



Real Estate Finance Syllabus

Course Hours: 45

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.
15. Recognize loan servicing issues.

Grading/Evaluation Policy

Evaluation is linked directly to the course objectives. Performance is measured by an online final exam. To complete this course successfully, students must complete: 15 Units including all reading assignments and successfully pass a Final Exam. The final exam consists of 100 multiple-choice questions, and you have 3 hours to complete it. You must answer 70% of the questions correctly to pass the final exam. If you do not pass the final exam, you may retake it after an 18-day period.

Contact Information

Help Ticket: 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

Unit Title	Hours	Assignment Title	Points Possible	Required to Pass
1: The Nature and Cycle of Real Estate Finance	2.25	Unit Quiz	10	Optional
2: Money & the Monetary System	3.75	Unit Quiz	10	Optional
3: Government Influence on Lending	5.50	Unit Quiz	10	Optional
4: The Mortgage Markets	1.75	Unit Quiz	10	Optional
5: Sources of Finance	2.25	Unit Quiz	10	Optional
6: Types of Loans	2.00	Unit Quiz	10	Optional
7: Conventional Loans	2.25	Unit Quiz	10	Optional
8: Alternative Financing	2.25	Unit Quiz	10	Optional
9: Loans: Government-Backed	3.25	Unit Quiz	10	Optional
10: Instruments of Real Estate Finance	4.25	Unit Quiz	10	Optional
11: The Loan Package	2.75	Unit Quiz	10	Optional
12: Underwriting	3.00	Unit Quiz	10	Optional
13: Settlement & Closing	2.25	Unit Quiz	10	Optional
14: The Mortgage Markets	2.25	Unit Quiz	10	Optional
15: Default & Foreclosure	2.25	Unit Quiz	10	Optional
Final Exam	3.00	Multiple-Choice	100	70
Total	45.00		100	70

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.