This course syllabus is intended as a set of guidelines for MORTGAGE LENDING. Both North Lake College and your instructor reserve the right to make modification in content, schedule and requirements as necessary to promote the best education possible within prevailing conditions affecting this course.

Instructor Information:
Professor: Edward Stankunas, CMB, CREI
Email: EStankunas@dcccd.edu
Phone Contact Office – Cell 214-505-6383
Room: On Line
Online M T W TR F

Course Information:
Course Title: MORTGAGE LENDING
Course Number: BNKG (1353)
Section Number: 71426
Credit Hours: 3
Class Meeting Time: Online M T W TR F

Course Description: This course covers an overview of permanent and construction financing for residential property; real estate law; documentation; mortgage loan servicing; the secondary mortgage market; the role of government in mortgage lending; and residential real estate as an investment. The discussion of origination, processing, underwriting, and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge. Additionally, the coverage of laws and regulations affecting mortgage lending provide an understanding of mortgage lending's history and a glimpse into its future.

Course Prerequisites: None.

Required or Recommended Textbooks and Materials:
A. Software Requirements: This course can be accessed from the Internet at http://ecampus.dcccd.edu – use your student ID# [with an e in front] for your username and password. Click on “Tools” and “edit your personal information” by putting in your correct email address. Management on the Internet requires browser software, such as Internet Explorer 5.0 and an email address. **Required Course Materials**

B. Meet Hardware requirements outline in Dallas County Community College District and North Lake College Class Schedule for this course. **Required Course Materials**


D. Use of Web-sites of major mortgage organizations like Fannie Mae, Freddie Mac, HUD, etc. **Recommended Course Materials**

E. Additional Supplemental Information furnished online or assigned as research/homework. **Recommended Course Materials**

**COURSE OBJECTIVES:**

The instructor will identify learning objectives for each unit of instruction in the course at the beginning of each period of instruction. These objectives are specific statements of what the student should be able to do, or put another way, "what will be expected in terms of student performance" as a result of study of the instructional material and in-class discussions with a particular unit of instruction. These objectives are central to the study and learning process and achieve three important aims:

1. They define precisely what is expected as a result of studying the course material and participation in classroom activities associated with each instructional unit.
2. They define what is considered important, thereby focusing the student's attention and study on only "need to know" information.
3. They form the basis for evaluation of what the student should be expected to learn from the course.

These Objectives Are:

1. To provide a broad overview of the Residential Mortgage Lending Industry

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2. To provide a broad understanding of the various roles played in the home lending market by borrowers, builders, mortgage lenders, regulators, government sponsored enterprises or insurer/guarantors, title companies and regulators.

3. To provide a thorough understanding of the basics of the mortgage lending process

The objectives of the course will be accomplished through the use of the Internet assignments, homework assignments, textbook reading assignments, class discussions (online or through other mediums), and Multiple Choice & True/False Exams.

**SPECIFIC COURSE LEARNING OUTCOMES/OBJECTIVES:**

Learning objectives will be established for each unit and clearly outlined as to the expectations of each of the students in order to meet the course objectives. Upon completion of the course each student should be able to:

*1. The history of mortgage lending and its role in the economy

*2. The major players in the residential mortgage loan market and their strategies

*3. Basic mortgage instruments

4. The basics of loan origination, processing and underwriting

*5. Major government mortgage programs and compliance issues (1)

*6. A basic understanding of use of appraisals and the loan closing process

7. Secondary Marketing

8. Loan Administration

9. Security Instruments

10. Construction lending

11. Home equity lending

*SCANS Foundations & Competencies

(1) Federal regulatory requirements in the loan origination process such as the Equal Credit Opportunity Act, Real Estate Settlements Procedures Act and the Truth-in-

Revised: Summer 2016
Lending Act will have a heavy emphasis. An equally emphasis will be placed on The Texas Mortgage Brokers Licensing Act of 1999 and its enabling legislation and other Texas Consumer Protection & Finance Laws. Supplementary Reading Materials will be provided to the recommended textbook.

