GENERAL INFORMATION PAGE STATUTORY / PRE-LICENSING COURSES

Real Estate Principles, Real Estate Practice, Property Management, Mortgage Loan Brokering, Legal Aspects of Real Estate, Real Estate Appraisal, Real Estate Economics, Real Estate Finance, and Escrow

to be provided to the participant prior to registration/enrollment.

All offerings shall be completed within one year from the date of registration.

ACCREDITED REAL ESTATE SCHOOLS, INC.

5006 Sunrise Blvd #101, Fair Oaks, CA 95628 www.accreditedschools.com (916) 966-9300 Phone - (916) 966-9305 Fax ncinfo@accreditedschools.com CalBRE Sponsor Number: S0011

COURSE DESCRIPTIONS

Real Estate Principles

Textbook: California Real Estate Principles by Walt Huber, 14th Edition (2014)

Introduction to Real Estate – Estates, Transfers, and Titles – Encumbrances – Agency and Its Responsibilities – Contracts – Landlord and Tenant – Escrows and 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

Real Estate Practice

Textbook: California Real Estate Practice by Bryan Church (2014)

Trust Account Management – Fair Housing Laws – Truth in Advertising – Record Keeping Requirements – Agent Supervision – Permitted Activities of Unlicensed Assistants – General Ethics – Transfer Disclosure Statement – Material Facts Affecting Property Value – Licensing, Continue Education Requirements and Procedures – Need for Inspection and Obtaining/Verifying Information

Property Management

Textbook: Property Management by Walt Huber, Arlette Lyons, and William Pivar, 6th Edition (2014)

Overview of Property Management – Property Management and Real Estate Markets – Money and Property Management – The Real Estate Investor – Income Property Valuation and Financial Analysis – The Owner's Objectives for Project Management – Residential Marketing and Management – On-Site Personal and Operations – Non-Residential Property Management – Management of Homeowner's Associations – Other Residential Property Management – Maintenance and Repairs – The Management Office – Property Management Legal & Insurance Aspects – Property Management in Review

Legal Aspects of Real Estate

Textbook: California Real Estate Law by Walt Huber and Kim Tyler, 8th Edition (2013)

Introduction to Law – Nature of Real Property – Interests in Real Property – Co-Ownership of Real Property – Introduction to Agency Law – Agency Duties and Liabilities – 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 – Landlord/Tenant Law

Real Estate Appraisal

Textbook: California Real Estate Appraisal by Walt Huber, Levin P. Messick, and William Pivar, 4th Edition (2014) Understanding Value – The Appraisal Process – Property Description and Appraisal Math – 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 Estimate – The Appraisal Report – Appraising Special Interests – The Appraisal

Real Estate Economics

Textbook: Real Estate Economics by Walt Huber, Levin P. Messick, and William Pivar, 6th Edition (2016)

Economic Principles and Cycles – Economic Theories and Measurements – Money and Financing – Cities: Their Origins and Growth – The Suburbs and Beyond – Government Regulations and Tax – Housing – Nontraditional Housing – Farms and Land – Nonresidential Real Estate – Planning and Land Control Use – The Economics of Development – Economic Decision Making and Fair Housing

Real Estate Finance

Textbook: Real Estate Finance by Walt Huber and Levin P. Messick, 7th Edition (2012)

Part I: Introduction to Real Estate Finance – Then and Now: A Short History of Finance – Real Estate Cycle and the Secondary Market – Sources of Funds: The Primary Market. Part II: Lending Rules – The Secondary Market and Federal Credit Agencies –

Federal Regulation and Consumer Protection – State Regulation on Lending. Part III: How the Loan Process Works – Finance Instruments – Overview of the Loan Process – Conventional Financing. Part IV: Other Types of Financing – Alternation Financing – Government Programs: FHA and VA Loans – Seller Financing. Part V: Qualifying by the Numbers – Qualifying the Borrower – Qualifying the Property – Real Estate Finance Mathematics. Part VI: Appendix (State-Specific Concepts) – State Sponsored Home Loan Programs – Cal-Vet Loans (California Example) – Escrow Procedures

Mortgage Loan Brokering

Textbook: Mortgage Loan Brokering and the Safe Act by Walt Huber, Walt Zozula, and William Pivar, 5th Edition (2014) Scope of the Mortgage Loan Brokering – The California Bureau of Real Estate – Department of Corporations Licensing – Mortgage Loan Activities – Exemptions from Licensing Requirements – Supervising and Licensing Compliance – Agency – Disclosures in Mortgage Loan Transactions – Fair Lending Practices – Trust Fund Handling – Hard Money Maker and Arrangers – Securities in the Lending Industry – Third Party Originator Mortgage Banking Profession – Financial Institutions and Regulators

Escrow

Textbook: Escrow 1 by Walt Huber and Joe Newton, 4th Edition (2013)

What is Escrow – Basic Escrow Processes – Sample One, Part One – Sample One, Part Two – Sample One, Part Three – Sample Two, Part One – Sample Two, Part Two – Sample Two, Part Two – Sample Three, Part One – Sample Three, Part Two – Exchange Escrow Sample – Processing the Exchange Escrow – Note and Trust Deed Escrow Sample – Processing the Note and Trust Deed Escrow – Laws, Regulations, and Sale of a Business

Method of Course	Course Hours	Cost	Course Completion Time Limits	
Correspondence	45	\$69 - \$79 Each (Discounts on	Minimum 18 Days	
_		Package Courses)	Maximum 1 Year	

FINAL EXAMINATION

Number of	Type of	Time	Minimum	Number of Different	Method of Final
Questions	Questions	Three Hours	Passing Grade	Final Examinations	Examination
100	Multiple Choice		60%	Two	Online

COURSE COMPLETION CERTIFICATE

Course completion certificates will be emailed, hand-delivered, faxed, or mailed to students within five business days. Under normal circumstances, a certificate of completion is <u>usually</u> delivered within one business day. However, please allow up to five business days for a certificate to be delivered.

RECORDS

The school maintains a database of all students who enroll and/or complete statutory/pre-licensing courses. Please all the school for a duplicate copy of your certificate (a small handling fee will be charged).

REFUND POLICY

Unconditional money-back guarantee if material is returned unused within seven (7) days from enrollment date, less the \$25 enrollment fee and any shipping charges if applicable.

CALIFORNIA BUREAU OF REAL ESTATE DISCLAIMER

This course is approved for pre-license education credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructors, authors, or lecturers.

CORRESPONDENCE COURSE IDENTIFICATION STATEMENT

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.

ONLINE EVALUATION STATEMENT

A course and instructor evaluation is available on the California Bureau of Real Estate (CalBRE) website at www.calbre.ca.gov. Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page.