



**Course Syllabus  
Real Estate Finance  
RELE 1219**

**Instructor:**  
**Phone:**  
**Email:**

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**Semester with  
Course  
Reference  
Number (CRN)**

Spring 2013 - 40765

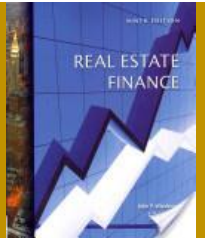
**Type of  
Instruction**

Online

**Text Book**  
  
**Course  
Description:**

Real Estate Finance, by John P Wiedemer, J. Keith Baker, Cengage Learning, **9th Ed.**

REAL ESTATE FINANCE, 9e provides a contemporary review of residential and commercial real estate finance and how these financial markets work. The text has been fully updated reflecting current principles and practices of modern real estate finance resulting from the recent financial crisis and mortgage meltdown. It provides coverage of specialized mortgage lending procedures - including sources of mortgage money, constraints on those sources, loan qualifications, and laws and regulations that guide practices today. An easy-to-read narrative format continues to be the hallmark of this long-time popular real estate finance text.



**OFFICE  
HOURS:  
LOCATION:**

Monday-Friday. 8:00 AM to 5:00 PM  
(Call for appointment)  
Southeast, 6815 Rustic Ave., Houston, TX

**Eagle Online  
Student User  
ID:**

Your Eagle login user ID will be your HCC User ID (sometimes referred to as the "W" number). All HCC students have a unique User ID. If you do not know your User ID you can look it up by visiting the HCC home page:

- o From [www.hccs.edu](http://www.hccs.edu), under the column "CONNECT", click on the "Student System Sign In" link
- o Then click on "Retrieve User ID" and follow the instructions.

Or use the direct link to access the Student Sign In page:  
<https://hccsaweb.hccs.edu:8080/psp/csprd/?cmd=login&languageCd=ENG>  
The default student password is "distance." Students will then be prompted to change their password after their first login. Please visit the DE Technical Support

**Course  
Location/Times**

Online Course:  
4/02/2013 through 4/25/2013

	<b>Four Week Course</b>
<b>Course Credits and Contact Hours</b>	This course provides two semester hours of college credit or thirty contact hours. It is a core real estate course and is required by The Texas Real Estate Commission for licensure.
<b>Course Prerequisite(s)</b>	None
<b>Distance Education Student Handbook</b>	The Distance Education Student Handbook contains policies and procedures unique to the DE student. Students should have reviewed the handbook as part of the mandatory orientation. It is the student's responsibility to be familiar with the handbook's contents. The handbook contains valuable information, answers, and resources, such as DE contacts, policies and procedures (how to drop, attendance requirements, etc.), student services (ADA, financial aid, degree planning, etc.), course information, testing procedures, technical support, and academic calendars. Refer to the DE Student Handbook by visiting this link: <a href="http://de.hccs.edu/de/de-student-handbook">http://de.hccs.edu/de/de-student-handbook</a>
<b>Academic Discipline/CTE Program Learning Outcomes</b>	<ol style="list-style-type: none"> <li>1. Explain the three Articles of the Texas Real Estate Commission's "Canons of Professional Ethics".</li> <li>2. Analyze the disclosure requirements in various real estate situations.</li> <li>3. Describe the real estate sales/transaction process.</li> </ol>
<b>Course Student Learning Outcomes (SLO): 4 to 7</b>	<ol style="list-style-type: none"> <li>1. Exhibit knowledge of real estate financing by answering multiple choice questions covering reading material from the text. (Chapter review Quizzes)</li> <li>2. Successfully pass 16 quizzes and the final exams covering the text book and course material.</li> <li>4. Understand and explain the roles of the participants in the primary market and the secondary market.</li> <li>5. List the key factors lender's use to evaluate borrowers.</li> <li>6. State the importance of evaluating the borrower's collateral.</li> </ol>
<b>Learning Objectives (Numbering system should be linked to SLO - e.g., 1.1, 1.2, 1.3, etc.)</b>	See Above
<b>SCANS and/or Core Curriculum Competencies: If applicable</b>	<ol style="list-style-type: none"> <li>1. Exhibit knowledge of real estate financing by answering multiple choice questions covering reading material from the text. (Chapter review Quizzes). Foundation Skills – Basic – Reading</li> <li>2. Demonstrate an understanding of one specific area of real estate finance Foundation Skills – Thinking – Knowing How to Learn</li> </ol>
<b>Instructional Methods</b>	Online discussions, power point presentations, and email.
<b>Student Assignments</b>	Students analyze a prospective borrower to determine if they qualify for the desired loan.

<b>Student Assessment(s)</b>	Chapter Quizzes, Final, and Case Study.												
<b>Suggested time line:</b>	Week One – Chapters 1, 2, 3, 4 Week Two – Chapters 5, 6, 7, 8 Week Three – Chapters 9, 10, 11, 12 Week Four – Chapters 13, 14, 15, 16 Week Four – Final Exam (Covers Chap 1 – 16)												
<b>HCC Grading Scale</b>	<table border="1"> <tr> <td>A = 100- 90</td> </tr> <tr> <td>B = 89 - 80:</td> </tr> <tr> <td>C = 79 - 70:</td> </tr> <tr> <td>D = 69 - 60:</td> </tr> <tr> <td>F = 59 and below</td> </tr> <tr> <td>W(Withdrawn)</td> </tr> <tr> <td>I (Incomplete)</td> </tr> </table>	A = 100- 90	B = 89 - 80:	C = 79 - 70:	D = 69 - 60:	F = 59 and below	W(Withdrawn)	I (Incomplete)					
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<b>Instructor Grading Criteria</b>	<table> <tr> <td>Final Exam</td> <td>50%</td> <td>Covers Chap 1 thru 16</td> </tr> <tr> <td>Chapter Quizzes</td> <td>30%</td> <td></td> </tr> <tr> <td>Class Participation</td> <td>10%</td> <td></td> </tr> <tr> <td>Case Study</td> <td>10%</td> <td></td> </tr> </table>	Final Exam	50%	Covers Chap 1 thru 16	Chapter Quizzes	30%		Class Participation	10%		Case Study	10%	
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<b>HCC Policy Statement</b>													
<b>Access Student Services Policies on their Web site:</b>	<a href="http://hccs.edu/student-rights">http://hccs.edu/student-rights</a>												
<b>Distance Education and/or Continuing Education Policies</b>													
<b>Access DE Policies on their Web site</b>	<a href="http://de.hccs.edu/Distance_Ed/DE_Home/faculty_resources/PDFs/DE_Syllabus.pdf">http://de.hccs.edu/Distance_Ed/DE_Home/faculty_resources/PDFs/DE_Syllabus.pdf</a>												
<b>Access CE Policies on their Web site:</b>	<a href="http://hccs.edu/CE-student-guidelines">http://hccs.edu/CE-student-guidelines</a>												
<b>HCC Course Withdrawal Policy</b>	Per the HCC Student Handbook, if necessary, it is the student’s responsibility to officially withdraw from a course. The State of Texas imposes penalties on students who drop courses excessively. Students are limited to no more than SIX total course withdrawals throughout their educational career at a Texas public college or university.												
<b>MAKEUP WORK</b>	In accordance with Texas Real Estate Commission guidelines and departmental policy, no makeup work will be accepted ninety days or more from the ending date of the course.												