<table>
<thead>
<tr>
<th>SCANS Competencies</th>
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<tr>
<td><strong>Resources</strong></td>
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<td>Interpersonal</td>
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<table>
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<tr>
<th>SCANS FOUNDATION SKILLS</th>
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<tr>
<td><strong>Basic Skills</strong></td>
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<td><strong>Thinking Skills</strong></td>
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<td><strong>Personal Qualities</strong></td>
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Please go to [http://www.NLCcc.edu/mkt/scans.htm#whatis](http://www.NLCcc.edu/mkt/scans.htm#whatis) for a complete definition and explanation of SCANS. This list summarizes the SCANS competencies addressed in this particular course.

**GENERAL COURSE ORGANIZATION/OUTLINE:**

Students will be responsible for demonstrating competence in the areas specified by the course Learning Objectives. Refer to the Schedule of Assignments for this class, which is found under the Course Information Tab item 3 listed as Course Calendar.

Read the textbook chapter at least twice. The first time scan the chapter topics reading the major points, and then the second time, concentrate on trying to understand the information, which will require asking yourself questions about what you are reading. Then Paraphrase the definitions for each term and concept. Complete assignments (these might consist of individual and group projects, assignments, and/or discussion questions). Take the examinations online. Students will be responsible for demonstrating competence in the areas specified by the course Learning Objectives. Refer to the Schedule of Assignments for this class, which is found under the Course Information Tab item 3 listed as Course Calendar.

Revised: Summer 2016
Complete assignments (these might consist of individual and group projects, assignments, quizzers, and/or discussion questions). Take the examinations online.

Refer to the **Schedule of Assignments** for this class.

**MEANS OF ASSESSMENT/ STUDENT EVALUATION:**

Students will be held to standards similar to those found in the workplace. I expect you to complete your assignments on time with an open willingness to learn. To measure the extent to which students attain the objectives of the course the following will be given:

- **Tests:** Take four tests online. Tests cover the major parts of the book and their related discussions. The tests could include any or all of the following types of questions: objective (true/false, multiple choice, matching), short answer, and fill-in-the-blank. All tests will be counted equally. Each test is worth 100 points, for a total of 400 points.

- **Discussion:** Complete the Discussion questions at the end of each Unit of the Textbook. Each complete assignment is worth 10 points, of 100 possible points. You will be required to research the answers to the discussion questions at the end of ten of the chapters covered in the course. Note: Submit these answers in ecampus in the “Assignments” Unit Assignment of each Module of ecampus or if you have trouble - Send them to EStankunas@dcccd.edu or the course drop box your responses as a Word Document in a Question then your Answer format on your email format.

  Complete the remaining Chapter Discussion questions for Extra Credit that will be included in your final Grade.

- **Total points for the course:** A sum total of points earned divided by 600 which will be the final grade for the course expressed as a percent.

- **Internet Assignments:** Internet assignments maybe required. Check the Schedule of Assignments.

- **A semester project and/or other exercises may be required.** These will be counted equal to a test grade.

- **Tests:** Take four tests online. Tests cover the major parts of the book and their related discussions. The tests could include any or all of the following types of questions: objective (true/false, multiple choice, matching), short answer, and fill-in-the-blank. All tests will be counted equally. Each test is worth 100 points, for a total of 400 points.

- **Discussion:** Participate in ten class extra credit discussions. Each discussion is worth 10 points, of 100 possible points. You will be required to research the
answers to the discussion questions at the end of ten of the readings chapters covered in the course. Note: Send Estankunas@dcccc.edu your responses as a Word Document or in a Question then your Answer format on your email test format. Internet Assignments: Internet assignments maybe required. Check the Schedule of Assignments.

**Comprehensive Final Exam** that will cover all material from Text and online material. The Exam will be made up of 100 Questions of the following types of questions:(true false, multiple choice, matching)

**TOTAL 600 POINTS AVAILABLE** from Test, Discussion and Final Exam. Final Grade will be expressed as a percent of total points.

- A semester project and/or other exercises may be required. These will be found on the announcements area of ecampus and accessed in your assignments tab of ecampus.

**GRADING SCALE:**

You are responsible for understanding how your work will be graded in this course. Evaluation is a process to appraise your performance over the duration of the semester and to indicate areas of improvement.

