

RELE 1219: REAL ESTATE FINANCE**Session (Fall/Spring/Summer (20XX-20XX))****Synonym:****Section:****Time:****Room:****INSTRUCTOR SPECIFIC INFORMATION****Instructor:****Office:****Office Phone:****E-mail:****Office Hours:****Other times by appointment.****Web Page: (if any)****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.

Student Accident Insurance Fee: \$1.00

Skills: R Course Type: W

COURSE RATIONALE

The purpose of this course is to learn the principles of Real Estate finance. This course also includes the latest in technological environment. It includes basic finance concepts as well as risk based financing, credit scoring, drive-by appraisals and how finance is being practiced in Real Estate today.

PREREQUISITES

None

STUDENT LEARNING OUTCOMES, GENERAL EDUCATION COMPETENCIES, & SCANS**Common Course Learning Objectives/Outcomes**

1. Understand the nature and cycle of Real Estate finance
2. Review money and monetary system
3. Review government activities
4. Understand the secondary market
5. Review the sources of funds
6. Understand conventional loans, FHA insured loan and VA – Guaranteed loans

7. Learn about processing loans
8. Understand Real Estate finance
9. Understand defaults and foreclosures
10. Chapter objectives that appear in the textbook

SCANS (Secretary's Commission on Achieving Necessary Skills)

Course SCANS Competencies for RELE 1219

Please go to <http://irt.austincc.edu/ids/curriculum/scans.php> for a complete definition and explanation of SCANS. This list summarizes the SCANS competencies addressed in this particular course.

Resources

- 1.1 Manages Time

Interpersonal

- 2.1 Participates as a Member of a Team
- 2.2 Teaches Others
- 2.4 Exercises Leadership
- 2.5 Negotiates to Arrive at a Decision

Information

- 3.1 Acquires and Evaluates Information
- 3.2 Organizes and Maintains Information
- 3.3 Interprets and Communicates Information
- 3.4 Uses Computers to Process Information

Systems

- 4.1 Understands Systems

Basic Skills

- 6.1 Reading
- 6.2 Writing
- 6.3 Arithmetic
- 6.4 Mathematics
- 6.5 Listening
- 6.6 Speaking

Thinking Skills

- 7.1 Creative Thinking
- 7.2 Decision Making
- 7.3 Problem Solving
- 7.4 Mental Visualization

7.5 Knowing How to Learn

7.6 Reasoning

Personal Qualities

8.1 Responsibility

8.2 Self-Esteem

8.3 Sociability

8.4 Self-Management

8.5 Integrity/Honesty

REQUIRED TEXTS/MATERIALS/SOFTWARE

Essentials of Real Estate Finance, 15th Edition, by Sirota (ISBN 9781475462074)

INSTRUCTIONAL METHODOLOGY

See specific instructor's syllabus

DISTANCE EDUCATION

Online (ONL) Distance Education courses are designed for anyone, who has scheduling problems, work-schedules that conflict with normal class times, or any reason they may have. Some students are concerned about the transferability or status of ONL courses. The course content, college credit and transferability are equivalent to those offered in the classroom.

The same material will be covered as a regular class. Students must have access to the Internet and an email account. The primary framework for instruction is the Internet. The Interactive capabilities such as email and listserv, access to library on-line, office hours, discussion forums, facilitate student to instructor communication. This asynchronous learning allows students who have other responsibilities to participate in course offerings. Being able to send a message to the instructor at any time, instead of traveling to the campus during the instructor's posted office hours, makes it possible for those who have limited or no time beyond the normal class time to talk to the instructor.

Course content is delivered in the Blackboard learning management system. The syllabus, assignments, core course information, announcements, structured student activities, and discussion information are all located in Blackboard. Students will view web pages, send and receive email, download and upload files using ACC's Blackboard system. Tests will be taken on-campus in the Testing Centers. Testing center information is located at <http://www.austincc.edu/testctr/>.

GRADING SYSTEM

Your instructor will provide specific information about how you will be graded in this course.

