CISCO COLLEGE

Abilene Educational Center
Abilene, TX

SYLLABUS

FOR

RELE1200 Forms Contracts
(3 hours credit)

INSTRUCTOR: Daleca Moore

EMAIL: carindmoore@hotmail.com

PHONE: 325-370-6842

OFFICE HOURS: by appointment

COURSE DESCRIPTION: A study of forms and contracts used in real estate transactions.

COURSE LEARNING OUTCOMES AND OBJECTIVES

The student will learn how to use and fill out the different forms and contracts related to real estate transaction.

PREREQUISITES: None

COURSE STRUCTURE:

This is a 3 hour lecture course.

EXIT COMPETENCIES:

At the end of this course, the student will have been given the opportunity to succeed on at least a 70 percent level attainment of the following competencies:

(Scans Competencies attached)

- List the basic economic trends and their implications on the real estate market.
- Discuss the manager/owner relationship and authorities.
• Be able to fill out contracts and forms relating to real estate transactions.
• Be able to discuss the different parts of the contracts and forms to explain to the client.
• List the procedures required to effectively manage a rental management office and manage apartment buildings; co-ops; condos; office buildings; shopping centers; industrial property and subsidized housing.

REQUIRED TEXTBOOKS AND MATERIALS:

The required text Texas Promulgated Forms 2nd Edition by Peggy Santmyer. It is published by Dearborn Publishers and can be purchased in the CC Bookstore.

RECOMMENDED OPTIONAL MATERIALS AND LIBRARY RESOURCES:

Library materials are available through the three local universities or the Abilene Public Library. Students may use the Internet on campus to determine availability of material at any of these campuses.

EVALUATION METHODS INCLUDING GRADING:

The exams will represent 60% of your final grade, and the final exam will be 30%. The outside activities, participation and attendance will be 10% of your course grade.

SCANS Competencies:

In 1990, the Secretary of Labor appointed a commission to determine the skills our young people need to succeed in the world of work. The commission's fundamental purpose was to encourage a high-performance economy characterized by high-skill, high-wage employment. Although the commission completed its work in 1992, its findings and recommendations continue to be a valuable source of Information for individuals and organizations involved in education and workforce development. (http://wdr.doleta.gov/SCANS/). Please see attachment.

Attendance:

Attendance at all classes is considered necessary for satisfactory work. Cisco College recognizes that absences from class may occur due to illness, death or illness in the immediate family, observance of a religious holiday, or participation in a college sponsored activity. If the instructor deems the student failing due to excessive absences and/or failure to make up work due to absences, the student will be dropped from class after 9 absences in Monday, Wednesday, Friday classes; 6 absences in Tuesday, Thursday or Monday Wednesday classes; or 3 in classes meeting one time a week. The student will receive a grade of "W" for the course if withdrawn before the "last day to drop with a W" and "F" if withdrawn after the "last day to drop with a W." Three tardles
may constitute an absence. Absences immediately before or after a holiday may be counted as double absences.

**Missed Exams:** If a test is missed, the make-up will be on the student's own time and must be made up prior to the next class meeting. If the test is not taken in the time frame allowed, a zero will be given on that specific exam.

**Course Content:** College-level courses may include controversial, sensitive, and/or adult material. Students are expected to have the readiness for college-level rigor and content.

**Academic Integrity:** It is the intent of Cisco College to foster a spirit of complete honesty and high standard of integrity. The attempt of students to present as their own any work they have not honestly performed is regarded by the faculty and administration as a serious offense and renders the offender liable to serious consequences, including the possibility of suspension.

**Student Conduct:** Students are expected to take responsibility in helping to maintain a classroom environment that is conducive to learning. In order to assure that all students have the opportunity to gain from the time spent in class, students are prohibited from using cell phones or beepers, making offensive remarks, reading material not related to class, sleeping or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result, at a minimum, in a request to leave class. A more detailed list of inappropriate behaviors is found in the current student handbook.

**Changes to Syllabus:** The schedule and procedures in this syllabus are subject to change if deemed appropriate by the instructor.

**Students with Special Needs:** Students who qualify for specific accommodations under the Americans with Disabilities Act (ADA) should notify the instructor the first week of class. It is the student’s responsibility to provide the necessary documentation to the Special Populations Coordinator.

**Optional Materials and Library Resources:** There is a variety of excellent written materials and computer information available in the Abilene Center.

Abilene Education Center Library and Manor Library (Cisco). The hours of operation are:

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SCANS Competencies: A description of all SCANS competencies is attached.

Resources
1.1 Manages time by following course schedule.

Information
3.1 Acquires and evaluates information in class and through reading assignments.
3.2 Organizes and maintains Information by successfully completing assignments (1-10, CP, etc.).
3.3 Uses Computers to Process Information by completing lab assignments.

Technology
5.1 Selects Technology: Utilizes tools and machines Including computers and their programs in order to complete assignments effectively.
5.2 Applies technology to task by understanding the desired outcomes of an assignment and correctly choosing the appropriate computer software to complete task.

Interpersonal Teaches others by assisting with lab activities.

Basic Skills
6.1 Reading: Carefully assimilates materials including all reading assignments and prioritizes and interprets information.
6.2 Writing: Communicates thoughts, ideas and messages through the completion of written assignments.
6.5 Listening: Student will listen to lectures, and respond utilizing both verbal and nonverbal communication. Student will critically analyze information presented in classroom for clarity and accuracy.

Thinking Skills
7.1 Creative Thinking: Connects theory with practice and formulates new personal goals.
7.3 Problem Solving: Through course assignments; identifies problems that exist, reasons for discrepancies, and Implements plan of action for resolution of the problem.

