

# Golden Hyde Real Estate Center

1168 San Gabriel Blvd. #J

Rosemead, CA 91770

(626) 571-0751

[www.goldenhyde.com](http://www.goldenhyde.com)

DRE Sponsor #: 50123

## GENERAL INFORMATION

<b>Course Title:</b>	Real Estate Finance
<b>Course Credit:</b>	45 Hours of Pre-Licensing Education
<b>Method of Course Presentation:</b>	Correspondence
<b>Course Fees:</b>	\$90 (plus \$10 shipping and handling)

### Course Description

This course will provide an introductory analysis into real estate markets and explore various aspects of real estate finance. It will provide an overview of real estate markets, real estate liabilities, real estate investments and the public policy associated with real estate issues. The class will discuss all market sectors and the possible funding vehicles used to finance transactions. There will be a concentration on residential lending and the secondary market for first mortgage loans. Some topics that will also be covered include mortgage loan brokering, how to analyze residential and commercial properties, interest rates, government roles in securitizing mortgages and Real Estate Investment Trusts (REITS).

This course qualifies with the California Department of Real Estate as a statutory/pre-licensing course for both the salesperson and broker education requirements.

### Refund Policy

Students must complete the course within one year of their registration date. If, for any reason, they would like a refund, they can request a refund within 15 days of their registration date, minus a \$10 restocking fee. If the student receives materials that have been damaged, shipped in error, or they have changed their mind prior to receiving the course materials, the registration fee minus the shipping and handling fees will be refunded back to them.

### Textbook Information

Title: Real Estate Finance and Loan Brokering

Author: Walt Huber & Walt Zozula

Copyright Date: 2017

Edition: 8<sup>th</sup>

### Homework Assignments

Quizzes: An incremental assignment will be given to the student at the time of registration, which must be completed prior to completing the final exam. This assignment consists of fifteen mini-quizzes, each with ten multiple-choice questions, which must be completed (either dropped off at the school or mailed back to us) to set up a final examination.

### Exam Requirements

**Participants shall present one of the following forms of identification immediately before the administration of the final examination:**

- A. A current California driver's license.
- B. A current identification card described in Section 13000 of the California Vehicle Code.
- C. Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.

**Final Examination:** The DRE requires a minimum study time of at least 18 days from the registration date to be eligible for the final examination. After the student has carefully reviewed over the study materials and the mandatory studying time has been met, the student may request a convenient date and time for taking the final examination, either at our school or with a monitor. The final is an open book examination and consists of 100 multiple-choice questions. They will be allowed up to 3 hours to complete this examination and must receive a minimum score of 70% to successfully pass it.

If the student would like to take the final exam at another location outside of the school, a monitor/proctor can be used, who can administer the exam for them. The school can designate an outside monitor/proctor which cannot be related to the student by blood, marriage, domestic partnership, or any other relationship. They must fill out the "Final Examination Monitor Request Form" to certify this information at the time of request. After the school has received this form, the final exam will then be sent to the qualified test administrator, who will then notify the student for the scheduling of the final examination.

**Completion of Course/Certificates:** If the student achieves a score of 70% on the final examination, an official certificate of their course grade will be mailed to them within seven days.

**Re-Examination Policy:** If the student fails to achieve a score of 70 on the final examination, the student may take one alternate final exam within the one-year period. This alternate final will be taken as an open book, 100 question multiple-choice exam in the same manner as the first examination. If a student fails this alternate exam, they will be required to restart the course program, in which they will need to redo the whole course again and wait at least 18 days to take the final exam again.

**Maintenance of Records:** The school will keep records of student attendance completion certificates for up to five years. If the student needs an additional or duplicate certificate, a \$10.00 handling fee will be charged for a re-issuance.

### **Online Evaluation Statement**

A course and instructor evaluation is available on the California Department of Real Estate (DRE) website at [www.dre.ca.gov](http://www.dre.ca.gov). Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page.

### **DRE Disclaimer Statement**

This course is approved for continuing education credit by the California Department of Real Estate (DRE). However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors, or lecturers.

### **Course Provider Complaint Statement**

A course provider complaint form is available on the California Department of Real Estate (DRE) website at [www.dre.ca.gov](http://www.dre.ca.gov). Access this form by typing in "RE 340" in the search box located in the upper right corner of the home page. An informational form regarding course provider complaints, "RE 340A" is also available.