DEPARTMENTAL COURSE/CLASS POLICIES

Departmental policies for Incompletes, Attendance, and Withdrawal are as follows:

Incomplete Policy: An incomplete (I) will be granted to a student in rare circumstances. Generally to receive a grade of I, a student must have completed all examinations and assignments to date, be passing, and have personal circumstances that prevent course completion that occur after the deadline to withdraw with a grade of W.

Attendance Policy: All students are expected to attend classes. Non-attendance will have an impact on the student's grade.

Withdrawal Policy: It is the responsibility of each student to ensure that his or her name is removed from the roll should he or she decide to withdraw from the class. The instructor does, however, reserve the right to drop a student should he or she feel it is necessary. If a student decides to withdraw, he or she should also verify that the withdrawal is submitted before the Final Withdrawal Date. The student is also strongly encouraged to retain their copy of the withdrawal form for their records.

Students who enroll for the third or subsequent time in a course taken since Fall 2002, may be charged a higher tuition rate for that course.

State law permits students to withdraw from no more than six courses during their entire undergraduate career at Texas public colleges or universities. With certain exceptions, all course withdrawals automatically count towards this limit. Details regarding this policy can be found in the ACC college catalog.

COURSE OUTLINE/CALENDAR

Your instructor will provide specific information about the class lecture and test schedules.

COLLEGE POLICIES

Statement on Academic Integrity

Austin Community College values academic integrity in the educational process. Acts of academic dishonesty/misconduct undermine the learning process, present a disadvantage to students who earn credit honestly, and subvert the academic mission of the institution. The potential consequences of fraudulent credentials raise additional concerns for individuals and communities beyond campus who rely on institutions of higher learning to certify students' academic achievements, and expect to benefit from the claimed knowledge and skills of their graduates. Students must follow all instructions given by faculty or designated college representatives when taking examinations, placement assessments, tests, quizzes, and evaluations. Actions constituting scholastic dishonesty include, but are not limited to, plagiarism, cheating, fabrication, collusion, falsifying documents, or the inappropriate use of the college's information technology resources. Further information is available at <https://www.austincc.edu/about-acc/academic-integrity-and-disciplinary-process>

Student Rights & Responsibilities

Academic freedom is a foundation and hallmark of higher education. In the context of college-level courses, it specifically refers to the rights of free expression and respect for others with differing opinions. Students at the college have the rights accorded by the U.S.

Constitution to freedom of speech, peaceful assembly, petition, and association. This concept is accompanied by an equally demanding concept of responsibility on the part of the student.

Just as you are expected to exercise these rights with respect for state and federal law in the larger world, you are expected to exercise these rights as a student with respect for the college's standards of conduct. These rights carry with them the responsibility to accord the same rights to others in the college community and not to interfere with or disrupt the educational process.

Students and faculty alike should enable a climate of mutual respect and civility while fostering the freedom to debate and discuss the merits of competing ideas.

Enrollment in the college indicates acceptance of the rules set forth in the student standards of conduct policy, which is administered through the office of the campus dean of student services. Due process, through an investigation and appeal process, is assured to any student involved in disciplinary action.

Student Complaints

A defined process applies to complaints about an instructor or other college employee. You are encouraged to discuss concerns and complaints with college personnel and should expect a timely and appropriate response. When possible, students should first address their concerns through informal conferences with those immediately involved; formal due process is available when informal resolution cannot be achieved.

Student complaints may include (but are not limited to) issues regarding classroom instruction, college services and offices on the basis of actual or perceived race, color, national origin, religion, age, gender, gender identity, sexual orientation, political affiliation, or disability.

Further information about the complaints process, including the form used to submit complaints, is available

at <http://www.austincc.edu/students/students-rights-and-responsibilities/student-complaint-procedures>

Statement on Privacy

The Family Educational Rights and Privacy Act (FERPA) protects confidentiality of students' educational records. Grades cannot be provided by faculty over the phone, by e-mail, or to a fellow student. Grades are posted in blackboard.

Safety Statement

Health and safety are of paramount importance in classrooms, laboratories, and field activities. Students are expected to learn and comply with ACC environmental, health and safety procedures and agree to follow ACC safety policies. Emergency Procedures posters and Campus

Safety Plans are posted in each classroom and should be reviewed at the beginning of each semester. All incidents (injuries/illness/fire/property damage/near miss) should be immediately reported to the course instructor. Additional information about safety procedures and how to sign up to be notified in case of an emergency can be found at

<http://www.austincc.edu/emergency>

Everyone is expected to conduct themselves professionally with respect and courtesy to all. Anyone who thoughtlessly or intentionally jeopardizes the health or safety of another individual may be immediately dismissed from the day's activity and will be referred to the Dean of Student Services for disciplinary action.