Personal Qualities
8.1 Responsibility: Displays high standards of attendance and punctuality in class.
8.2 Self Esteem: Leaves course with confidence in the ability to communicate with coworkers.
8.5 Student exhibits Integrity/honesty by completing his/her own work.

SCANS COMPETENCIES
SCANS COMPETENCIES WITH DEFINITIONS

1.0 RESOURCES

1.1 Manages Time: Selects relevant, goal-related activities, ranks them in order of importance, allocates time to activities, and understands, prepares, and follows schedules.

1.2 Manages Money: Uses or prepares budgets, including making cost and revenue forecasts, keeps detailed records to track budget performance, and makes appropriate adjustments.

1.3 Manages Materials and Facility Resources: Acquires, stores, and distributes materials, supplies, parts, equipment, space, or final products in order to make the best use of them.

1.4 Manages Human Resources: Assesses knowledge and skills and distributes work accordingly, evaluates performance, and provides feedback.

2.0 INTERPERSONAL

2.1 Participates as a Member of a Team: Works cooperatively with others and contributes to group with ideas, suggestions, and effort.

2.2 Teaches Others: Helps others to learn.

2.3 Serves Clients/Customers: Works and communicates with clients and customers to satisfy their expectations.

2.4 Exercises Leadership: Communicates thoughts, feelings, and ideas to justify a position, encourages, persuades, convinces, or otherwise motivates an individual or groups; including responsibility challenging existing procedures, policies, or authority.

2.5 Negotiates: Works toward an agreement that may involve exchanging specific resources or resolving divergent interests.

2.6 Works with Cultural Diversity: Works well with men and women and with a variety of ethnic, social, or educational backgrounds.

3.0 INFORMATION

- 3.1 Acquires and Evaluates Information: Identifies need for data, obtains it from existing sources or creates it and evaluates its relevance and accuracy.

- 3.2 Organizes and Maintains Information: Organizes, processes, and maintains written or computerized reports and any other forms of information in a systematic fashion.

- 3.3 Uses Computers to Process Information: Employs computers to acquire, organize, analyze, and communicate information.

4.0 SYSTEMS

- 4.1 Understands Systems: Knows how social, organizational, and technological systems work and operates effectively within them.
• 4.2 Monitors and Corrects Performance: Distinguishes trends, predicts impact of actions on system operations, diagnoses deviations in the function of a system/organization, and takes necessary action to correct performance.
• 4.3 Improves and Designs Systems: Makes suggestions to modify existing systems to improve products or services, and develops new or alternative systems.

5.0 TECHNOLOGY

• 5.1 Selects Technology: Judges which set of procedures, tools, or machines, including computers and their programs will produce the desired results.
• 5.2 Applies Technology to Task: Understands the overall intent and the proper procedures for setting up and operating machines, including computers and their programming systems.
• 5.3 Maintains and Troubleshoots Technology: Prevents, Identifies, or solves problems in machines, computers and other technologies.

SCANS FOUNDATION SKILLS

6.0 BASIC SKILLS

• 6.1 Reading: Locates, understands, and interprets written information in prose and documents - including manuals, graphs, and schedules to perform tasks. Learns from text by determining the main idea or essential message; identifies relevant details, facts, and specifications: infers or locates the meaning of unknown or technical vocabulary, and judges the accuracy, appropriateness, style, and plausibility of reports, proposals, or theories of other writers.
• 6.2 Writing: Communicates thoughts, ideas, information, and messages in writing; records information completely and accurately; composes and creates documents such as letters, directions, manuals, reports, proposals, graphs, flow charts; uses language, style, organization, and format appropriate to the subject-matter, purpose, and audience. Includes supporting documentation and attends to level of detail; checks, edits, and revises for correct information, appropriate emphasis, form, grammar, spelling, and punctuation.
• 6.3 Arithmetic: Performs basic computations; uses basic numerical concepts such as whole numbers and percentages in practical situations; makes reasonable estimates of arithmetic results without a calculator, and uses tables, graphs, diagrams, and charts to obtain or convey quantitative Information.
• 6.4 Mathematics: Approaches practical problems by choosing appropriately from a variety of mathematical techniques; uses quantitative data to construct logical explanations for real world situations; expresses mathematical ideas and concepts orally and in writing; and understands the role of chance in the occurrence and prediction of events.
6.5 **Listening:** Receives, attends to, interprets, and responds to verbal messages and other cues such as body language in ways that are appropriate to the purpose; for example, to comprehend; to learn, to critically evaluate; to appreciate, or to support the speaker.

6.6 **Speaking:** Organizes ideas and communicates oral messages appropriate to listeners and situations; participates in conversation, discussion and group presentations; selects an appropriate medium for conveying a message; uses verbal language and other cues such as body language appropriate in style, tone, and level of complexity to the audience and the occasion; speaks clearly and communicates a message; understands and responds to listener feedback; and asks questions when needed.

### 7.0 THINKING SKILLS

- **7.1 Creative Thinking:** Uses imagination freely, combines ideas or information in new ways, makes connections between seemingly unrelated ideas, and reshapes goals in ways that reveal new possibilities.

- **7.2 Decision Making:** Specifies goals and constraints, generates alternatives, considers risks and evaluates and chooses best alternatives.

- **7.3 Problem Solving:** Recognizes that a problem exists (i.e., there is a discrepancy between what is and what should or could be), identifies possible reasons for the discrepancy, and devises and implements a plan of action to resolve it. Evaluates and monitors progress, and revises plan as indicated by findings.

