



**Business Center of Excellence
Real Estate Department**

<https://www.hccs.edu/programs/areas-of-study/business/real-estate/>

RELE 1371: Loan Processing I Lecture I CRN#12617

Summer 2021 | 16 Weeks (7.12.2021-08.15.2021)

Online

3 Credit Hours | 48 hours per semester

Instructor Contact Information

Instructor:	Steven OBrien	Office Phone:	832-771-8374
Office:	By Appointment	Office Hours:	By Appointment
HCC Email:	Steven.OBrien@hccs.edu	Office Location:	By Appointment

Please feel free to contact me concerning any problems that you are experiencing in this course. Your performance in my class is very important to me. I am available to hear your concerns and just to discuss course topics.

Instructor's Preferred Method of Contact

Tell students how you would prefer to be contacted. See Syllabus Template Directions for a few examples. NOTE: You are required to use your HCC email and students are required to use emails as listed in the Student System for communication of HCC business when communicating via email.

I will respond to emails within 24 hours Monday through Friday; I will reply to weekend messages on Monday mornings.

You may also contact the Real Estate Department personnel listed below:

Division Chair: Ken Hernandez, kennet.h.hernandez@hccs.edu, 713-718-2468
 Division Admin Assistant: Lyssa Wilson, melissa.wilson3@hccs.edu, 713-718-5125

What's Exciting About This Course

This course will walk you through what happens "behind the scenes" when the loan officer takes that loan application. There are more details than just the contracted offer and acceptance. We will explain how and why the process works. I welcome all questions as you will see much of what is asked for is based on regulatory guidelines and IT IS NOT just a lender being HARD on This course will walk you though

My Personal Welcome

Welcome to Loan Processing - Welcome to Loan Processing. My name is Steven OBrien. This course will walk you through what happens "behind the scenes" when the loan officer takes that loan application. I welcome all questions as you will see much of what is asked for is based on regulatory guidelines and IT IS NOT just a lender being HARD on your clients. This is a self-paced course. You are required to complete all assignments online and take both a Midterm and Final exam. If you have questions, feel free to contact me at 832- 771-8374. Call or Text or email me at steven.obrien@hccs.edu. Please identify yourself when contacting me and reference the class.

Nextlearning - Fall 2020 Modalities

This semester, there are three modalities for HCC courses: Online Anytime, Online on a Schedule, and Flex Campus.

- **Online Anytime** classes are traditional online courses; coursework is online, and there are no meetings at specific times.
- **Online on a Schedule** classes are online courses with traditional meeting components; coursework is online, and there are specific times to log in for scheduled class meetings.
- **Flex Campus** are in-person classes; coursework is online, and students have the choice to come to campus or to participate online during scheduled class meetings.

Prerequisites and/or Co-Requisites

RELE 1371 requires placement into GUST 0342 in reading, ENGL 0310 or 0349 in writing and MATH 0308 in math. If you have enrolled in this course having satisfied these prerequisites, you have a higher chance of success than students who have not done so. Please carefully read and consider the repeater policy in the [HCCS Student Handbook](#).

Canvas Learning Management System

This section of RELE 1371 will use [Canvas](https://eagleonline.hccs.edu) (<https://eagleonline.hccs.edu>) to supplement in-class assignments, exams, and activities. I will be available every evening online on Wednesday from 6 to 7PM. HCCS Open Lab locations may be used to access the Internet and Canvas. **USE FIREFOX OR CHROME AS THE INTERNET BROWSER.**

HCC Online Information and Policies

Here is the link to information about HCC Online classes including the required Online Orientation for all fully online classes: <http://www.hccs.edu/online/>

Scoring Rubrics, Sample Assignments, etc.

Look in Canvas for the scoring rubrics for assignments, samples of class assignments, and other information to assist you in the course. <https://eagleonline.hccs.edu/login/ldap>

Instructional Materials

Textbook Information

No Textbook Required.

Other Instructional Resources

All materials are included within the online course.

