



Course Syllabus

Course #: RST 1450 Course Name: Real Estate Finance

Division: Business Technologies

Class Days: Wednesday Class Time: 6:30-9:30 p.m. + 1 hour TBA

Location: Classroom: Laboratory:

Credit Hours: 2 Contact Hours: 2 Lab Hours: 0 Lecture Hours: 2

Instructor: Anthony Cummings Office Location:

Phone: Email Address:

Office Hours:

Division Office/Location: B 104 Division Fax: 419-334-9414

Full-time Contact Person: Phone(s):

Course Description:

Introduction to the methods, instruments, and procedures involved in financing of real estate. Includes characteristics of mortgage loans and government influence on real estate finance, effects of monetary and fiscal policies of financing. (All)

Prerequisite(s):

None

Corequisite(s):

None

Entry Level Skills and Knowledge:

Required Texts, Supplies and Equipment:

ESSENTIALS OF REAL ESTATE FINANCE, ELEVENTH EDITION by Sirota

Grading:

A = 90

B = 80

C = 70

D = 60

F = 50

Learning Outcomes:

General Education

Technical

To give students a working understanding of financing real estate.

Assessment of Student Learning:

Assessment Project and Measurement in course (if any):

Plan of Work:

Session	Date	Activities
1	Oct. 11, 2006	Introduction, Chapters 7 & 14 Topics: Major Instruments of Real Estate
2	Oct. 18, 2006	Chapter 13, Chapter 7, pp. 123-132— Topics: Consequences of Mortgage Default, Land Contracts, Leases, Quiz 1
3	Oct. 25, 2006	Chapters 1, 2, 4, 5, and 6 Topics: Availability of Mortgage Money
4	Nov. 1, 2006	Chapters 3, 9, and 10 Topics: Government and Real Estate, Quiz 2
5	Nov. 8, 2006	Chapters 8, 9, and 10 Topics: Risk Analysis
6	Nov. 15, 2006	Chapters 10, 11, 14, and 12 Topics: Risk Analysis and Special Topics
7	Nov. 29, 2006	Qualifying Borrowers
8	Dec. 6, 2006	Review
9	Dec. 13, 2006	Final Exam

Course Requirements:

Regular attendance.
Two quizzes and a Final Exam.

Class attendance is important! Attendance records will be kept. Please contact the instructor by phone at 419-625-1894 or email at tony.cmortgage@sbcglobal.net if you are unable to attend.

Policies

Course Withdrawing: If for any reason you need to withdraw from this course, be certain that you do so according to College procedure. It is your responsibility to know and follow this procedure. If you simply stop coming to class, without officially withdrawing from the course, your grade is an automatic “F.” Please follow official College procedure for withdrawing from this or any course.

College Academic Policies are located in the College Catalog. A copy of the current catalog may be picked up in any of the division offices or admissions. The list of college policies is also available online at <https://www.terra.edu/register/Collegecat/policies.asp>.

Support Services: The College offers a number of support services to assist in your success in this course and all courses. Among these services are the Writing & Math Center in B105, the Office of Learning Support Services, which coordinates the campus disability services and tutoring programs, the computer labs, and the computers in the atriums.

Any student who feels he/she may need an accommodation based on the documentation of a disability should contact the Office of Learning Support Services privately to discuss his/her specific issues. Please contact the OLSS at (419) 334-8400 X 2208 or visit 100 Roy Klay Hall (Building A) to coordinate reasonable accommodations.

If you have a documented disability and are receiving academic accommodations through the Office of Learning Support Services, please schedule a meeting with your instructor in a timely manner so that we may discuss how these services will be arranged.

Tutoring services are available to students beginning the second week of every semester. Students requesting tutoring services should obtain a tutor request form from the OLSS in 100 Roy Klay Hall (Building A) or online at the Terra website. Please note that instructor verification and acceptance of the Student Learner Agreement is necessary for all tutoring requests. All requests should be submitted to 100 Roy Klay Hall (Building A).