- **7.4 Mental Visualization:** Organizes and processes symbols, pictures, graphs, objects, or other information; for example, sees a building from a blueprint, a system's operation from schematics, the flow of work activities from narrative descriptions, or the taste of food from reading a recipe.

- **7.5 Knowing How To Learn:** Recognizes and can use learning techniques to apply and adapt new knowledge and skills in both familiar and changing situations. Involves being aware of learning tools such as personal learning styles (visual, aural, etc.), formal learning strategies (note taking or clustering items that share some characteristics), and informal learning strategies (awareness of unidentified false assumptions that may lead to faulty conclusions).

- **7.6 Reasoning:** Discovers a rule or principle underlying the relationship between two or more objects and applies it in solving a problem. For example, uses logic to draw conclusions from available information, extracts rules or principles from a set of objects or written text-, applies rules and principles to a new situation, or determines which conclusions are correct when given a set of facts and a set of conclusions.

### 8.0 PERSONAL QUALITIES

- **8.1 Responsibility:** Exerts a high level of effort and perseverance towards goal attainment. Works hard to become excellent at doing tasks by setting high standards. Works hard to become excellent at doing tasks by setting high
standards, paying attention to details, working well and displaying a high level of concentration even when assigned an unpleasant task. Displays high standards of attendance, punctuality, enthusiasm, vitality, and optimism in approaching and completing tasks.

- **8.2 Self-Esteem:** Believes in own self-worth and maintains a positive view of self; demonstrates knowledge of own skills and abilities; is aware of Impact on others; and knows own emotional capacity and needs and how to address them.

- **8.3 Sociability:** Demonstrates understanding, friendliness, adaptability, empathy, and politeness in new and ongoing group settings. Asserts self in familiar and unfamiliar social situations; relates well to others; responds appropriately as the situation requires; and takes an interest in what others say and do.

- **8.4 Self-Management:** Assesses own knowledge, skills, and abilities accurately; sets well-defined and realistic personal goals, monitors progress goal attainment and motivates self through goal achievement; exhibits self-control and responds to feedback unemotionally and non-defensively, is a "self-starter."

- **8.5 Integrity/Honesty:** Can be trusted. Recognizes when faced with making a decision or exhibiting behavior that may break with commonly held personal or societal values; understands the impact of violating these beliefs and codes on an organization, self, and others; and chooses an ethical course of action.
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PREREQUISITES: None

COURSE STRUCTURE:

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EXIT COMPETENCIES:

At the end of this course, the student will have been given the opportunity to succeed on at least a 70 percent level attainment of the following competencies:
(SCANS Competencies attached)

• List the basic economic trends and their implications on the real estate market.
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### 8.0 PERSONAL QUALITIES

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CISCO COLLEGE
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SYLLABUS

FOR

RELE 1311 Real Estate Contracts
(3 hours credit)

INSTRUCTOR: Mr. Ken Hogan
EMAIL: Kenneth.hogan@cisco.edu
PHONE: 325-668-4415
OFFICE HOURS: By appointment

COURSE DESCRIPTION:
An overview of Texas Promulgated real estate contract forms required by the Texas Real Estate Commission. Additional forms will be used that have been created by Texas Association of REALTORS. (3 Lec.)

COURSE LEARNING OUTCOMES AND OBJECTIVES
The completion of a typical residential real estate transaction using the required forms. This course will provide the student a wide knowledge of the forms required to be used by the licensee in different scenarios. The student will understand lease agreements that will include landlord tenant relationships.

PREREQUISITES: None

COURSE STRUCTURE:
This lecture course will be presented weekly. There are additional resources posted on Canvas.

EXIT COMPETENCIES:
At the end of this course, the student will have been given the opportunity to succeed on at least a 70 percent level attainment of the following competencies:
(SCANS Competencies attached)
- Identify the type of contract form to be used.
- Discuss all aspects of the pre-printed verbiage.
- Become aware of the time sensitive blanks in the contract
- Discuss normal and customary closing costs for the buyer and seller
- Determine seller net and buyer costs to close
- Define the difference between real and personal property
- Become familiar with survey features and easements
- Be able to define title commitments and title policies
- Chain of title and potential title problems
- Be able to assist the customer in potential probate issues that affect the sale of real estate

REQUIRED TEXTBOOKS AND MATERIALS:

- **TEXTBOOK:** Texas Real Estate Contracts, J. Wiedemer 2014-2015 most current edition. Available in the Cisco College Bookstore
- Recommended Calculator – Basic calculator
- Internet access. Available on campus to all enrolled students and at the public library

RECOMMENDED OPTIONAL MATERIALS AND LIBRARY RESOURCES:

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EVALUATION METHODS INCLUDING GRADING:

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**Missed Exams:**

If a test is missed, the make-up will be on the student's own time and must be made up prior to the next class meeting. If the test is not taken in the time frame allowed, a zero will be given on that specific exam.

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College-level courses may include controversial, sensitive, and/or adult material. Students are expected to have the readiness for college-level rigor and content.

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**SCANS Competencies:** A description of all SCANS competencies is attached.

**Resources**

1.1 Manages time by following course schedule.

**Information**

3.1 Acquires and evaluates information in class and through reading assignments.
3.2 Organizes and maintains information by successfully completing assignments (1-10, CP, etc.).
3.3 Uses Computers to Process Information by completing lab assignments.

**Technology**

5.1 Selects Technology: Utilizes tools and machines including computers and their programs in order to complete assignments effectively.
5.2 Applies technology to task by understanding the desired outcomes of an assignment and correctly choosing the appropriate computer software to complete task.