Work is graded on a scale of 0-100%:

- 90 – 100% A (Excellent)
- 80 – 89% B (Good)
- 70 - 79% C (Average)
- 60 – 69% D (Passing)
- 59% -Below F (Failing)

Your grade is based upon results, not efforts. Submission of assignments begins the evaluation process and involves both the student and the instructor. Students are allowed and expected to correct assignments. If corrected assignments are submitted before the "due date," a grade of 100 is possible. Assignments submitted just before the due date will lose an important safety cushion. The best approach is to submit assignments early. The "due date" means the last day on which reports are accepted. So make sure you see that there are deadlines for the four exams, you may take them early, but not later that the deadlines listed. Discussion questions at the end of the reading materials (see Discussion above) must come in prior to the exam deadlines for the areas covered under those exams for a student to obtain credit.

**Test Dates & Times:**

All test will be taken online via ecampus after covering the specified materials (Refer to your Course Calendar for more information and deadlines for each exam) all other assignments are due by **December 4, 2017**

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These exams, assignments and cases are to help assess the following learning skills categories on the next page:

⇒ **Recall / Knowledge** – test how well you have read the books. It includes questions on regulation, technology, specific facts, and knowledge of theories and illustrations. Remembering previously learned information.

⇒ **Comprehension** – test your ability to use information in a high different context and it demonstrates that you understand it. For instance, I would ask you to explain the relationship between the loan underwriter and the loan processor or how many Fannie Mae conforming loans can be made to one borrower.

⇒ **Application** – Test your ability to apply the knowledge gained from the texts to new situations. For example how would you confirm that a loan applicant for a Veterans Administration mortgage loan is qualified for such a loan prior to starting to underwrite it? How would your apply your knowledge of appraisal evaluation to determine if a mortgage loan applicant qualifies for the four major loan types and their various product offerings?

⇒ **Analysis** – Test your ability to break down the information into its separate components so that its structure can be understood.

⇒ **Evaluation** – You ability to provide valued judgment of the material based on any given criteria. This is key in a successful career as an Underwriter. Your ability to assess, compare and contrast information on materials covered.

⇒ **Progress**: Students are advised to keep track of their progress by reviewing grades on ecampus. Your instructor will make your grades/exam scores online. Feel free to discuss your progress and grades with your instructor and please not that the time to be concerned about your grade is not in the last week (EXAM week) of the semester.

If you experience problems with ecampus and cannot reach me or I email you that the problem is not something I cannot help you with, please contact Technical Support at: ecampus.support@dcccd.edu.

**Discipline/ Course/ Department/Policies:**

**COMMUNICATIONS (Phone/Email Response Policy)**
Messages left with the Division Office will be returned within 24 hours of the next class meeting. Emails received from 8am to 4pm, Monday through Friday will be answered within 24 hours. Emails received after 4pm on Fridays and on weekends and holidays will be answered on the next class weekday. Please identify yourself properly by your full name as it appears on the records of North Lake College and the course and the time on all correspondence

**ATTENDANCE REQUIREMENTS:**

Revised: Summer 2016
Students must have access to the Internet. This access may be through local campus computer labs or from home via an Internet provider. Regular participation is critical. Participation means contributing to the class discussions on a frequent basis. In general, the rule of thumb for college classes is two hours of preparation for every hour of class work. Because this class is taught via the Internet, students should expect to spend approximately four to six hours per week on this course. (For example, spend 1 to 2 hours per week composing and replying to discussions and assignments, 1 to 2 hours per week reading and interpreting the material, 2 hours per week reviewing & preparing for and taking exams.)

The student is expected to make every effort to be active in the online class on a regular basis. If a student fails to log on or take quizzes, exams or turn in homework on a timely basis it can result in the student will be given a letter grade of “F”, unless acceptable make-up work is authorized by the instructor. This course starts on September 5 – December 7, 2017.

INSTITUTIONAL POLICIES

DCCCD EMERGENCY OPERATING PROCEDURES
http://video.dcccd.edu/rtv/DO/emergency_dcccd.wmv

ACADEMIC DISHONESTY
The Student Code of Conduct prohibits academic dishonesty and prescribes penalties for violations. According to this code, which is printed in the college catalog, "academic dishonesty", includes (but is not limited to) cheating, fabrication, facilitating academic dishonesty, plagiarism, and collusion".