Tutoring

HCC provides free, confidential, and convenient academic support, including writing critiques, to HCC students in an online environment and on campus. Tutoring is provided by HCC personnel in order to ensure that it is contextual and appropriate. Visit the [HCC Tutoring Services](#) website for services provided.

Libraries

The HCC Library System consists of 9 libraries and 6 Electronic Resource Centers (ERCs) that are inviting places to study and collaborate on projects. Librarians are available both at the libraries and online to show you how to locate and use the resources you need. The libraries maintain a large selection of electronic resources as well as collections of books, magazines, newspapers, and audiovisual materials. The portal to all libraries' resources and services is the HCCS library web page at <http://library.hccs.edu>.

Supplementary Instruction

Supplemental Instruction is an academic enrichment and support program that uses peer-assisted study sessions to improve student retention and success in historically difficult courses. Peer Support is provided by students who have already succeeded in completion of the specified course, and who earned a grade of A or B. Find details at <http://www.hccs.edu/resources-for/current-students/supplemental-instruction/>.

Course Overview

RELE 1371 is a study of the theoretical and practical framework necessary to understand the complex field of mortgage lending with emphasis on loan application, qualifications, and processing. Also includes the role of lenders, residential loan appraisals, closing, and funding the loan. This course emphasizes workforce training in the areas of loan processing and originating procedures as determined by the needs of industry. Accredited: Texas Savings and Loan Department.

Secretary's Commission Addressing Necessary Skills (SCANS)

The Secretary's Commission on Achieving Necessary Skills (SCANS) was appointed by the U.S. Secretary of Labor to determine the skills that U. S. employers want most in entry-level employees. The commission identified seven skills, (motivation to learn, basic skills, communication, teamwork, critical thinking, career development and leadership). These workplace competencies and foundation skills have been designed into this course and into the curriculum for each program of study.

Program Student Learning Outcomes (PSLOs)

Can be found at: <https://www.hccs.edu/programs/areas-of-study/business/real-estate/>

Course Student Learning Outcomes (CSLOs)

Upon completion of RELE 1371, the student will be able to:

1. List documentation to complete a loan package.
2. Calculate a pre-qualifying debt to income and a loan to value ratio.
3. Complete a good faith estimate of closing costs
4. Complete a residential loan application.
5. Prepare a file for audit.

Learning Objectives

Learning Objectives for each CSLO can be found at [HCC Learning Web for Real Estate](#)

Student Success

Expect to spend at least twice as many hours per week outside of class as you do in class studying the course content. Additional time will be required for written assignments. The assignments provided will help you use your study hours wisely. Successful completion of this course requires a combination of the following:

- Reading the textbook
- Attending class in person and/or online
- Completing assignments
- Participating in class activities

There is no short cut for success in this course; it requires reading (and probably re-reading) and studying the material using the course objectives as a guide.

Instructor and Student Responsibilities

As your Instructor, it is my responsibility to:

- Provide the grading scale and detailed grading formula explaining how student grades are to be derived
- Facilitate an effective learning environment through learner-centered instructional techniques
- Provide a description of any special projects or assignments
- Inform students of policies such as attendance, withdrawal, tardiness, and making up assignments
- Provide the course outline and class calendar that will include a description of any special projects or assignments
- Arrange to meet with individual students before and after class as required

As a student, it is your responsibility to:

- Attend class in person and/or online
- Participate actively by reviewing course material, interacting with classmates, and responding promptly in your communication with me
- Read and comprehend the textbook
- Complete the required assignments and exams
- Ask for help when there is a question or problem
- Keep copies of all paperwork, including this syllabus, handouts, and all assignments
- Attain a raw score of at least 50% on the final exam
- Be aware of and comply with academic honesty policies in the HCCS Student Handbook

Assignments, Exams, and Activities

Written Assignment

None

Exams

There will be 3 quizzes, one midterm and a final exam.

In-Class Activities

You will be asked to complete a 1003 Loan application and we will go through the line items.