**Interpersonal** Teaches others by assisting with lab activities.

**Basic Skills**

6.1 Reading: Carefully assimilates materials including all reading assignments and prioritizes and interprets information.
6.2 Writing: Communicates thoughts, ideas and messages through the completion of written assignments.
6.5 Listening: Student will listen to lectures, and respond utilizing both verbal and nonverbal communication. Student will critically analyze information presented in classroom for clarity and accuracy.

**Thinking Skills**

7.1 Creative Thinking: Connects theory with practice and formulates new personal goals.
7.3 Problem Solving: Through course assignments; identifies problems that exist, reasons for discrepancies, and Implements plan of action for resolution of the problem.

Personal Qualities
8.1 Responsibility: Displays high standards of Attendance and punctuality in class.
8.2 Self Esteem: Leaves course with confidence in the ability to communicate with coworkers.
8.5 Student exhibits Integrity/honesty by completing his/her own work.

SCANS COMPETENCIES

SCANS COMPETENCIES WITH DEFINITIONS

1.0 RESOURCES

1.1 Manages Time: Selects relevant, goal-related activities, ranks them in order of importance, allocates time to activities, and understands, prepares, and follows schedules.
1.2 Manages Money: Uses or prepares budgets, including making cost and revenue forecasts, keeps detailed records to track budget performance, and makes appropriate adjustments.
1.3 Manages Materials and Facility Resources: Acquires, stores, and distributes materials, supplies, parts, equipment, space, or final products in order to make the best use of them.
1.4 Manages Human Resources: Assesses knowledge and skills and distributes work accordingly, evaluates performance, and provides feedback.

2.0 INTERPERSONAL

2.1 Participates as a Member of a Team: Works cooperatively with others and contributes to group with ideas, suggestions, and effort.
2.2 Teaches Others: Helps others to learn.
2.3 Serves Clients/Customers: Works and communicates with clients and customers to satisfy their expectations.
2.4 Exercises Leadership: Communicates thoughts, feelings, and ideas to justify a position, encourages, persuades, convinces, or otherwise motivates an individual or groups; including responsibility challenging existing procedures, policies, or authority.
2.5 Negotiates: Works toward an agreement that may involve exchanging specific resources or resolving divergent interests.
2.6 Works with Cultural Diversity: Works well with men and women and with a variety of ethnic, social, or educational backgrounds.

3.0 INFORMATION
3.1 **Acquires and Evaluates Information**: Identifies need for data, obtains it from existing sources or creates it and evaluates its relevance and accuracy.

3.2 **Organizes and Maintains Information**: Organizes, processes, and maintains written or computerized reports and any other forms of information in a systematic fashion.

3.3 **Uses Computers to Process Information**: Employs computers to acquire, organize, analyze, and communicate information.

### 4.0 SYSTEMS

- 4.1 **Understands Systems**: Knows how social, organizational, and technological systems work and operates effectively within them.
- 4.2 **Monitors and Corrects Performance**: Distinguishes trends, predicts Impact of actions on system operations, diagnoses deviations in the function of a system/organization, and takes necessary action to correct performance.
- 4.3 **Improves and Designs Systems**: Makes suggestions to modify existing systems to improve products or services, and develops new or alternative systems.

### 5.0 TECHNOLOGY

- 5.1 **Selects Technology**: Judges which set of procedures, tools, or machines, including computers and their programs will produce the desired results.
- 5.2 **Applies Technology to Task**: Understands the overall intent and the proper procedures for setting up and operating machines, including computers and their programming systems.
- 5.3 **Maintains and Troubleshoots Technology**: Prevents, Identifies, or solves problems in machines, computers and other technologies.

### SCANS FOUNDATION SKILLS

#### 6.0 BASIC SKILLS

- **6.1 Reading**: Locates, understands, and interprets written information in prose and documents - including manuals, graphs, and schedules to perform tasks. Learns from text by determining the main idea or essential message; identifies relevant details, facts, and specifications: infers or locates the meaning of unknown or technical vocabulary, and judges the accuracy, appropriateness, style, and plausibility of reports, proposals, or theories of other writers.
- **6.2 Writing**: Communicates thoughts, ideas, information, and messages in writing; records information completely and accurately; composes and creates documents such as letters, directions, manuals, reports, proposals, graphs, flow charts; uses language, style, organization, and format appropriate to the subject-
matter, purpose, and audience. Includes supporting documentation and attends to level of detail; checks, edits, and revises for correct information, appropriate emphasis, form, grammar, spelling, and punctuation.

- **6.3 Arithmetic**: Performs basic computations; uses basic numerical concepts such as whole numbers and percentages in practical situations; makes reasonable estimates of arithmetic results without a calculator, and uses tables, graphs, diagrams, and charts to obtain or convey quantitative Information.

- **6.4 Mathematics**: Approaches practical problems by choosing appropriately from a variety of mathematical techniques; uses quantitative data to construct logical explanations for real world situations; expresses mathematical ideas and concepts orally and in writing; and understands the role of chance in the occurrence and prediction of events.

- **6.5 Listening**: Receives, attends to, interprets, and responds to verbal messages and other cues such as body language In ways that are appropriate to the purpose; for example, to comprehend; to learn, to critically evaluate; to appreciate, or to support the speaker.

- **6.6 Speaking**: Organizes ideas and communicates oral messages appropriate to listeners and situations; participates in conversation, discussion and group presentations; selects an appropriate medium for conveying a message; uses verbal language and other cues such as body language appropriate in style, tone, and level of complexity to the audience and the occasion; speaks clearly and communicates a message; understands and responds to listener feedback; and asks questions when needed.

