Texas A&M University-Corpus Christi
College of Business
Course Syllabus
Fall – 2020
(Tentative as of July 15, 2020)

Course Number: FINA 3354
Course Name: Real Estate Principles
Semester: Fall 2020
Instructor: Matt Hall
Office: 117 – RELLIS Academic Complex
Phone: (469) 450-2254
Email: matt.hall@tamucc.edu
Office Hours: Online by appointment;
Monday afternoons by appointment;
Tuesday afternoons before class;
Wednesday mornings by appointment
Class Day/Time: Tuesdays / 4:15 – 6:55 PM
Classroom: RELLIS - 123

Disclaimer:
Course instruction is scheduled in person, face to face. Due to the recent experiences caused by the Covid-19 virus, classroom capacities may be adjusted, and other precautionary measures may be implemented by the University and RELLIS campus. Please see page 6 for guidance as of the publication of the syllabus on Academic Continuity. In regard to this course specifically, be advised that portions of this course, supporting materials, assignments and examinations may be made available, taught and/or conducted online at certain times during the semester.

Required and Recommended Materials:

Written by Galaty, Allaway and Kyle.

Financial Calculator: A financial calculator will be necessary for completion of certain portions of the course. Examples include Texas Instruments BA II, TI BA II Plus, HP 12C or HP 10bII. The instructor will be using the HP 10bII+. Before purchasing a calculator, you may want to visit with the instructor.

Computer: A computer, tablet or laptop with online access will be necessary in order to complete this course as there will be online assignments and examinations.

Prerequisites: Junior standing or above

Course Description:
This is a fundamental real estate course introducing the basic principles of real estate and real estate finance. It provides a background and terminology necessary for advanced study in specialized real estate courses.

Learning Objectives:
By the end of this course, the students will be able to:
- Students should be familiar with basic economic characteristics of real property and the real estate industry
- Students should be familiar with sectors of the real estate industry
- Students should be familiar with the different types of estates and interests in real estate
- Students should be familiar with forms of real estate ownership, the difference between real and personal property and an introduction to legal rights related to the real estate industry
- Students should be familiar with methods used to describe real estate
- Students should be familiar with the concepts and terminology of real estate brokerage and agency as well as the duties of an agent
- Students will understand the components of rental and listing contracts
- Students should be familiar with the different types of deeds
- Students should be familiar with basics of real estate finance including but not limited to loan terms, calculating payments, amortizations and balances
- Students should be familiar with types of liens
- Students should be familiar with appraisal and its role in the real estate industry
- Students should be familiar with the role of Title Companies in the real estate industry
- Students should be familiar with government influence in the real estate industry including but not limited to regulatory influence(s), legislation, taxes and their purpose(s)
- Students should be familiar with the principles of leasing and the components of a lease
- Students should be familiar with careers in the real estate industry

Instructional Methodology:
This class is to be delivered in person. A portion of this class may be delivered online as disclosed in the disclaimer on page 1. Homework assignments and/or project problems that are assigned and graded should increase the student’s understanding of the material covered in the text(s).

Websites Used:
Blackboard https://bb9.tamucc.edu/
Online instruction – live at scheduled class time (if necessary) www.webex.com
Electronic Device Usage:

- A computers, tablet or laptop and online access to University resources will be necessary in order to complete this course as there will be online assignments and examinations. Contact the instructor immediately should there be any issues with this requirement.
- Financial Calculator (as described on page 1) / Smart Phones or Calculator Memory should not be utilized on Exams or Quizzes.
- **NOTE:** It is **Critical** that students consistently check their Islander email regularly for communications from the University, the College of Business, and/or your Instructor.

Performance Evaluation and Grading:

Your grade may be determined from exam grades, a cumulative final exam grade, homework and online assignments, in-class and online quizzes, and a project and/or writing assignment grade.

- Exam 1: 20%
- Exam 2: 20%
- Final Exam: 30%
- Quizzes & Homework: 20%
- Project / Paper: 10%

**NOTE:** The Final Exam is currently scheduled to be conducted and delivered online. There may be an additional fee for proctoring the online Final. An in person option may be made available. Please discuss with the instructor if you would prefer to schedule an in person exam time.

A letter grade will be determined based on the percentage earned of total points possible, as follows: A: 90-100%; B: 80-89%; C: 70-79%; D: 60-69%; F: 0-59%.

Late Work and Make-up Exams:

Late work and make-up exams are generally not accepted.

Extra Credit:

Extra credit opportunities arise from time to time, but the amount and frequency of extra-credit is not predictable in advance. Therefore, it is advised that you consistently attend class (whether scheduled in person or online as that would be where extra credit is announced or distributed) and study to reduce the need for extra credit.

Preferred methods of scholarly citations:

The APA style is the accepted method used for citations and referencing during this class. Material used from sources other than the text should use this style citations and references.
Attendance Policy:

Students are held responsible for class attendance, whether held in person or online and understand that excessive absences may adversely affect their understanding of presented material and subsequent grades.

Code of Ethics:

This course, and all other courses offered by the College of Business (COB), requires all of its students to abide by the COB Student Code of Ethics (available online at www.cob.tamucc.edu). Provisions and stipulations in the code are applicable to all students taking College of Business courses regardless of whether or not they are pursuing a degree awarded by the COB.

Academic Integrity/Plagiarism:

University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, falsification, forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one’s own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in a zero the first time and failing the course for any additional offence.

Dropping a Class:

I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form (also available online). Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class. November 5, 2020 is the last day to drop a class with an automatic grade of “W” this term.