In the event of disruption of normal classroom activities due to an emergency situation or an illness outbreak, the format for this course may be modified to enable completion of the course. In that event, students will be provided an addendum to the class syllabus that will supersede the original version.

Campus Carry

The Austin Community College District concealed handgun policy ensures compliance with Section 411.2031 of the Texas Government Code (also known as the Campus Carry Law), while maintaining ACC's commitment to provide a safe environment for its students, faculty, staff, and visitors. Beginning August 1, 2017, individuals who are licensed to carry (LTC) may do so on campus premises except in locations and at activities prohibited by state or federal law, or the college's concealed handgun policy. In addition, **concealed weapons are not allowed on ACC-sponsored field trips** where the school owns or has chartered or leased vehicles for transportation.

It is the responsibility of license holders to conceal their handguns at all times. Persons who see a handgun on campus are asked to contact the ACC Police Department by dialing 222 from a campus phone or 512-223-7999. Please refer to the concealed handgun policy online at <http://austincc.edu/campuscarry>

Discrimination Prohibited

The College seeks to maintain an educational environment free from any form of discrimination or harassment including but not limited to discrimination or harassment on the basis of race, color, national origin, religion, age, sex, gender, sexual orientation, gender identity, or disability.

Faculty at the College are required to report concerns regarding sexual misconduct (including all forms of sexual harassment and sex and gender-based discrimination) to the Manager of Title IX/Title VI/ADA Compliance. Licensed clinical counselors are available across the District and serve as confidential resources for students.

Additional information about Title VI, Title IX, and ADA compliance can be found in the ACC Compliance Resource Guide available at

<https://drive.google.com/file/d/1o55xINAWNvTYgl-fs-JbDyuaMFDNvAiz/view>

Use of ACC email

All College e-mail communication to students will be sent solely to the student's ACCmail account, with the expectation that such communications will be read in a timely fashion. ACC will send important information and will notify students of any college- related emergencies using this account. Students should only expect to receive email communication from their instructor using this account. Likewise, students should use their ACC mail account when communicating with instructors and staff. Information about ACC email accounts, including instructions for accessing it, are available at <http://www.austincc.edu/help/accmail/questions-and-answers>

Use of the Testing Center

Under certain circumstances, examinations may have to be taken in a testing center. The ACC Testing Centers follow standard procedures so students know what to expect when they arrive to take their tests. Students should familiarize themselves with the [student guidelines](#).

Students must present an [ACC student ID card](#) or government issued ID and know their ACC ID number before they can test.

It is necessary to check in at the Testing Center kiosk before taking a test. To check in, one must know the following information:

- Student ID number
- Course prefix and number
- Course synonym
- Course section number
- Test number
- Instructor's name

Personal belongings such as backpacks, books, and electronic devices (including, but not limited to, cell phones and smart watches) are not allowed in the Testing Center. Possession of prohibited items or accessing unapproved resources in the testing room will result in the immediate termination of the exam and [possible disciplinary action](#).

For additional information on using the Testing Center, please go to <http://www.austincc.edu/students/testing-services/instructional-testing>

STUDENT SUPPORT SERVICES

The success of our students is paramount, and ACC offers a variety of support services to help, as well as providing numerous opportunities for community engagement and personal growth.

Student Support

ACC strives to provide exemplary support to its students and offers a broad variety of opportunities and services. Information on these campus services and resources is available at <http://www.austincc.edu/students>.

Student Accessibility Services

Students with documented disabilities who need classroom, academic, or other accommodations must request them through the office Student Accessibility Services (SAS).

SAS offices are located at each major campus. Students are encouraged to request accommodations when they register for courses or at least three weeks before the start of the semester; otherwise, the provision of accommodations may be delayed. Students who have received approval for accommodations from SAS for this course must provide the instructor with the document titled “Notice of Approved Accommodations” from SAS before accommodations will be provided. Accommodations will not be provided retroactively.