**7.0 THINKING SKILLS**

- **7.1 Creative Thinking**: Uses imagination freely, combines ideas or Information in new ways, makes connections between seemingly unrelated ideas, and reshapes goals in ways that reveal new possibilities.

- **7.2 Decision Making**: Specifies goals and constraints, generates alternatives, considers risks and evaluates and chooses best alternatives.

- **7.3 Problem Solving**: Recognizes that a problem exists (i.e. there is a discrepancy between what is and what should or could be), identifies possible reasons for the discrepancy, and devises and implements a plan of action to resolve it. Evaluates and monitors progress, and revises plan as indicated by findings.

- **7.4 Mental Visualization**: Organizes and processes symbols, pictures, graphs, objects, or other information; for example, sees a building from a blueprint, a system's operation from schematics, the flow of work activities from narrative descriptions, or the taste of food from reading a recipe.

- **7.5 Knowing How to Learn**: Recognizes and can use learning techniques to apply and adapt new knowledge and skills in both familiar and changing situations. Involves being aware of learning tools such as personal learning styles (visual, aural, etc.), formal learning strategies (note taking or clustering items that share some characteristics), and informal learning strategies (awareness of unidentified false assumptions that may lead to faulty conclusions).

- **7.6 Reasoning**: Disovers a rule or principle underlying the relationship between
two or more objects and applies it in solving a problem. For example, uses logic to draw conclusions from available information, extracts rules or principles from a set of objects or written text, applies rules and principles to a new situation, or determines which conclusions are correct when given a set of facts and a set of conclusions.

8.0 PERSONAL QUALITIES

- **8.1 Responsibility:** Exerts a high level of effort and perseverance towards goal attainment. Works hard to become excellent at doing tasks by setting high standards. Works hard to become excellent at doing tasks by setting high standards, paying attention to details, working well and displaying a high level of concentration even when assigned an unpleasant task. Displays high standards of attendance, punctuality, enthusiasm, vitality, and optimism in approaching and completing tasks.

- **8.2 Self-Esteem:** Believes in own self-worth and maintains a positive view of self; demonstrates knowledge of own skills and abilities; is aware of Impact on others; and knows own emotional capacity and needs and how to address them.

- **8.3 Sociability:** Demonstrates understanding, friendliness, adaptability, empathy, and politeness in new and ongoing group settings. Asserts self in familiar and unfamiliar social situations; relates well to others; responds appropriately as the situation requires; and takes an interest in what others say and do.

- **8.4 Self-Management:** Assesses own knowledge, skills, and abilities accurately; sets well-defined and realistic personal goals, monitors progress goal attainment and motivates self through goal achievement; exhibits self-control and responds to feedback unemotionally and non-defensively, is a "self-starter."

- **8.5 Integrity/Honesty:** Can be trusted. Recognizes when faced with making a decision or exhibiting behavior that may break with commonly held personal or societal values; understands the impact of violating these beliefs and codes on an organization, self, and others; and chooses an ethical course of action.
Tentative Schedule

Spring 2016

January 21 Introductions

January 28 Chapter 1, 2

February 4 Chapter 3, 4

February 11 Test 1

February 18 Chapter 5, 6

February 25 Chapter 7, 8, 24

March 3 Test 2

March 10 Spring Break

March 17 Chapter 9, 10, 11

March 24 Chapter 12

March 31 Chapter 13, 14, 15, 16

April 7 Closing Disclosure time limits

April 14 Chapter 17, 18, 19, 20

April 21 Chapter 21, 22, 23, 24

April 28 Addendums

May 5 Final Review

May 12 Final
CISCO COLLEGE
Abilene Educational Center
Abilene, TX
SYLLABUS
FOR
RELE 1319 Real Estate Finance
(3 hours credit)

INSTRUCTOR:  Mr. Ken Hogan
EMAIL:  Khogan7961@aol.com
PHONE:  325-668-4415
OFFICE HOURS:  By appointment
Room 154 6:30-9:30 Wednesday

COURSE DESCRIPTION:
An overview of monetary systems, primary and secondary money markets, sources of mortgage loans, Federal government programs, loan applications, processes and procedures, closing costs, alternative financial instruments, equal credit opportunity laws affecting mortgage lending, and the state housing agency. (3 Lec.)

COURSE LEARNING OUTCOMES AND OBJECTIVES
The appraisal of real estate fulfills a vital economic function in our society. Appraisals are used in hundreds of different ways in both government and private sector. The importance of the appraiser’s role is reflected in the standards of professionalism established by the industry itself, and the increasing government regulation of appraisal practices. In order, to fill their vital role, real estate appraisers must have a solid understanding of what an appraisal is, as well as the nature of real estate and real property right. After completing this chapter, you should be able to:
1) define the terms “appraisal,” appraisal report,” and “appraisal practice” as they apply to the appraisal profession;
2) Define the kinds of services that real estate appraisers perform and list some common uses of real estate appraisals;
3) Define the terms “real estate” and “real property” as they are used in real estate Finance Applications;
4) describe the various components of real estate and explain how real estate is distinguished from personal property;
5) List the major types of real property interests and describe their characteristics; and
6) describe the three powers of government that limit private property rights.

**PREREQUISITES:** None

**COURSE STRUCTURE:**

This lecture course will meet three hours per week.

**EXIT COMPETENCIES:**

At the end of this course, the student will have been given the opportunity to succeed on at least a 70 percent level attainment of the following competencies:
(SCANS Competencies attached)
- List the basic economic trends and their implications on the real estate market.
- Discuss the manager/owner relationship and authorities.
- Identify various leasehold estates and types of leases.
- Identify the essentials of a valid lease and the obligations created.
- Solve lease calculations.
- Discuss the requirements of establishing a sound landlord-tenant relationship.
- Identify the various levels of maintenance operations.
- Complete operating reports.
- List the procedures required to effectively manage a rental management office and manage apartment buildings; co-ops; condos; office buildings; shopping centers; industrial property and subsidized housing.

