RELE-1319, Real Estate Finance
Cedar Valley College

GENERAL INFORMATION
College Name: Cedar Valley College
Division: Business and Technology

INSTRUCTOR INFORMATION
Name: Steven F. Brown, PhD
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Office Number: (972) 860-8247
Office Hours (FT faculty): By appointment only

COURSE INFORMATION
Course Number: RELE-1319
Section Number
Credit Hours: 3 credit hours
Class Meeting Time: None. This is an online course.
Course Title: Real Estate Finance
Course Description: This is a WECM Course Number. Course Description: Monetary systems, primary and secondary money markets, sources of mortgage loans, federal government programs, loan applications, processes and procedures, closing costs, alternative financial instruments, equal credit opportunity laws affecting mortgage lending, Community Reinvestment Act, and the state housing agency.

Course Prerequisites: None.

Required or Recommended Materials:


Supplemental Text – NONE

General Education Competencies (DCCCD Intellectual Competencies): This course reinforces some of the Core Curriculum Intellectual Competencies defined by the Texas Higher Education Coordinating Board.
READING: Reading at the college level means the ability to analyze and interpret a variety of printed materials—book, article and documents.

CRITICAL THINKING: Critical thinking embraces methods of applying both qualitative and quantitative skills analytically and creatively to subject matter in order to evaluate arguments and to construct alternative strategies. Problem solving is one of the applications of critical thinking, used to address and identified task.

Student Learning Outcomes:

1. Compare various types of financing available to clients and customers.

2. Explain the function of the primary and secondary money markets.

3. List the types of lenders and explain the types of loans they provide.

4. Qualify the buyer and the property using lender guidelines.

Exams and Assignments:

Your grade for this course consists of a composite score from six Quizzes and a Loan Qualifying Case Analysis problem which you will turn in to the Professor for grading.

Except as noted below, Quizzes/Exams may be taken over as many times as you want to improve your score. Each time you retake a Quiz/Exam, your previous score will be deleted.

* **Quiz F-A** covers Chapters 1-3 of the text. It is to be taken after you have completed Assignment 3. There are 23 multiple choice questions in this quiz worth 10 points each. Your best grade on this quiz would be 230 points.

* **Quiz F-MKTS** covers Chapter 4 of the text. It is to be taken after you have completed Assignment 4. There are 7 multiple choice questions in this quiz worth 10 points each. Your best grade on this quiz would be 70 points.

* **Quiz F-LEND** covers Chapter 5 of the text. It is to be taken after you have completed Assignment 5. There are 9 multiple choice questions in this quiz worth 10 points each. Your best grade on this quiz would be 90 points.
* **Quiz F-B-LOANS** covers Chapters 7 and 8 of the text. There are 16 multiple choice questions in this quiz worth 10 points each. Your best grade on this quiz would be 160 points.

* **Quiz F-C** covers Chapters 6 and 10. There are 13 multiple choice questions in this quiz worth 10 points each. Your best grade on this quiz would be 130 points.

* The last quiz for this course is **Quiz F-PROC**. It covers Chapter 9 of the text. There are 12 multiple choice questions in this quiz worth 10 points each. Your best grade on this quiz would be 120 points.

Once you begin taking a quiz, you must complete it.

**You may use your text and notes as resources when taking a quiz.**

Please do not consult anyone while you are taking a quiz. If you do not test alone, you are cheating yourself and reducing your chances of passing the TREC license exam.

* **At the conclusion of the last Assignment, the student will perform a** Loan Qualifying Case Analysis. This Case Analysis will be worth a maximum of 200 points toward your final grade for the course.

Your Final Course Grade is based on earning a maximum of 1000 points.

- Up to 230 points come from Quiz F-A,
- up to 70 points from Quiz F-MKTS,
- up to 90 points from Quiz F-LEND,
- up to 160 points from Quiz F-B-LOANS,
- up to 130 points from Quiz F-C,
- up to 120 points from Quiz F-PROC,
- up to 200 points for the Loan Qualifying Case Analysis for a total of 1000 possible points.

**Withdrawal Policy**

If you are unable to complete this course, it is your responsibility to withdraw formally. The withdrawal request must be received in the Registrar’s Office in a timely manner. Failure to do so will result in your receiving a performance grade, usually an “F.” If you drop a class or withdraw from the college before the official drop/withdrawal deadline, you will receive a “W” (Withdraw) in each class dropped. See institutional policies for additional information on withdrawals.