Classroom/Professional Behavior:

Texas A&M University-Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor’s ability to conduct the class or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forums, including classrooms, electronic classrooms, labs, discussion groups, field trips, etc.
Grade Appeals:

As stated in University Rule 13.02.99.C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule 13.02.99.C2, Student Grade Appeals, and University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible through the University Rules Web site at [http://www.tamucc.edu/provost/university_rules/index.html](http://www.tamucc.edu/provost/university_rules/index.html). For assistance and/or guidance in the grade appeal process, students may contact the Dean’s office in the college in which the course is taught or the Office of the Provost.

Disability Accommodations:

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 believe you have a disability requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Corpus Christi Hall 116.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.

Civil Rights Statement:

Texas A&M University-Corpus Christi is committed to fostering a culture of caring and respect that is free from discrimination, relationship violence and sexual misconduct, and ensuring that all affected students have access to services. For information on reporting Civil Rights complaints and support resources, (including pregnancy support accommodations) or university policies and procedures, please contact the University Title IX Coordinator, Sam Ramirez ([Samuel.Ramirez@tamucc.edu](mailto:Samuel.Ramirez@tamucc.edu)) or Deputy Title IX Coordinator, Rosie Ruiz ([Rosie.Ruiz@tamucc.edu](mailto:Rosie.Ruiz@tamucc.edu)) at (361) 825-5826 or visit the TAMUCC website at [http://edcs.tamucc.edu/titleIX/](http://edcs.tamucc.edu/titleIX/).

Limits to Confidentiality. Essays, journals and other materials submitted for this class are generally considered confidential pursuant to the University’s student record policies. However, students should be aware that University employees, including instructors, are not able to maintain confidentiality when it conflicts with their responsibility to report alleged or suspected civil rights discrimination that is observed by or made known to an employee in the course and scope of their employment. As the course instructor, I must
report allegations of civil rights discrimination, including sexual assault, relationship
violence, stalking, or sexual harassment to the Title IX Coordinator if you share it with me.

These reports will trigger contact with you from the Civil Rights/Title IX Compliance
office who will inform you of your options and resources regarding the incident that you
have shared. If you would like to talk about these incidents in a confidential setting, you
are encouraged to make an appointment with counselors at the University Counseling
Center (https://counseling.tamucc.edu/).

Statement of Academic Continuity:

In the event of an unforeseen adverse event, such as a major weather occurrence and classes
could not be held on the RELLIS campus; this course would continue through the use of
Blackboard, WebEx, and/or email or other online means. In addition, the syllabus and class
activities may be modified to allow continuation of the course. Ideally, University facilities
(i.e., emails, web sites, and Blackboard) will be operational within two to three days of the
closing of the physical campus. However, students need to make certain that the course
instructor has a primary and a secondary means of contacting each student.

As of the publication of this syllabus, the State of Texas and the Texas A&M University
System continue to monitor the Covid-19 virus situation. During this Fall term please be
advised that students should monitor all communications and email from the University
and your Instructor the . As mentioned on page 1, precautions are being taken to address
the current virus situation affecting our community. These precautions may include social
distancing, face mask or covering requirements in public areas and/or classrooms,
adjustments to the number of students that may occupy a classroom at one time and
adjustments to class times and schedules. Caution for and care of our students, faculty and
staff are of primary concern. Please follow guidance issued by the University, RELLIS
campus and your instructor.

Additionally, as a student attending classes at RELLIS, you may be eligible for
scholarships and financial aid through the University. Please utilize the link(s) on the
following page to access updated information on general scholarships, the CARES Act and
Emergency relief.

General scholarships (transfer) https://scholarships.tamucc.edu/transfer.html

General scholarships (continuing) https://scholarships.tamucc.edu/current.html

General scholarships (College of Business) https://scholarships.tamucc.edu/assets/cob-table.pdf

CARES Act/Emergency Relief https://osfa.tamucc.edu/
Summary of Topical Coverage for FINA 3354:

<table>
<thead>
<tr>
<th>Topic</th>
<th>Hours</th>
</tr>
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<tbody>
<tr>
<td>Real Property and the Real Estate Industry</td>
<td>3.0</td>
</tr>
<tr>
<td>Ownership &amp; Interests in Real Estate</td>
<td>2.5</td>
</tr>
<tr>
<td>Real Estate Law &amp; Legal Rights Associated</td>
<td>3.0</td>
</tr>
<tr>
<td>Legal Descriptions</td>
<td>2.5</td>
</tr>
<tr>
<td>Real Estate Brokerage and Agency</td>
<td>2.0</td>
</tr>
<tr>
<td>Listing Agreements and Buyer Representation</td>
<td>2.5</td>
</tr>
<tr>
<td>Real Estate Contracts and Lease Agreements</td>
<td>4.0</td>
</tr>
<tr>
<td>Real Estate Financing: Principles and Practice</td>
<td>6.0</td>
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<tr>
<td>Appraisal concepts</td>
<td>2.5</td>
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<tr>
<td>Types of Liens and Deeds</td>
<td>2.0</td>
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<tr>
<td>The role of Title Companies and transferring Title</td>
<td>2.0</td>
</tr>
<tr>
<td>Governmental &amp; Regulatory Influences</td>
<td>3.5</td>
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<tr>
<td>Professions within the Real Estate Industry</td>
<td>3.5</td>
</tr>
<tr>
<td>Tests</td>
<td>6.0</td>
</tr>
<tr>
<td><strong>Total hours</strong></td>
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