Arrangements by the instructor for academic accommodations can only be made after he or she receives the “Notice of Approved Accommodations” from the student.

Additional information about Student Accessibility Services is available at <https://www.austincc.edu/offices/student-accessibility-services-and-assistive-technology>

Academic Support

ACC offers academic support services on all of its campuses. These services, which include face-to-face and online tutoring, academic coaching, and supplemental instruction, are free to enrolled ACC students. Tutors are available in a variety of subjects ranging from accounting to pharmacology. Students may receive these services on both a drop-in and referral basis.

Tutoring schedules can be found

at <https://www.austincc.edu/students/tutoring/tutoring-schedules>

Library Services

ACC has a full-service library at each of its campuses to support ACC courses and programs and to provide students with research and assignment assistance from expert faculty librarians, computers, course reserves, laptop and tablet check out, study spaces, and copying, printing, and scanning services. In addition, ACC students have full rights and privileges to access Library Services online 24/7 via the ACC Library website and students can use their ACCeID logins to access all online materials, including ebooks, articles from library databases, and streaming videos. ACC Libraries also provide an “Ask a Librarian” service, which allows students to reach a librarian 24/7 through online chat. Faculty librarians are also available via email, phone, and in person seven days a week during hours of operation. Visit

- Library Website: <http://library.austincc.edu>
- Ask a Librarian: <https://library.austincc.edu/help/ask.php>
- Library Hours of Operation by Location: <https://library.austincc.edu/loc/>

- Email: library@austincc.edu

In partnership with ACC's Student Support Center, ACC Libraries also maintain a limited collection of textbooks for students to borrow. Priority access to the textbook collection is given to students receiving assistance. More information is available on the ACC website by searching "Student Support Center Textbook Collection."

Student Organizations

ACC has over seventy student organizations, offering a variety of cultural, academic, vocational, and social opportunities. They provide a chance to meet with other students who have the same interests, engage in service-learning, participate in intramural sports, gain valuable field experience related to career goals, and much else. Student Life coordinates many of these activities, and additional information is available at <http://sites.austincc.edu/sl/>.

Personal Support

Resources to support students are available at every campus. To learn more, ask your professor or visit the campus Support Center. All resources and services are free and confidential. Some examples include, among others:

- Food pantries are located in all campus Student Life offices:
<https://sites.austincc.edu/sl/programs/foodpantry/>
- Assistance with childcare or utility bills is available at any campus Support Center:
<http://www.austincc.edu/students/support-center>
- The Student Emergency Fund can help with unexpected expenses that may cause you to withdraw from one or more classes: <http://www.austincc.edu/SEF>
- Help with budgeting for college and family life is available through the Student Money Management Office: <http://sites.austincc.edu/money/>
- Drop-in child care is available at Highland
Campus: <http://www.austincc.edu/students/child-care/child-watch-drop-in-center>

Clinical Counseling services are available throughout the ACC Student Services District to address personal and or mental health concerns:
<http://www.austincc.edu/students/counseling>.

If an emergency occurs during operational hours, please come to the Student Services Office and let the front intake staff know that you are experiencing a crisis. They will alert appropriate personnel. You may also contact the ACC District Police at 222 (on campus) or 223-7999 (off campus or cell phone).

After Hours:

If you are struggling with a mental health or personal crisis, call one of the following numbers to connect with resources for help. However if you are afraid that you might hurt yourself or someone else, call 911 immediately.

Free Crisis Hotline Numbers:

- Austin / Travis County 24 hour Crisis & Suicide hotline: **512-472-HELP (4357)**
- The Williamson County 24 hour Crisis hotline: **1-800-841-1255**
- Bastrop County Family Crisis Center hotline: **1-888-311-7755**
- Hays County 24 Hour Crisis Hotline: **1-877-466-0660**
- National Suicide Prevention Lifeline: **1-800-273-TALK (8255)**
- Crisis Text Line: **Text “home” to 741741**
- Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline: **1-800-662-HELP (4357)**
- National Alliance on Mental Illness (NAMI) Helpline: **1-800-950-NAMI (6264)**

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