



FIN 340: Real Estate Fundamentals

COURSE SYLLABUS: Summer 2024

Instructor Information:

Instructor: Dr. FNU Pratima

Department Contact Number: 903-886-5659

Contact Information (Email): pratima@tamuc.edu

Office Hours and Communication:

Office hours for the instructor: Every Monday from 10:00 am to 1:00 pm and every Tuesday from 10:00 am to 12:00 pm via Zoom and by appointment.

Email is the preferred method of communication.

General Information:

The course modality is fully online. The course material will be accessed through Kaplan Real Estate Education. Each week there will be either a live class meeting or a guest speaker event (The schedule of the guest speaker events is provided below). Every Wednesday (except for the weeks of guest speaker events), starting from June 5, 2024, we will have the live session from 6:30 pm to 7:30 pm. You can access the live session and guest speaker event via Zoom on your class D2L platform.

COURSE INFORMATION

Materials – Textbooks, Readings, Supplementary Readings

Required Platform:

Kaplan Real Estate Education (access provided by Keller Williams Realty)

Required for Calculations:

A financial calculator and MS Excel is required for this course. Texas Instruments BA II Plus is a recommended financial calculator. Calculators must manipulate irregular cash flows.

Course Description

The syllabus/schedule are subject to change.

This course is intended for undergraduate students. This course provides the student with an understanding of the basic terminology, structure, and importance of real estate.

Course Learning Outcomes

After the course, the students will be able to:

1. Understand the nature of real estate markets.
2. Understand the time value of money and compute mortgage calculations using TVM techniques.
3. Understand legal concepts in real estate including property rights, deeds, and leases etc.
4. Understand different channels of home mortgage lending, major participants, and methods of funding.
5. Analyzing debt and financing scenarios and deciding between available mortgages.

Course Learning Outcomes 2, 4, and 5 address COB Student Learning Objective 5: Students will be analytical problem solvers in business environments.

GRADING

Final grades in this course will be based on the following scale:

A = 90%-100%

B = 80%-89%

C = 70%-79%

D = 60%-69%

F = 59% or below

ASSESSMENTS

Course Evaluation:

| | |
|---|-----|
| Keller-Williams Module 1 and 2 Completion | 5% |
| Quizzes | 40% |
| Kaplan Module (Principles of Real Estate in Texas I) Completion (K-I) | 20% |
| Kaplan Module (Principles of Real Estate in Texas II) Completion (K-II) | 20% |
| Class Participation | 15% |

Quizzes

There will be twenty-two quizzes in this course. At the end of each unit of Principles of Real

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Estate in Texas I and Principles of Real Estate in Texas II modules, there will be a quiz. Each week the students are required to complete 2-3 quizzes according to the schedule. 2 quizzes with the lowest score will be dropped for final grade calculation. Each quiz will contribute towards 2% of the course grade making it a total of 40% of the overall grade. The students are required to upload a screenshot of each completed quiz showing the score obtained and the name of the student to receive the grade. Missing the deadline will receive an automatic grade of zero unless you contact me with a valid reason.

Class Participation:

Every Student is required to attend at least two out of three guest speaker events held online via Zoom to earn class participation points. The **tentative schedule** for the guest speaker event is:

| Date | Time | Topic |
|-----------------------|--------------------|------------------------|
| Monday, June 10, 2024 | 6:30 pm to 7:30 pm | Careers in Real Estate |
| Monday, July 1, 2024 | 6:30 pm to 7:30 pm | Real Estate Contracts |
| Monday, July 29, 2024 | 6:30 pm to 7:30 pm | Closing Procedures |

COURSE OUTLINE AND SCHEDULE

| Week | Date | Content | Deadline for Quizzes |
|-------------|-------------|--|-----------------------------|
| Week 1 | June 3 | Syllabus, K-W modules completion, K-I (Unit 1) | 06/09/2024 |
| Week 2 | June 10 | K-I (Unit 2 & Unit 3) K-II (Unit 5) | 06/16/2024 |
| Week 3 | June 17 | K-II (Unit 1 & Unit 2) | 06/23/2024 |
| Week 4 | June 24 | K-I (Unit 4 & 5) K-II (Unit 3) | 06/30/2024 |
| Week 5 | July 1 | K-I (Unit 6 & 9) K-II (Unit 4) | 07/07/2024 |
| Week 6 | July 8 | K-I (Unit 7 & 8) | 07/14/2024 |
| Week 7 | July 15 | K-II (Unit 6 & Unit 7) | 07/21/2024 |
| Week 8 | July 22 | K-I (Unit 10 & 11) K-II (Unit 8) | 07/28/2024 |
| Week 9 | July 29 | K-I (Unit 12) K-II (Unit 9 & Unit 10) | 08/04/2024 |
| Week 10 | August 5 | Completion Quiz for K-I and K-II | 08/11/2024 |

Note: Some of the above chapters will be covered in more detail than others.