1) The Vice-President of Academic & Student Affairs may initiate disciplinary proceedings against a student accused of academic dishonesty.
2) Academic dishonesty includes, but is not limited to, cheating on a test, plagiarism and collusion.
3) Cheating on a test includes:
   a) Copying from another student’s test paper;
   b) Using, during a test, materials not authorized by the person giving the test;
   c) Collaborating with another student during a test without permission to do so;
   d) Knowingly using, buying, selling, stealing, transporting, or soliciting in whole or part the contents of an un-administered test.
   e) Substituting for another student, or permitting another student to substitute for you to take a test; and
   f) Bribing another person to obtain an unadministered test or information about an unadministered test.
4) “Plagiarism” means the appropriation of another’s work (ideas and/or words) and the unacknowledged incorporation of that work in one’s written work offered for

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credit. Quotes not identified as quotes constitute a form of plagiarism even if the borrowed ideas are documented.

5) “Collusion” means an unauthorized collaboration with another person in preparing written work offered for credit.

Academic dishonesty may result in the following sanctions, including, but not limited to:
1. A grade of zero or a lowered grade on the assignment or course.
2. A reprimand.
3. Suspension from the college.

NOTIFICATION OF ABSENCE DUE TO RELIGIOUS HOLY DAY(S)
Students who will be absent from class for the observance of a religious holiday must notify the instructor in advance. Please refer to the Student Obligations section of the college catalog for more explanation. You are required to complete any assignments or take any examinations missed as a result of the absence within the time frame specified by your instructor.

REQUIREMENTS OF THE AMERICANS WITH DISABILITIES ACT (A430)
North Lake College provides academic accommodations to students with disabilities, as defined under ADA law. It is the student's choice and responsibility to initiate any request for accommodations. If you are a student with a disability who requires such ADA accommodations, please contact North Lake College's Disability Services Office in person (A430) or by phone at 972-273-3165.
http://www.northlakecollege.edu/resources/disability.html

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA)
In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), the College may release information classified as “directory information” to the general public without the written consent of the student. Directory information includes: (1) student name, (2) student address, (3) telephone numbers, (4) date and place of birth, (5) weight and height of members of athletic teams, (6) participation in officially recognized activities and sports, (7) dates of attendance, (8) educational institution most recently attended, and (9) other similar information, including major field of student and degrees and awards received. Students may protect their directory information at any time during the academic year. If no request is filed, directory information is released upon written inquiry. No telephone inquiries are acknowledged. No transcript or academic record is released without written consent from the student, except as specified by law.

ADMINISTRATIVE WITHDRAWAL
Students with valid extenuating circumstances may be eligible for an administrative withdrawal by the Dean of the Division in which the course or courses are taught. An administrative withdrawal will not be awarded to students who simply fail to withdraw prior to the last day to receive a “W.” The request for an administrative withdrawal must be made in writing to the Dean of the Division with any supporting documentation attached. This must occur before the last official day of the semester.

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DROP POLICY
If you are unable to complete this course, you must officially withdraw by: Check e-Connect for dates. Withdrawing is a formal procedure which you must initiate; your instructor cannot do it for you. All Dallas County Community Colleges charge a higher tuition rate to students registering the third time for a course. This rule applies to the majority of credit and Continuing Education / Workforce Training courses. Developmental Studies and some other courses are not charged a higher tuition rate. Third attempts include courses taken at any DCCC college since the fall 2002 semester. For further information, go online to:
http://www.DCCCD.edu/thirdcourseattempt.

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 6 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 6 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/coursedrops

FINANCIAL AID STATEMENT AND CERTIFICATION OF ATTENDANCE
You must attend and participate in your on-campus or online course(s) in order to receive federal financial aid. Your instructor is required by law to validate your attendance in your on-campus or online course in order for you to receive financial aid. You must participate in an academic related activity pertaining to the course such as but not limited to the following examples:

- initiating contact with your instructor to ask a question about the academic subject studied in the course;
- submitting an academic assignment;
- taking an exam;
- completing an interactive tutorial;
- participating in computer-assisted instruction;
- attending a study group that is assigned by the instructor;
- or participating in an online discussion about academic matters relating to the course.

In an online class, simply logging in is not sufficient by itself to demonstrate academic attendance. You must demonstrate that you are participating in your online class and are engaged in an academically related activity such as in the examples described above. 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 are also subject to this policy.

