10. Distinguish among types and features of real estate finance instruments.
11. Recall aspects of the real estate loan origination process, including the application and Loan Estimate.
12. Recall the importance of underwriting in the real estate loan process.
13. Recognize elements of the settlement process.
14. Identify facets of loan default and related procedures, as well as aspects of the foreclosure process.

## Grading/Evaluation Policy

Performance is measured by successful completion of online exercises, quizzes, and examinations. To successfully complete this course, students must complete: 10 units including all reading and exercises, and successfully pass 10 Unit Exams, 3 Case Studies, and a Final Exam. A minimum passing score of 100% is required on all unit exams and case studies. A minimum of 70% or better is required on the final exam. Assignments with scores below the required minimum must be retaken until the score meets or exceeds the requirement. If you do not pass the final exam, you are allowed to retake it.

## Contact Information

**Help Ticket:** [www.alliedschools.com/support.shtml](http://www.alliedschools.com/support.shtml)

**Instructional Support Toll Free:** 888-751-2303

**Student Services Toll Free:** 888-925-4282

**International:** 949-707-5044

**Fax:** 800-898-9188

**Hours:** Monday - Friday, 7:00 a.m. to 6:00 p.m. PST



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## Course Outline and Grading Criteria

<b>Unit Title</b>	<b>Minutes</b>	<b>Assignment Title</b>	<b>Points Possible</b>	<b>Required to Pass</b>
1: The Nature and Cycle of Real Estate Finance	105	Unit Exam	15	15
2: Money & the Monetary System	100	Unit Exam	18	18
3: Fair Lending Laws	200	Unit Exam	18	18
4: The Mortgage Markets	95	Unit Exam	12	12
5: Sources of Finance	110	Case Study Unit Exam	10 27	10 27
6: Loan Types, Terms, & Leases	200	Case Study Unit Exam	10 30	10 30
7: Loans: Government-Backed	215	Case Studies Unit Exam	20 30	20 30
8: Instruments of Real Estate Finance	170	Unit Exam	24	24
9: Lender Loan Processes	220	Case Study Unit Exam	10 36	10 36
10: Default & Foreclosure	85	Unit Exam	15	15
Final Exam		Multiple-Choice	60	42
<b>Total</b>	<b>1500</b>		<b>335</b>	<b>317</b>

## Student Integrity and Academic Honesty Policy

Allied Schools strives to encourage a spirit of honesty and integrity. This policy was created to foster a climate that promotes the most stringent academic standards. Violations of this policy will be dealt with using fair and consistent methods. Committing one or more of the following actions is considered unacceptable and constitutes a violation of this policy:

- Intentionally using or attempting to use unauthorized materials in any academic exercise;
- Intentionally aiding or attempting to aid another student to commit any act of academic dishonesty;
- Bribing or attempting to bribe, or making threats against any individual, with the intention of affecting a grade or an evaluation of academic performance;
- Falsifying any documents;
- Accessing the institution's computer systems or files without proper authorization.