**Course Information**

<table>
<thead>
<tr>
<th>Insert Course Title</th>
<th>Real Estate Finance</th>
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<tbody>
<tr>
<td>March 20, 2017 – May 11, 2017</td>
<td></td>
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<tr>
<td>Course Number</td>
<td>SP 2017 RELE 1319 - 33711</td>
</tr>
<tr>
<td>Class Meeting Time and Location</td>
<td>Tuesdays 6-9:45 pm B112</td>
</tr>
</tbody>
</table>

**Instructor Information**

<table>
<thead>
<tr>
<th>Insert Name</th>
<th>Gwen Watkins</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Email Address</td>
<td><a href="mailto:gwendon23watkins@gmail.com">gwendon23watkins@gmail.com</a></td>
</tr>
<tr>
<td>Primary Telephone Contact</td>
<td>214-840-9620</td>
</tr>
<tr>
<td>Office Location and Hours</td>
<td>Please Call for Appointment</td>
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**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**

RELE 1301 preferred, not required.

**Required Materials Including Textbooks (include ISBN)**

Note: A minimum of 9 hours per week should be devoted to course material outside of class time

Required


**Disclaimer**

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

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**Texas Core Objectives for Student Learning**

The College defines essential knowledge and skills that students need to develop during their college experience. These general education competencies parallel the Texas Core Objectives for Student Learning. In this Real Estate Program of Study, the following skills are in focus.

1. **Critical Thinking Skills** - to include creative thinking, innovation, inquiry, and analysis, evaluation and synthesis of information
2. **Communication Skills** - to include effective development, interpretation and expression of ideas through written, oral and visual communication
3. **Empirical and Quantitative Skills** - to include the manipulation and analysis of numerical data or observable facts resulting in informed conclusions
4. **Personal Responsibility** - to include the ability to connect choices, actions and consequences to ethical decision-making
5. **Social Responsibility**: to include intercultural competence, knowledge of civic responsibility, and the ability to engage effectively in regional, national, and global communities
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.

Principles of Sustainability are discussed in a YouTube link provided to students where the three (3) components of Sustainability are introduced and discussed.

CVC Learning Signature

CVC's Learning Signature is One College Transforming Lives. Cedar Valley College establishes clear expectations for students through engagement and empowerment leading to excellence.

CVC Faculty and Staff expect students to:
- take responsibility for their own learning
- commit to achieving high academic performance
- be meaningfully engaged in the campus community

CVC Faculty and Staff expect to:
- provide students a clear pathway of instruction
- establish clear learning outcomes
- serve as role models and mentors for students

Course Outline

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

Evaluation Procedures

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

- Up to 150 points come from Quiz F-A,
- up to 60 points from Quiz F-MKTS,
- up to 80 points from Quiz F-LEND,
- up to 120 points from Quiz F-B-LOANS,
- up to 120 points from Quiz F-C,
- up to 50 points from P-Sustain
- 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.
- up to 120 points for attendance.
Grades are computed as follows:

A - 900 to 1000+ points  
B - 800 to 899 points  
C - 700 to 799 points  
D - 600 to 699 points  
F - less than 600 points

Exams and Assignments  The final grade for the course reflects evaluation of the student’s work on the following assignments that are calculated as follows:

Your grade for this course consists of a composite score from six Quizzes and a Loan Qualifying Case Analysis problem which you will email 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.

*** THIS CASE IS DUE ON THE DUE DATE NOTED IN THE ASSIGNMENTS SECTION OF YOUR SYLLABUS. ***

Except as noted above, exams may be taken over as many times as you want to improve your score. Each time you retake the exam, your previous score will be deleted.

Service Learning  NO SERVICE LEARNING CREDIT IS OFFERED FOR THIS COURSE.

Stop Before you Drop
Under a Texas law (TEC Section 51.907), if you drop too many classes without having an acceptable reason, **your GPA could be affected**. Be sure you understand how this law may affect you before you drop a class.

The law applies to students who enroll in a Texas public institution of higher education (including the colleges of DCCCD) for the first time in fall 2007 or later. Under this law, you may not drop more than six classes without an acceptable reason during your entire undergraduate career without penalty. For more information, please see our [catalog](#) or read [Facts About Dropping Classes](#).

If you drop or withdraw before the official drop/withdrawal deadline, you will receive a **grade** of W (Withdraw) in each class dropped until the seventh unacceptable drop. You will earn a grade of WF for the seventh unacceptable drop, and each unacceptable drop after that. A grade of WF will be calculated in your GPA as an F.

The deadline for receiving a W is indicated on the [academic calendar](#) and the current class schedule.

For more information, you may access: [http://www.dcccd.edu/Why/Reg/Registration/Pages/DropWithdraw.aspx](http://www.dcccd.edu/Why/Reg/Registration/Pages/DropWithdraw.aspx)

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: [http://www.dcccd.edu/PC/Cost/3rdCrseAttmpt/Pages/default.aspx](http://www.dcccd.edu/PC/Cost/3rdCrseAttmpt/Pages/default.aspx)

**Attendance Policy**

*Students are required to take the Online Orientation Quiz or email the instructor within the FIRST THREE DAYS of the course in order to be certified for this course for Financial Aid purposes.*

*Otherwise, this course is entirely self-paced.*

**Classroom Policies**

*This course is MANDATORY ATTENDANCE TO RECEIVE A GRADE!*

**Tutoring Services**

All tutoring is available on a "drop in" basis; however, if you would like to make an appointment for a specific time, please call 972-860-2974. We encourage you to make an appointment for all written assignments. During each visit to the center, you will use your student ID# to sign in and out on our computer at the front desk. More information is available at:
http://www.cedarvalleycollege.edu/FutureStudents/StudentServices/TutoringServices/default.aspx
QUALITY ENHANCEMENT PLAN
Cedar Valley College’s Quality Enhancement Plan is designed to improve student learning in mathematics. Read more about our QEP at:
http://www.cedarvalleycollege.edu/QEP/default.aspx

INSTITUTIONAL POLICIES

Academic Advising
Academic Advising is a collaborative educational process whereby students and their advisors are partners in meeting the students' academic, personal, and career goals. This partnership is a process that is built over the student’s entire educational career at Cedar Valley College.

Educational planning is available to all students. First time in college students must meet with academic advisors prior to enrolling in classes; however, continuing students may choose to see faculty advisors, faculty counselors, and/or program coordinators after classes begin. All parties have clear responsibilities for ensuring a successful partnership. For more information, you may access:
https://www.cedarvalleycollege.edu/FutureStudents/StudentServices/AcademicAdvising/Pictures/AdvisingSyllabus.pdf

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. See Also Student Code of Conduct.
https://www1.dcccd.edu/catalog/ss/code.cfm?loc=CVC

Student dishonesty in any form is not tolerated and will result in a student’s failing grade for either the respective Assignment/Quiz/Exam or for the course or both.

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
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.