Real Estate Financing and Investment

Per the publisher's request, the full file is available after purchase.

Real Estate Financing and Investment

Copyright © 2014 by

DELTACPE LLC

All rights reserved. No part of this course may be reproduced in any form or by any means, without permission in writing from the publisher.

The author is not engaged by this text or any accompanying lecture or electronic media in the rendering of legal, tax, accounting, or similar professional services. While the legal, tax, and accounting issues discussed in this material have been reviewed with sources believed to be reliable, concepts discussed can be affected by changes in the law or in the interpretation of such laws since this text was printed. For that reason, the accuracy and completeness of this information and the author's opinions based thereon cannot be guaranteed. In addition, state or local tax laws and procedural rules may have a material impact on the general discussion. As a result, the strategies suggested may not be suitable for every individual. Before taking any action, all references and citations should be checked and updated accordingly.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional service. If legal advice or other expert advice is required, the services of a competent professional person should be sought.

—-From a Declaration of Principles jointly adopted by a committee of the American Bar Association and a Committee of Publishers and Associations.

All numerical values in this course are examples subject to change. The current values may vary and may not be valid in the present economic environment.

Course Description

This course covers both financing and investing in real estate. The first section deals with two major aspects of real estate financing: (1) financial instruments and (2) the means of financing. It examines the financial side of the lending process. The second section deals with investing in real estate• Topics include: the advantages and pitfalls of real estate investing, how to value an income-producing property, how to use leverage and increase return, and buying a home.

Field of Study Specialized Knowledge and Applications

Level of KnowledgeOverviewPrerequisiteBasic Math

Advanced Preparation None

Table of Contents

Chapte	r 1: Real Estate Financing	.1
	Learning Objective	.1
	The Loan Process	.1
	Online Loan Application	.3
	Lending Laws	.3
	Truth-In-Lending Law (Regulation Z)	.4
	Effect Of Violations	.6
	Chapter 1 Review Questions – Section 1	.10
	Sources Of Funds	.12
	Chapter 1 Review Questions – Section 2	.21
	Classification Of Mortgages	.23
	Qualifying The Buyer	.39
	Lend A Hand With Paperwork	.46
	Follow Up The Loan Process	.48
	Latest Mortgage Options	.51
	Chapter 1 Review Questions – Section 3	.56
Chapte	r 2: Fundamentals Of Investing	.58
	Learning Objective	.58
	Getting Started As An Investor	.58
	Chapter 2 Review Questions – Section 1	.66
	Understanding Return and Risk	.69
	Chapter 2 Review Questions – Section 2	.72

Chapter 3: Housing: The Cost of Shelter
Learning Objective74
Homeownership75
Chapter 3 Review Questions85
Chapter 4: Investing In Real Estate86
Learning Objective86
Real Estate Investing86
Chapter 4 Review Questions96
Glossary97
Index
Review Question Answers

Per the publisher's request, the full file is available after purchase.