**Attendance Policy**

None. This is an online course.
Emergency Closings: Sign up for DCCCD Emergency Alerts to receive a text-message, e-mail and/or phone call when there is an unscheduled evacuation or closure of a DCCCD campus or office because of weather closures, utility outages, police or other emergencies. Subscribing is free, but standard text message charges from your cell phone provider will apply. Please refer to: http://www.dcccd.edu/current%20students/student%20service/s/emergalerts/Pages/default.aspx

Classroom Policies: None. This is an online course.

Course Outline: For maximum success in this course you should spend a minimum of 9 hours per week working on course material.

You may choose to use the one-month or one-week schedule shown on the Course Information page of your online course, or you may create a schedule more suitable to your schedule. Please pace yourself!! Be sure that all work is completed by the end date of the course.

QUALITY ENHANCEMENT PLAN
Cedar Valley College's Quality Enhancement Plan is designed to improve student learning in mathematics. Read more about our QEP at: www.cedarvalleycollege.edu/QEP

INSTITUTIONAL POLICIES

Academic Honesty: Academic honesty is expected, and integrity is valued in the Dallas County Community Colleges. Scholastic dishonesty is a violation of the Code of Student Conduct. Scholastic dishonesty includes, but is not limited to, cheating on a test, plagiarism, and collusion.

ADA Statement: If you are a student with a disability and/or special needs who requires accommodations, please contact the college Disability Services Office at 972-860-8119.
Emergency Alert
Sign up for DCCCD Emergency Alerts to receive a text-message, e-mail and/or phone call when there is an unscheduled evacuation or closure of a DCCCD campus or office because of weather closures, utility outages, police or other emergencies. Subscribing is free, but standard text message charges from your cell phone provider will apply. Please refer to: http://www.dcccd.edu/current%20students/student%20services/emergalerts/Pages/default.aspx

Financial Aid
Students who are receiving any form of financial aid should check with the Financial Aid Office prior to withdrawing from classes. Withdrawals may affect your eligibility to receive further aid and could cause you to be in a position of repayment for the current semester. Students who fail to attend or participate after the drop date are also subject to this policy.

Health Center Services
Basic first aid for minor cuts, scrapes, insect stings, and heat, etc.
- Over-the-counter medications for headaches, fever, seasonal allergies, and colds
- Over-the-counter medications for mild allergic reactions
- Emergency sanitary pads
- Blood Pressure check
- Coordination with outside health agencies such as Carter Blood Care; Dallas County Health Dept. (HIV/STD testing--free, twice a semester); UT Southwestern mobile mammography; Immunizations once a month for children <19 y.o. from the DCDHHS; Agape Massage; and Employee Wellness Screening
- Rest area for stress relief, migraine headaches, post seizure activity
- AED (Automatic External Defibrillator) for CPR
- Confidential "talks"
- Assists with health related club activities when asked and time permits

Religious Holidays
Absences for observance of a religious holy day are excused. A student whose absence is excused to observe a religious holy day is allowed to take a make-up examination or complete an assignment within a reasonable time after the absence.
Repeating this Course

Effective for Fall Semester 2005, the Dallas County Community Colleges will charge additional tuition to students registering the third or subsequent time for a course. This class may not be repeated for the third or subsequent time without paying the additional tuition. Third attempts include courses taken at any of the Dallas County Community Colleges since the fall 2002 semester. More information is available at: https://www1.dcccd.edu/catalog/ss/oepthird_attempt.cfm

Student Code of Conduct

As a college student, you are considered a responsible adult. Your enrollment indicates acceptance of the DCCCD Code of Student Conduct published in the DCCCD Catalog. More information is available at https://www1.dcccd.edu/cat1011/cattoc.cfm

Tutoring Services

Cedar Valley physical location for tutoring:
Room: C206
Phone: 972-860-2974

Hours:
Monday – Thursday: 8:00 a.m. to 7:00 p.m.
Saturday: 10:00 a.m. to 2:00 p.m.
Friday and Sunday: CLOSED

Cedar Valley online tutoring:
Check the Cedar Valley web page for information concerning “online tutoring”. Click on Cedar Valley College, then put “online tutoring” into the Search bar.

Stop Before you Drop

For students who enrolled in college level courses for the first time in the fall of 2007, Texas Education Code 51.907 limits the number of courses a student may drop.

You may drop no more than six courses during your entire undergraduate career unless the drop qualifies as an exception. Your campus counseling/advising center will give you more information on the allowable exceptions.

Remember that once you have accumulated six non-exempt drops, you cannot drop any other courses with a “W”. Therefore, please exercise caution when dropping courses in any Texas public institution of higher learning, including all seven of the Dallas County Community Colleges. For more information, you may access: https://www1.dcccd.edu/coursedops
Disclaimer

The instructor reserves the right to amend this syllabus as necessary.