Final Exam

A final exam will be given and will cover all of the information covered. A review will be given prior to the exam (FORM NUMBER 882-E-LOVAS). All the information students need to prepare for the exam is in the [Final Exam Handbook](#).

You must get at least 50% (50 of 100) of the items correct on the final to pass the course (departmental decision). Students who are absent from the final exam without discussing their absence with the instructor in advance or within 24 hours afterward will receive a course grade of F.

Grading Formula

<< **Modify Section & Delete Placeholder Text** >> The RELEhology department strongly recommends that you adopt a points-based grading system with a maximum 1,000 total points possible.

Exams	500 points
In-Class Activities	100 points
Departmental Final Exam	400 points

Grade	Total Points
A	900-1000
B	800-899
C	700-799
D	600-699
F	<600

Incomplete Policy:

In order to receive a grade of Incomplete ("I"), a student must have completed at least 50% of the work in the course. In all cases, the instructor reserves the right to decline a student's request to receive a grade of Incomplete.

HCC Grading Scale can be found on this site under Academic Information:
<http://www.hccs.edu/resources-for/current-students/student-handbook/>

Course Calendar

Week	Dates	Topic / Assignments Due
1	7-12 7-19	Syllabus Quiz Loan Application Introduced and Defined
2	7-20 7-27	Processing details and prep for UW Midterm
3	7-28 8-5	UW , Closing and Audit
4	8-6 -8-15	Laws, Compliance and CFPB Final
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Syllabus Modifications

The instructor reserves the right to modify the syllabus at any time during the semester and will promptly notify students in writing, typically by e-mail, of any such changes.

Instructor's Practices and Procedures

Missed Assignments

This course is self-paced. All assignments, Lessons and Quizzes along with Midterm will be available day one. Due dates are recommendations. Incomplete assignments will be assigned an F. No extensions or makeups will be given.

Academic Integrity

Scholastic Dishonesty will result in a referral to the Dean of Student Services. See the link below for details.

Here's the link to the HCC information about academic integrity (Scholastic Dishonesty and Violation of Academic Scholastic Dishonesty and Grievance):

<http://www.hccs.edu/about-hcc/procedures/student-rights-policies--procedures/student-procedures/>

Attendance Procedures

If you fail to login to canvass within the first 72 hours of the class being opened then you miss the first 12.5% of the course (i.e. the period before the Official Date of Record/Approve Roster date) HCC will drop them due to non-attendance. Students need to attend the first day of class and to log on to online classes on the first day of class. THIS IS A STATE OF TEXAS POLICY. It is not an instructor, department, or college created policy.

Student Conduct

Respect is required in this class.

Real Estate Program Information

It is strongly recommended that students of this course ensure that their major is listed as Real Estate and that you notify the school of which certificate or degree plan you are following.

Upon completion of RELE 1200, RELE 1201, RELE 1211, RELE 1238, and RELE 2201 students are eligible to take RELE 1191: Real Estate Exam Prep. This is a required course for the Residential Real Estate Certificate and this course will help all students who are taking the Texas Real Estate Sales Agent exam. Once you have completed all 6 courses and the grades are posted, call 713-718-5125 for a permission code to enroll in RELE 1191.

This program includes two Co-Op classes, RELE 1381 and RELE 2381. Students must complete the first semester of the Certificate they are following or the "Basic Six" classes that lead to the Texas Real Estate Salesman's License before enrolling in RELE 1381. Students must complete 75% of the AAS degree before enrolling in RELE 2381. NOTE the two Co-Ops may not be taken at the same time. Once you have met the requirements, you will contact the Division Chair's office at 713-718-5125 to get the permission code to enroll in this class. Please note that the Co-Op course requires you to have a position in the Real Estate industry, paid or volunteer. Both Co-Ops require that you must work a minimum of 20 hours per week.