**REQUIRED TEXTBOOKS AND MATERIALS:**

- Recommend Calculator - Real Estate & Mortgage Finance Calculator: HP 10B, TI Business II, or HP 12C
- Internet access. Available on campus to all enrolled students and at the public library
- Access to a fax machine or scanner –

**RECOMMENDED OPTIONAL MATERIALS AND LIBRARY RESOURCES:**

Library materials are available through the three local universities or the Abilene Public Library. Students may use the Internet on campus to determine availability of material at any of these campuses.
EVALUATION METHODS INCLUDING GRADING:

The exams will represent 60% of your final grade, and the final exam will be 30%. The outside activities, participation and attendance will be 10% of your course grade.

SCANS Competencies: In 1990, the Secretary of Labor appointed a commission to determine the skills our young people need to succeed in the world of work. The commission's fundamental purpose was to encourage a high-performance economy characterized by high-skill, high-wage employment. Although the commission completed its work in 1992, its findings and recommendations continue to be a valuable source of Information for individuals and organizations involved in education and workforce development. (http://wdr.doleta.gov/SCANS/). Please see attachment.

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decision or exhibiting behavior that may break with commonly held personal or societal values; understands the impact of violating these beliefs and codes on an organization, self, and others; and chooses an ethical course of action.

_Tentative Schedule_

**Real Estate Finance Spring 2016 (RELE 1319)**

January 20 Pre Test, Introductions

January 27 Chapter 1, 2

January 28 Chapter 3, 4

February 3 Test Chapter 5

February 10 Chapter 6, 7

February 17 Chapter 8, 9 Appraisals

February 24 Chapter 10

March 2 Chapter 11

March 9 spring break

March 16 HUD Closing Disclosure

March 23 Test Chapter 12

March 30 Chapter 13, 14

April 6 Rate sheets

April 13 Lecture

April 20 Settlement statements exercise

April 27 Lecture

May 4 Final Review

May 13 Final
CISCO COLLEGE

Abilene Educational Center
Abilene, TX

SYLLABUS

RELE 1406 PRINCIPLES OF REAL ESTATE
(4 hours credit)

INSTRUCTOR: Daleca Moore

PHONE: 325-370-6842

E-mail: carindmoore@hotmail.com

OFFICE HOURS: by appointment

COURSE DESCRIPTION:

An overview of licensing as a real estate broker and salesperson, ethics of practice, titles to and conveyance of real estate, legal descriptions, law of agency, deeds, encumbrances and liens, distinctions between personal and real property, contracts, appraisal, finance and regulations, closing procedures, and real estate mathematics. Also includes federal, state, and local laws relating to housing discrimination, housing credit discrimination, and community reinvestment.

COURSE LEARNING OUTCOMES AND OBJECTIVES

The student will demonstrate a comprehensive working knowledge of the principles of real estate and how they apply to the real estate industry.

PREREQUISITES: NONE

REQUIRED TEXTBOOKS AND MATERIALS:

The required text is MODERN REAL ESTATE PRINCIPLES AND PRACTICES IN TEXAS, Sixteenth Edition' written by Cheryl Nance and published by Dearborn Publishers. It may be purchased in the CC bookstore. A calculator is required for performing routine math problems and should be available for use at each class meeting. It is not necessary to have a financial calculator for this course.

RECOMMENDED OPTIONAL MATERIALS AND LIBRARY RESOURCES:
Library materials are available through the Abilene Public Library. Your CC Student ID will allow you access to the libraries. Students may use the Internet on campus to determine availability of material at any of these campuses.
EVALUATION METHODS INCLUDING GRADING:

The exams will represent 60% of your final grade, and the final exam will be 30%. The outside activities, participation and attendance will be 10% of your course grade.

SCANS Competencies: In 1990, the Secretary of Labor appointed a commission to determine the skills our young people need to succeed in the world of work. The commission's fundamental purpose was to encourage a high-performance economy characterized by high-skill, high-wage employment. Although the commission completed its work in 1992, its findings and recommendations continue to be a valuable source of Information for individuals and organizations involved in education and workforce development. (http://wdr.doleta.gov/SCANS/). Please see attachment.

Attendance: Attendance at all classes is considered necessary for satisfactory work. Cisco College recognizes that absences from class may occur due to illness, death or illness In the immediate family, observance of a religious holiday, or participation in a college sponsored activity. If the instructor deems the student failing due to excessive absences and/or failure to make up work due to absences, the student will be dropped from class after 9 absences in Monday, Wednesday, Friday classes; 6 absences in Tuesday, Thursday or Monday Wednesday classes; or 3 in classes meeting one time a week. The student will receive a grade of "W" for the course if withdrawn before the "last day to drop with a W" and "F" if withdrawn after the "last day to drop with a W." Three tardles may constitute and absence. Absences immediately before or after a holiday may be counted as double absences.

Missed Exams: If a test is missed, the make-up will be on the student's own time and must be made up prior to the next class meeting. If the test is not taken in the time frame allowed, a zero will be given on that specific exam.

Course Content: College-level courses may include controversial, sensitive, and/or adult material. Students are expected to have the readiness for college-level rigor and content.