Relevant University Calendar Dates:

June 03, 2024

July 4, 2024

August 11, 2024

Summer I First Day of Classes

Independence Day-Campus Closed

Deadline for completion of K-I and K-II quizzes.

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TECHNOLOGY REQUIREMENTS

Browser support

D2L is committed to performing key application testing when new browser versions are released. New and updated functionality is also tested against the latest version of supported browsers. However, due to the frequency of some browser releases, D2L cannot guarantee that each browser version will perform as expected. If you encounter any issues with any of the browser versions listed in the tables below, contact D2L Support, who will determine the best course of action for resolution. Reported issues are prioritized by supported browsers and then maintenance browsers.

Supported browsers are the latest or most recent browser versions that are tested against new versions of D2L products. Customers can report problems and receive support for issues. For an optimal experience, D2L recommends using supported browsers with D2L products.

Maintenance browsers are older browser versions that are not tested extensively against new versions of D2L products. Customers can still report problems and receive support for critical issues; however, D2L does not guarantee all issues will be addressed. A maintenance browser becomes officially unsupported after one year.

Note the following:

- Ensure that your browser has JavaScript and Cookies enabled.
- For desktop systems, you must have Adobe Flash Player 10.1 or greater.
- The Brightspace Support features are now optimized for production environments when using the Google Chrome browser, Apple Safari browser, Microsoft Edge browser, Microsoft Internet Explorer browser, and Mozilla Firefox browsers.

Desktop Support

| Browser | Supported Browser Version(s) | Maintenance Browser Version(s) |
|-----------------|------------------------------|--------------------------------|
| Microsoft® Edge | Latest | N/A |

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| | | |
|-------------------------------|-------------|-----|
| Microsoft® Internet Explorer® | N/A | 11 |
| Mozilla® Firefox® | Latest, ESR | N/A |
| Google® Chrome™ | Latest | N/A |
| Apple® Safari® | Latest | N/A |

Tablet and Mobile Support

| Device | Operating System | Browser | Supported Browser Version(s) |
|----------|------------------|-----------------------|--|
| Android™ | Android 4.4+ | Chrome | Latest |
| Apple | iOS® | Safari, Chrome | <p>The current major version of iOS (the latest minor or point release of that major version) and the previous major version of iOS (the latest minor or point release of that major version). For example, as of June 7, 2017, D2L supports iOS 10.3.2 and iOS 9.3.5, but not iOS 10.2.1, 9.0.2, or any other version.</p> <p>Chrome: Latest version for the iOS browser.</p> |
| Windows | Windows 10 | Edge, Chrome, Firefox | Latest of all browsers, and Firefox ESR. |

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- You will need regular access to a computer with a broadband Internet connection. The minimum computer requirements are:
 - 512 MB of RAM, 1 GB or more preferred
 - Broadband connection required courses are heavily video intensive
 - Video display capable of high-color 16-bit display 1024 x 768 or higher resolution
- You must have a:
 - Sound card, which is usually integrated into your desktop or laptop computer
 - Speakers or headphones.
 - *For courses utilizing video-conferencing tools and/or an online proctoring solution, a webcam and microphone are required.
- Both versions of Java (32 bit and 64 bit) must be installed and up to date on your machine. At a minimum Java 7, update 51, is required to support the learning management system. The most current version of Java can be downloaded at: [JAVA web site](http://www.java.com/en/download/manual.jsp)
<http://www.java.com/en/download/manual.jsp>
- Current anti-virus software must be installed and kept up to date.

Running the browser check will ensure your internet browser is supported.

Pop-ups are allowed.

JavaScript is enabled.

Cookies are enabled.