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To apply for financial aid in the DCCCD, students must complete FAFSA (Free Application for Federal Student Aid) on the web at:  http://www.fafsa.ed.gov

COUNSELING SERVICES (A311)
Counseling services for personal issues are provided to all students currently enrolled at North Lake College at NO CHARGE. These services are provided by licensed professionals who are bound by confidentiality (within ethical parameters). With the assistance of a counselor, students are able to identify, understand, resolve issues and develop appropriate skills. To make an appointment call 972-273-3333 or visit A311. For additional information, go to: http://northlakecollege.edu/services-and-resources/health-and-wellness/counseling-services/Pages/default.aspx

THE ACADEMIC SKILLS CENTER (ASC)
The ASC is designed to provide the following assistance to students:

- An ESOL lab with computer access.
- Free tutoring for students enrolled in Foreign Language courses.
- The iRead Lab offers individual and small group tutoring, as well as workshops, to help current students improve their reading, study, and test taking skills.
- The Writing Center to help students clarify writing tasks, understand instructors’ requirements, develop and organize papers, explore revision options, detect grammar and punctuation errors, properly use and document sources, and improve their writing skills.
- The Online Writing Lab (OWL) allows students to submit papers to our writing tutors electronically and get feedback within 24-72 hours. The OWL can be accessed through eCampus.
  - After logging on to eCampus, click on the Community Tab at the top.
  - Type “Owl” in the search field and click “Go.”
  - Next, click on the double drop-down arrows next to “NLC-OWL2,” and then click on “Enroll.”
  - Once enrolled, students can receive services from the OWL.
- The Blazer Internet Lounge with 12 computers, additional open seating, and WiFi Internet access.

For more information or to schedule a tutoring appointment, come by A-332 or call 972-273-3089.

TESTING CENTER (A 425)
Monday-Thursday: 8:30 a.m. – 8:00 p.m.
    No tests will be issued after 7:00 p.m. Other cut-off times may be in effect for specific exams by the instructor’s direction. All exams collected at 8:00 p.m.
Friday-Saturday: 8:30 a.m.-3:30 p.m.
    No tests will be issued after 2:30 p.m. Other cut-off times may be in effect for specific exams by the instructor’s direction. All exams collected at 3:30 p.m.
Sunday – CLOSED

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If you instructor requires you to complete an exam in the Testing Center, be sure to have the following information when you request you test:

1. Instructor’s name
2. Subject, course number, and section number (exp: Speech 1311.7011)
3. Exam number (1st, 2nd, 3rd, etc.)
4. Exam deadline (Get this information from your instructor. The testing staff cannot look up this information on computers).

You should also bring the following supplies:

1. Pencil
2. Scantron answer sheet
3. A Test Request Form must be completed before entering the Testing Center.
5. Government or school issued photo identification is required & enforced.

You may not bring personal items into the Testing Center. This includes bags, cell phones, and pagers.

Please show courteous and cooperative behavior while using the services provided by the Testing Center.

DO NOT bring children to the Testing Center. You must make arrangements for the care of your children prior to your exam date. The police department will be notified of any unattended children.

DO NOT take any testing materials with you when you leave the Testing Center. This includes the test, answers, charts, scratch paper. These items will be attached to your test.

Questions? Please visit the Testing Center (A 425) or call 972-273-3160.

DCCCD OIE Faculty Syllabi Statement- FALL 2017

The Office of Institutional Equity, in coordination with DCCCD colleges, has the primary responsibility for reviewing, updating and implementing compliance policies and procedures. The Institutional Equity and Compliance Officer and the Office of Institutional Equity will ensure compliance with College District policies, federal and state laws related to sexual assault, Title IX, Title II (Americans with Disabilities Act) and the Military Veterans Full Employment Act to support diversity and inclusion.

Students with Disabilities: If you are a student with a disability and/or special needs, or if you think you may have a disability, please contact the college Disability Services Office (DSO). Please note that all communication with DSO is confidential. If you are eligible for accommodations, please provide or request that the DSO send your accommodation

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letter to me as soon as possible (students are encouraged to contact DSO at the beginning of the semester). For more information regarding the College Disability Services Office, please visit the Student Services website: dcccd.edu/DSO Offices or contact DCCCD Office of Institutional Equity at (214) 378-1633.