Academic Integrity: It is the intent of Cisco College to foster a spirit of complete honesty and high standard of integrity. The attempt of students to present as their own any work they have not honestly performed is regarded by the faculty and administration as a serious offense and
renders the offender liable to serious consequences, including the possibility of suspension.

**Student Conduct:** Students are expected to take responsibility in helping to maintain a classroom environment that is conducive to learning. In order to assure that all students have the opportunity to gain from the time spent in class, students are prohibited from using cell phones or beepers, making offensive remarks, reading material not related to class, sleeping or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result, at a minimum, in a request to leave class. A more detailed list of inappropriate behaviors is found in the current student handbook.

**Changes to Syllabus:** The schedule and procedures in this syllabus are subject to change if deemed appropriate by the instructor.

**Students with Special Needs:** Students who qualify for specific accommodations under the Americans with Disabilities Act (ADA) should notify the instructor the first week of class. It is the student’s responsibility to provide the necessary documentation to the Special Populations Coordinator.

**Optional Materials and Library Resources:** There is variety of excellent written materials and computer information available in the Abilene Center.

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**SCANS Competencies:** A description of all SCANS competencies is attached.

**Resources**
1.1 Manages time by following course schedule.

**Information**
3.1 Acquires and evaluates information in class and through reading assignments.
3.2 Organizes and maintains Information by successfully completing assignments (1-10, CP, etc.).
3.3 Uses Computers to Process Information by completing lab assignments.
Technology
5.1 Selects Technology: Utilizes tools and machines Including computers and their programs in order to complete assignments effectively.
5.2 Applies technology to task by understanding the desired outcomes of an assignment and correctly choosing the appropriate computer software to complete task.

Interpersonal Teaches others by assisting with lab activities.

Basic Skills
6.1 Reading: Carefully assimilates materials including all reading assignments and prioritizes and interprets information.
6.2 Writing: Communicates thoughts, ideas and messages through the completion of written assignments.
6.5 Listening: Student will listen to lectures, and respond utilizing both verbal and nonverbal communication. Student will critically analyze information presented in classroom for clarity and accuracy.

Thinking Skills
7.1 Creative Thinking: Connects theory with practice and formulates new personal goals.
7.3 Problem Solving: Through course assignments; identifies problems that exist, reasons for discrepancies, and Implements plan of action for resolution of the problem.

Personal Qualities
8.1 Responsibility: Displays high standards of attendance and punctuality in class.
8.2 Self Esteem: Leaves course with confidence in the ability to communicate with coworkers.
8.5 Student exhibits Integrity/honesty by completing his/her own work.

SCANS COMPETENCIES

SCANS COMPETENCIES WITH DEFINITIONS

1.0 RESOURCES

• 1.1 Manages Time: Selects relevant, goal-related activities, ranks them in order of importance, allocates time to activities, and understands, prepares, and follows schedules.
• 1.2 Manages Money: Uses or prepares budgets, including making cost and revenue forecasts, keeps detailed records to track budget performance, and makes appropriate adjustments.
• 1.3 Manages Materials and Facility Resources: Acquires, stores, and distributes materials, supplies, parts, equipment, space, or final products in order to make the best use of them.
• 1.4 Manages Human Resources: Assesses knowledge and skills and distributes work accordingly, evaluates performance, and provides feedback.
2.0 INTERPERSONAL

- **2.1 Participates as a Member of a Team:** Works cooperatively with others and contributes to group with ideas, suggestions, and effort.
- **2.2 Teaches Others:** Helps others to learn.
- **2.3 Serves Clients/Customers:** Works and communicates with clients and customers to satisfy their expectations.
- **2.4 Exercises Leadership:** Communicates thoughts, feelings, and ideas to justify a position, encourages, persuades, convinces, or otherwise motivates an individual or groups; including responsibility challenging existing procedures, policies, or authority.
- **2.5 Negotiates:** Works toward an agreement that may involve exchanging specific resources or resolving divergent interests.
- **2.6 Works with Cultural Diversity:** Works well with men and women and with a variety of ethnic, social, or educational backgrounds.

3.0 INFORMATION

- **3.1 Acquires and Evaluates Information:** Identifies need for data, obtains it from existing sources or creates it and evaluates its relevance and accuracy.
- **3.2 Organizes and Maintains Information:** Organizes, processes, and maintains written or computerized reports and any other forms of information in a systematic fashion.
- **3.3 Uses Computers to Process Information:** Employs computers to acquire, organize, analyze, and communicate information.

4.0 SYSTEMS

- **4.1 Understands Systems:** Knows how social, organizational, and technological systems work and operates effectively within them.
- **4.2 Monitors and Corrects Performance:** Distinguishes trends, predicts impact of actions on system operations, diagnoses deviations in the function of a system/organization, and takes necessary action to correct performance.
- **4.3 Improves and Designs Systems:** Makes suggestions to modify existing systems to improve products or services, and develops new or alternative systems.

5.0 TECHNOLOGY

- **5.1 Selects Technology:** Judges which set of procedures, tools, or machines, including computers and their programs will produce the desired results.
- **5.2 Applies Technology to Task:** Understands the overall intent and the proper procedures for setting up and operating machines, including computers and their programming systems.
- **5.3 Maintains and Troubleshoots Technology:** Prevents, Identifies, or solves
problems in machines, computers and other technologies.

SCANS FOUNDATION SKILLS

6.0 BASIC SKILLS

- **6.1 Reading:** Locates, understands, and interprets written information in prose and documents - including manuals, graphs, and schedules to perform tasks. Learns from text by determining the main idea or essential message; identifies relevant details, facts, and specifications: infers or locates the meaning of unknown or technical vocabulary, and judges the accuracy, appropriateness, style, and plausibility of reports, proposals, or theories of other writers.

