

# MIKE RUSS

FINANCIAL TRAINING CENTERS, INC.

**DRE Sponsor ID #S0156**

## **Real Estate Correspondence Course Descriptions**

### **Real Estate Principles**

This Course Will Cover:

- Introduction to Real Estate
- Estates, Transfers, Titles,
- Encumbrances (Liens, Easements, Homesteading)
- Agency and Its Responsibilities (Listings, MLS, Commissions, Broker Responsibilities, Disclosures
- Contracts
- Landlord and Tenant
- Escrows & Title Insurance
- Real Estate Finance
- Financial Institutions
- Appraisal Basics
- Appraisal Methods
- Subdivisions and Government Control
- Taxation of Real Estate
- Licensing, Education and Associations
- Real Estate Math (Calculating Lot Area, Volume of a Structure, Prorations, Percentages)

### **Real Estate Practice**

This Course Will Cover:

- The Salesperson: How to Get Started
- Prospecting: How to Market, Advertise and Promote
- The Listing Agreement: How to Secure a Listing
- Breakdown of the Listing Agreement: How to Fill it Out
- Selling
- The Purchase Offer
- Additional Forms for the Purchase Contract
- Online Search, Alerts, and Beyond
- Finance
- Escrow
- Taxation
- Investing and Other Broker Related Fields
- Property Management
- Real Estate Assistants
- Licensing, Ethics, and Associations: Acquiring and Maintaining Your License

## **Real Estate Escrow**

This Course Will Cover:

- What is Escrow?
- Basic Escrow Processes
- Sample Escrows
- Processing the Exchange Escrow
- Note and Trust Deed Escrow Sample
- Processing the Note and Trust Deed Escrow
- Laws, Regulations, and Sale of a Business

## **Real Estate Finance**

This Course Will Cover:

- FinTech, the SAFE Act, and the Fed
- The Real Estate Cycle and the Secondary Market
- Loan Fund Sources for the Primary Market
- The Secondary Mortgage Market and Federal Credit Agencies
- Ethics, Fraud, Consumer Protection, and Fair Lending
- Federal Regulation
- Finance Instruments
- Overview of the Loan Process
- Conventional Financing
- Alternative Financing
- Government Programs
- Seller Financing
- Qualifying the Borrower
- Qualifying the Property
- State Licensing Requirements
- Real Estate Finance Mathematics

## **Real Estate Economics**

### **This Course Will Cover:**

- Economic Principles and Cycles (Supply and Demand, Inflation and Deflation)
- Economic Theories and Measurements (Economists, Economic Systems, Land, Economic Measurements, Real Estate and the Economic Bubble, The Bubble Burst, Recession)
- Money and Financing (The Federal Reserve, Fiscal Policy, Balance of Trade, The Federal Government and Financing, Credit)
- Cities: Their Origins and Growth
- Problems of the Cities
- Overcoming Problems of the Cities
- The Suburbs and Beyond
- Government Regulations and Taxes
- Housing
- Nontraditional Housing
- Farms and Land
- Non Residential Real Estate
- Planning and Land Use Control
- The Economics of Development
- Economic Decision Making and Fair Housing

## **Mortgage Loan Brokering**

### **This Course Will Cover:**

- The Scope of Mortgage Loan Brokerage
- State Licensing Requirements
- Department of Corporations Licensing
- Mortgage Loan Activities Requiring a License
- Exemptions from Licensing Requirements
- Supervision and Licensing Requirements
- Agency
- Disclosures in Mortgage Loan Transactions
- Additional Mortgage Loan Disclosures
- Fair Lending Practices
- Trust Fund Handling
- Hard Money Makers and Arrangers
- Securities in the Lending Industry
- Third Party Originators
- Mortgage Banking

## **California Real Estate Law**

### **This Course Will Cover:**

- **An Introduction to Real Estate Law**
- **Nature of Real Property**
- **Interests in Real Property**
- **Co-Ownership of Real Property**
- **Introduction to Agency Law**
- **Agency Duties and Disclosures**
- **Contract Law**
- **Real Estate Contracts**
- **Alternatives to Litigation**
- **Title and Alienation**
- **Escrow and Closing**
- **Real Estate Financing**
- **Land Use Controls**
- **Civil Rights and Fair Housing Laws**
- **Landlord/Tenant Law**

## **Real Estate Appraisal**

### **This Course Will Cover:**

- **Understanding Value**
- **The Appraisal Process**
- **Property Description and Appraisal Process**
- **Data Collection and Analysis**
- **Site Valuation**
- **Residential Construction**
- **Cost Approach to Value**
- **Sales Comparison Approach to Value**
- **Income Approach to Value**
- **Reconciliation and Final Value Opinion**
- **The Appraisal Report**
- **Appraising Special Interests**
- **The Appraisal Profession**
- **Financial Institutions and Regulations**

## **Property Management**

### **This Course Will Cover:**

- **Property Management - A Profession of Service**
- **Preparing for Management**
- **Leases and Leasing**
- **Lease Clauses**
- **Residential Property Management**
- **Commercial, Office and Industrial Property Management**
- **Special Management Situations**
- **Liability and Risk Management**
- **Security and Safety**
- **Maintenance and Energy Conservation**
- **Records and Controls**
- **Promotion and Advertising**
- **Fair Housing and Ethics**
- **Tenant and Owner Relations**
- **Management Operations**