HCC Policies

Here's the link to the HCC Student Handbook <http://www.hccs.edu/resources-for/current-students/student-handbook/> In it you will find information about the following:

- Academic Information
- Academic Support
- Attendance, Repeating Courses, and Withdrawal
- Career Planning and Job Search
- Childcare
- disAbility Support Services
- Electronic Devices
- Equal Educational Opportunity
- Financial Aid TV (FATV)
- General Student Complaints
- Grade of FX
- Incomplete Grades
- International Student Services
- Health Awareness
- Libraries/Bookstore
- Police Services & Campus Safety
- Student Life at HCC
- Student Rights and Responsibilities
- Student Services

- Testing
- Transfer Planning
- Veteran Services

EGLS³

The EGLS³ ([Evaluation for Greater Learning Student Survey System](#)) will be available for most courses near the end of the term until finals start. This brief survey will give invaluable information to your faculty about their teaching. Results are anonymous and will be available to faculty and division chairs after the end of the term. EGLS³ surveys are only available for the Fall and Spring semesters. -EGLS3 surveys are not offered during the Summer semester due to logistical constraints.

<http://www.hccs.edu/resources-for/current-students/egls3-evaluate-your-professors/>

Campus Carry Link

Here's the link to the HCC information about Campus Carry:

<http://www.hccs.edu/departments/police/campus-carry/>

HCC Email Policy

When communicating via email, HCC requires students to communicate only through the HCC email system to protect your privacy. If you have not activated your HCC student email account, you can go [to HCC Eagle ID](#) and activate it now. You may also use Canvas Inbox to communicate.

Housing and Food Assistance for Students

Any student who faces challenges securing their foods or housing and believes this may affect their performance in the course is urged to contact the Dean of Students at their college for support. Furthermore, please notify the professor if you are comfortable in doing so.

This will enable HCC to provide any resources that HCC may possess.

Office of Institutional Equity

Use the link below to access the HCC Office of Institutional Equity, Inclusion, and Engagement (<http://www.hccs.edu/departments/institutional-equity/>)

disAbility Services

HCC strives to make all learning experiences as accessible as possible. If you anticipate or experience academic barriers based on your disability (including long and short term conditions, mental health, chronic or temporary medical conditions), please meet with a campus Abilities Counselor as soon as possible in order to establish reasonable accommodations. Reasonable accommodations are established through an interactive process between you, your instructor(s) and Ability Services. It is the policy and practice of HCC to create inclusive and accessible learning environments consistent with federal and state law. For more information, please go to <http://www.hccs.edu/support-services/disability-services/>

Title IX

Houston Community College is committed to cultivating an environment free from inappropriate conduct of a sexual or gender-based nature including sex discrimination, sexual assault, sexual harassment, and sexual violence. Sex discrimination includes all forms of sexual and gender-based misconduct and violates an individual's fundamental rights and personal dignity. Title IX prohibits discrimination on the basis of sex-including pregnancy and parental status in educational programs and activities. If you require an accommodation due to pregnancy please contact an Abilities Services Counselor. The Director of EEO/Compliance is designated as the Title IX Coordinator and Section 504 Coordinator. All inquiries concerning HCC policies, compliance with applicable laws, statutes, and regulations (such as Title VI, Title IX, and Section 504), and complaints may be directed to:

David Cross
Director EEO/Compliance
Office of Institutional Equity & Diversity
3100 Main
(713) 718-8271
Houston, TX 77266-7517 or Institutional.Equity@hccs.edu
<http://www.hccs.edu/departments/institutional-equity/title-ix-know-your-rights/>

Office of the Dean of Students

Contact the office of the Dean of Students to seek assistance in determining the correct complaint procedure to follow or to identify the appropriate academic dean or supervisor for informal resolution of complaints.

<https://www.hccs.edu/about-hcc/procedures/student-rights-policies--procedures/student-complaints/speak-with-the-dean-of-students/>

Department Chair Contact Information

Division Chair: Ken Hernandez, kenneth.hernandez@hccs.edu, 713-718-2468
Division Admin Assistant: Lyssa Wilson, melissa.wilson3@hccs.edu, 713-718-5125