- **6.2 Writing:** Communicates thoughts, ideas, information, and messages in writing; records information completely and accurately; composes and creates documents such as letters, directions, manuals, reports, proposals, graphs, flow charts; uses language, style, organization, and format appropriate to the subject-matter, purpose, and audience. Includes supporting documentation and attends to level of detail; checks, edits, and revises for correct information, appropriate emphasis, form, grammar, spelling, and punctuation.

- **6.3 Arithmetic:** Performs basic computations; uses basic numerical concepts such as whole numbers and percentages in practical situations; makes reasonable estimates of arithmetic results without a calculator, and uses tables, graphs, diagrams, and charts to obtain or convey quantitative information.

- **6.4 Mathematics:** Approaches practical problems by choosing appropriately from a variety of mathematical techniques; uses quantitative data to construct logical explanations for real world situations; expresses mathematical ideas and concepts orally and in writing; and understands the role of chance in the occurrence and prediction of events.

- **6.5 Listening:** Receives, attends to, interprets, and responds to verbal messages and other cues such as body language in ways that are appropriate to the purpose; for example, to comprehend; to learn, to critically evaluate; to appreciate, or to support the speaker.

- **6.6 Speaking:** Organizes ideas and communicates oral messages appropriate to listeners and situations; participates in conversation, discussion and group presentations; selects an appropriate medium for conveying a message; uses verbal language and other cues such as body language appropriate in style, tone, and level of complexity to the audience and the occasion; speaks clearly and communicates a message; understands and responds to listener feedback; and asks questions when needed.

7.0 THINKING SKILLS

- **7.1 Creative Thinking:** Uses imagination freely, combines ideas or Information
in new ways, makes connections between seemingly unrelated ideas, and reshapes goals in ways that reveal new possibilities.

- **7.2 Decision Making:** Specifies goals and constraints, generates alternatives, considers risks and evaluates and chooses best alternatives.

- **7.3 Problem Solving:** Recognizes that a problem exists (i.e., there is a discrepancy between what is and what should or could be), identifies possible reasons for the discrepancy, and devises and implements a plan of action to resolve it. Evaluates and monitors progress, and revises plan as indicated by findings.

- **7.4 Mental Visualization:** Organizes and processes symbols, pictures, graphs, objects, or other information; for example, sees a building from a blueprint, a system's operation from schematics, the flow of work activities from narrative descriptions, or the taste of food from reading a recipe.

- **7.5 Knowing How To Learn:** Recognizes and can use learning techniques to apply and adapt new knowledge and skills in both familiar and changing situations. Involves being aware of learning tools such as personal learning styles (visual, aural, etc.), formal learning strategies (note taking or clustering items that share some characteristics), and informal learning strategies (awareness of unidentified false assumptions that may lead to faulty conclusions).

- **7.6 Reasoning:** Discovers a rule or principle underlying the relationship between two or more objects and applies it in solving a problem. For example, uses logic to draw conclusions from available information, extracts rules or principles from a set of objects or written text, applies rules and principles to a new situation, or determines which conclusions are correct when given a set of facts and a set of conclusions.

**8.0 PERSONAL QUALITIES**

- **8.1 Responsibility:** Exerts a high level of effort and perseverance towards goal attainment. Works hard to become excellent at doing tasks by setting high standards. Works hard to become excellent at doing tasks by setting high standards, paying attention to details, working well and displaying a high level of concentration even when assigned an unpleasant task. Displays high standards of attendance, punctuality, enthusiasm, vitality, and optimism in approaching and completing tasks.

- **8.2 Self-Esteem:** Believes in own self-worth and maintains a positive view of self; demonstrates knowledge of own skills and abilities; is aware of Impact on others; and knows own emotional capacity and needs and how to address them.

- **8.3 Sociability:** Demonstrates understanding, friendliness, adaptability, empathy, and politeness in new and ongoing group settings. Asserts self in familiar and unfamiliar social situations; relates well to others; responds appropriately as the situation requires; and takes an interest in what others say and do.

- **8.4 Self-Management:** Assesses own knowledge, skills, and abilities accurately; sets well-defined and realistic personal goals, monitors progress goal attainment and motivates self through goal achievement; exhibits self-control and responds to feedback unemotionally and non-defensively, is a "self-starter."
• **8.5 Integrity/Honesty:** Can be trusted. Recognizes when faced with making a decision or exhibiting behavior that may break with commonly held personal or societal values; understands the impact of violating these beliefs and codes on an organization, self, and others; and chooses an ethical course of action.
Cisco College  
Abilene Educational Center  
Abilene, TX  

SYLLABUS  

RELE 2301 Law of Agency  
(3 hours credit)  

INSTRUCTOR: Daleca Moore  
PHONE: 325-370-6842  
E-mail: carindmoore@hotmail.com  
OFFICE HOURS: by appointment  

COURSE DESCRIPTION:  
A study of law of agency including principal-agent and master-servant relationships, the authority  
of an agent, the termination of an agent’s authority, the fiduciary and other duties of an agent,  
employment law, deceptive trade practices, listing or buying procedures, and the disclosure of an  
agency. Three lecture hours per week  

PREREQUISITES: NONE  

REQUIRED TEXTBOOKS AND MATERIALS:  
Texas Real Estate Brokerage and Law of Agency  
Charles J. Jacobus  
George C. Stephens  
It may be purchased in the CC Bookstore.  

EVALUATION METHODS INCLUDING GRADING:  
The exams will represent 60% of your final grade, and the final exam will be 30%. The outside activities, participation and attendance will be 10% of your course grade.  

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