- You will need some additional free software (plug-ins) for enhanced web browsing. Ensure that you download the free versions of the following software:
 - [Adobe Reader](https://get.adobe.com/reader/) <https://get.adobe.com/reader/>
 - [Adobe Flash Player](https://get.adobe.com/flashplayer/) (version 17 or later) <https://get.adobe.com/flashplayer/>
 - [Adobe Shockwave Player](https://get.adobe.com/shockwave/) <https://get.adobe.com/shockwave/>
 - [Apple Quick Time](http://www.apple.com/quicktime/download/) <http://www.apple.com/quicktime/download/>
- At a minimum, you must have Microsoft Office 2013, 2010, 2007 or Open Office. Microsoft Office is the standard office productivity software utilized by faculty, students, and staff. Microsoft Word is the standard word processing software, Microsoft Excel is the standard spreadsheet software, and Microsoft PowerPoint is the standard presentation software. Copying and pasting, along with attaching/uploading documents for assignment submission, will also be required. If you do not have Microsoft Office, you can check with the bookstore to see if they have any student copies.

ACCESS AND NAVIGATION

You will need your campus-wide ID (CWID) and password to log into the course. If you do not
The *syllabus/schedule are subject to change.*

know your CWID or have forgotten your password, contact the Center for IT Excellence (CITE) at 903.468.6000 or helpdesk@tamuc.edu.

Note: Personal computer and internet connection problems do not excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a computer at a friend's home, the local library, office service companies, Starbucks, a TAMUC campus open computer lab, etc.

COMMUNICATION AND SUPPORT

Brightspace Support

Need Help?

Student Support

If you have any questions or are having difficulties with the course material, please contact your Instructor.

Technical Support

If you are having technical difficulty with any part of Brightspace, please contact Brightspace Technical Support at 1-877-325-7778 or click on the **Live Chat** or click on the words “[click here](#)” to submit an issue via email.



System Maintenance

D2L runs monthly updates during the last week of the month, usually on Wednesday. The system should remain up during this time unless otherwise specified in an announcement. You may experience minimal impacts to performance and/or look and feel of the environment.

Interaction with Instructor Statement

*Email is the preferred method of communication.

COURSE AND UNIVERSITY PROCEDURES/POLICIES

Syllabus Change Policy

The syllabus is a guide. Circumstances and events, such as student progress, may make it necessary for the instructor to modify the syllabus during the semester. Any changes made to the syllabus will be announced in advance.

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University Specific Procedures

Student Conduct

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail in the [Student Guidebook](#).

<http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx>

Students should also consult the Rules of Netiquette for more information regarding how to interact with students in an online forum: [Netiquette](#)

<http://www.albion.com/netiquette/corerules.html>

University's Pandemic Response

For more information about the university's pandemic response, please visit the following link.

<https://new.tamuc.edu/wp-content/uploads/2020/07/20092-Fall-2020-Return-Plan-for-Students-Faculty-and-Staff-RTV.pdf>

TAMUC Attendance

For more information about the attendance policy please visit the [Attendance](#) webpage and [Procedure 13.99.99.R0.01](#).

<http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx>

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/academic/13.99.99.R0.01.pdf>

Academic Integrity

Students at Texas A&M University-Commerce are expected to maintain high standards of integrity and honesty in all of their scholastic work. For more details and the definition of academic dishonesty see the following procedures:

[Undergraduate Academic Dishonesty 13.99.99.R0.03](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf>

[Graduate Student Academic Dishonesty 13.99.99.R0.10](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/graduate/13.99.99.R0.10GraduateStudentAcademicDishonesty.pdf>

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ADA Statement

Students with Disabilities

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services

Texas A&M University-Commerce

Gee Library- Room 162

Phone (903) 886-5930

Fax (903) 468-8148

Email: studentdisabilityservices@tamuc.edu

Website: <http://inside.tamuc.edu/campuslife/campusServices/StudentDisabilityServices/default.aspx>

Nondiscrimination Notice

Texas A&M University-Commerce will comply in the classroom, and in online courses, with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information or veteran status. Further, an environment free from discrimination on the basis of sexual orientation, gender identity, or gender expression will be maintained.

Campus Concealed Carry Statement

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in Texas A&M University-Commerce buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun.

Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so.

Pursuant to Penal Code (PC) 46.035 and A&M-Commerce Rule 34.06.02.R1, license holders may not carry a concealed handgun in restricted locations.

For a list of locations, please refer to the [Carrying Concealed Handguns On Campus](#) document and/or consult your event organizer.

Web url: <http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf>

Pursuant to PC 46.035, the open carrying of handguns is prohibited on all A&M- Commerce campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

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Important Information about Counseling Center

The Counseling Center at A&M-Commerce, located in the Halladay Building, Room 203, offers counseling services, educational programming, and connection to community resources for students. Students have 24/7 access to the Counseling Center's crisis assessment services by calling 903-886-5145. For more information regarding Counseling Center events and confidential services, please visit www.tamuc.edu/counsel

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