College Disability Services Offices

Brookhaven 972-860-4673

Cedar Valley 972-860-8119

Eastfield 972-860-8348

El Centro 214-860-2411

Mountain View 214-860-8677

North Lake 972-273-3165

Richland 972-238-6180

A Note on Harassment, Discrimination and Sexual Misconduct

We are committed to assure all community members learn and work in a welcoming and inclusive environment. Title VII, Title IX and DCCCD policy prohibit harassment, discrimination and sexual misconduct. If you encounter harassment, sexual misconduct (sexual harassment, sexual assault, stalking, relationship violence, stalking), retaliation or discrimination based on race, color, religion, age, national origin, disability, sex, sexual orientation, gender identity, and/or gender expression, please contact your College Title IX Coordinator or the Office of Institutional Equity. We treat this information with the greatest degree of confidentiality possible while also ensuring student welfare and college safety.

We are concerned about the well-being and development of our students, and are available to discuss any concerns. There are both confidential and non-confidential resources and reporting options available to you. If students wish to keep the information confidential, please contact the college Counseling or Student Health Services. As required by DCCCD policy, incidents of discrimination and/or sexual misconduct shared with faculty will be reported to the College Title IX Coordinator or District Title IX Coordinator. The Title IX Coordinator will contact the student and determine if further investigation is needed. For more information about policies, resources or reporting options, please contact your college Title IX Coordinator or visit www.dcccd.edu/titleIX.

College Title IX Coordinators Brookhaven Terri Edrich TitleIX-BHC@dcccd.edu 972-860-4825 Cedar Valley Grenna Rollings TitleIX-CVC@dcccd.edu 972-860-8181 Eastfield Rachel Wolf TitleIX-EFC@dcccd.edu 972-860-7358 El Centro Shanee’ Moore

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<th>Learning Activity</th>
<th>Learning Outcomes</th>
<th>Evaluation / Assessment</th>
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<tr>
<td>Provide a brief description of the learning activity.</td>
<td>Briefly list the specific learning outcomes/objectives for the activity.</td>
<td>How will the activity be assessed?</td>
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<tr>
<td>1. Students will learn how the mortgage market developed in the United States and how it affects every step of the mortgage origination process.</td>
<td>• The ability to know the various loan types, products and features of mortgages issued in the United States. See attached Table of Course SCANS Competencies shown below: 3.1, 3.2, 3.3, 4.1, 5.2, 5.3, 6.1, 6.2, 6.3, 7.2, 7.4, 7.5, 7.6, 8.1, 8.4, 8.5</td>
<td>Complete graded written assignments including special exercises such as crossword puzzles... Take Quizzes Ability to answer Exam Questions related to understanding of procedures.</td>
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<td>2. Students will learn the steps of loan origination.</td>
<td>• How loans are marketed.</td>
<td>Take Quizzes Ability to answer Exam Questions related to understanding of the steps involved in mortgage loan origination.</td>
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<td>• Why loans are processed</td>
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<td></td>
<td>• What is the loan Underwriting function?</td>
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<td>• How loans are Closed.</td>
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<td>3. Students will learn how to follow Federal compliance regulations and laws that relate to mortgage lending and consumer debt.</td>
<td>• Why and how Federal compliance laws were enacted</td>
<td>Complete graded written assignments. Take Quizzes Ability to answer Exam Questions related to understanding of regulations and their enforcement.</td>
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<td></td>
<td>• When and how you are affected by their requirements at a high level within the various segments of the mortgage lending process.</td>
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This course syllabus is intended as a set of guidelines for Mortgage Lending. Both North Lake College and your instructor reserve the right to make modification in content, schedule and requirements as necessary to promote the best education possible within prevailing conditions affecting this course.

GRADING SYSTEM:

As a brief outline the final grade is determined as follows.

Revised: Summer 2016
1) Complete the Discussion Questions at the end of Chapters 1 thru 10 for a max point value of 10 for each chapter. If you complete the Discussion questions at the end of chapters 11 thru 18 you will receive extra credit for the assignment.

Example Chapter 1 – 10  10 Points each =  100 points

Chapter 11 – 18  10 Points each =  80 points  EXTRA CREDIT

2) **Tests:** Take four tests online. Tests cover the major parts of the book and their related discussions. The tests could include any or all of the following types of questions: objective (true/false, multiple choice, matching), short answer, and fill-in-the-blank. All tests will be counted equally. Each test is worth **100** points, for a total of **400** points.

3) **Comprehensive Final Exam** that will cover all material from Text and online material. The Exam will be made up of 100 Questions of the following types of questions:(true false, multiple choice, matching)

4) **TOTAL 600 POINTS AVAILABLE** from Test, Discussion and Final Exam. Final Grade will be expressed as a percent of total points.
[Type text]