



FIN 575: Principles of Real Estate

COURSE SYLLABUS: Summer 2025

Instructor Information:

Instructor: Dr. Pratima

Office Number: BA 318

Department Contact Number: 903-886-5659

Contact Information (Email): pratima@etamu.edu

Office Hours and Communication:

Office hours for the instructor:

Virtual: Every Tuesday: 10:00 am to 12:00 pm and by appointment.

Link for office hours: <https://tamuc.zoom.us/j/92268607004>

Email is the preferred method of communication.

General Information:

The course modality is fully online. All the discussion posts, learning material, and exams will be accessible through D2L. I will post all the recorded lectures on D2L. Besides the recorded lectures, there will be a live class session **every Monday from 10:00 am-11:00 am**. You can access the live session via Zoom on your class D2L platform.

COURSE INFORMATION

Materials – Textbooks, Readings, Supplementary Readings

Recommended Textbook:

Author: David C. Ling and Wayne R. Archer

Title: Real Estate Principles *A Value Approach*

The syllabus/schedule are subject to change.

Edition: 6th

ISBN-13: 978-1-260-01393-1

Publisher: McGraw Hill

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

This course is intended for graduate students. This course provides the student with an understanding of the basic terminology, structure and importance of real estate. This course serves as a foundation for study and research in specialized areas such as real estate finance, real estate investment and counseling, real estate management, real estate development, and property appraising.

Course Learning Outcomes

At the conclusion of the course the students will be able to:

1. Understand time value of money and compute mortgage calculations using TVM techniques.
2. Understand legal concepts in real estate including property rights, deeds, and leases etc.
3. Understand the real estate market using demand and supply, urban economics, and appraisal.
4. Analyze complex debt financing scenarios, decide between available mortgages

Course Learning Outcomes 1, 3, and 4 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

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ASSESSMENTS

Course Evaluation:

Mid-term Exam	45%
Final Exam	45%
Discussions	10%

Exams

There will be two exams in this course. Each of them contributes to 45% of the course grade. **There will be NO automatic makeup exams.** Missing exams will receive a grade of zero. If you have a valid excuse for missing either of the tests, you must contact me with a written justification and request for a makeup 7 days **beforehand**. In most cases, I will require students to provide me with additional documentation to justify their inability to take the exam. Please note that a simple note indicating that you were seen at the health center on the day of the exam **does not** provide sufficient documentation. Excuses will be granted if the student is unable to take the exam because of serious illness or injury, or a significant personal or professional commitment. Excuses will not be granted for trips to sporting events (unless you are representing the university) or any other reason. In all instances, the instructor reserves the right to deny any request for a makeup exam if she considers the reasons provided by the student to be insufficient.

Exam Dates:

Mid-Term Exam: July 26, and 27

Final Exam: August 06, and 07

Discussions

There will be 4 discussions in total. Each week will have one graded discussion assignment in D2L. For the discussion, you are required to post one meaningful comment pertaining to that week's content, and one meaningful reply to a peer's post about each week's content. These two weekly discussion posts are worth a total of 5 points together. To get full credit, your posts must each:

- Be at least 3 sentences and 50 words in length.

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- Be clearly related to the content of this week's module.
- Be accurate and/or consistent with the information presented on D2L, the textbook, and the instructor about respective week's module.
- Be appropriate and respectful to classmates and the instructor.
- Be written in clear and correct language without mistakes in grammar, spelling, punctuation, or wording.
- Be original or with proper credit given to any references.

Some examples of good posts are:

- Your personal and professional experience with the topic of the weekly module. If you work in the industry, then any non-confidential experiences from your job would make great posts to share with the class.
- Suggestions and links to reliable outside resources on each module topic. Some good places to look for outside resources are YouTube, Yahoo! Finance, and the National Association of Realtors (NAR) news and events. Tutorials and examples of financial calculations in Excel can be particularly useful for this course. Be careful to evaluate the reliability of outside resources. There is a lot of useless information about real estate and finance out there on the internet. If you are unsure about a source's reliability, then try to see if their information is consistent with what is already presented for this course on D2L and in the textbook. Please also take care to see that your outside sources are accessible, to the extent that this is feasible.

Both discussion posts are due by midnight on Sunday of respective week.

COURSE OUTLINE AND SCHEDULE

Week	Date	Content	Discussions
Week 1	July 7-12	Syllabus, Chapter 1,2	Discussion 1
Week 2	July 14-19	Chapter 3,4,9	Discussion 2
Week 3	July 21-26	Chapter 11,12	Discussion 3
Week 4	July 28-August 02	Chapter 13, Chapter 14, Time Value of Money and WACC	Discussion 4

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

Use of Artificial Intelligence (AI)

Texas A&M University-Commerce acknowledges that there are legitimate uses of Artificial Intelligence. *The syllabus/schedule are subject to change.*

Intelligence, ChatBots, or other software that has the capacity to generate text, or suggest replacements for text beyond individual words. Any use of such software must be documented. Any undocumented use of such software constitutes an instance of academic dishonesty (plagiarism). In any case, students are fully responsible for the content of any assignment they submit, regardless of whether they used an AI, in any way. This specifically includes cases in which the AI plagiarized another text or misrepresented sources.

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

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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
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	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. Chrome: Latest version for the iOS browser.
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 \(version 17 or later\) https://get.adobe.com/flashplayer/](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
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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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