

# Florida Real Estate Sales Associate Course - Course Syllabus -



# Mission Statement

The mission of RealEstateU® is to provide practical, innovative, and quality online education for those seeking to enter into the real estate industry, and for existing practitioners seeking to renew their real estate license.

RealEstateU's courses consist of online video/audio training, taught by experienced professionals, which are designed to satisfy the needs of the fast-paced, time-constrained real estate professional.

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# SYLLABUS

## Contact Information

If you have questions regarding the course material, please email the course instructor, Andrew Anic, at: [instructor@realestateu.tv](mailto:instructor@realestateu.tv)

If you have questions regarding technical support, please email our support team at: [support@realestateu.tv](mailto:support@realestateu.tv)

Your questions will be answered within 24 hours. Working hours are from 9am-5pm EST, Monday through Friday.

Please visit the FAQ page first and see if you can find the answers to your questions.

## Refund Policy

The RealEstateU® online Florida Real Estate Sales Associate course is eligible for a refund within 30 days of purchase, and only if the student has NOT completed more than 50% of the course. All refunds are subject to a \$20 Administrative Fee. Any refunds by RealEstateU® can only be granted if the student purchased the course directly through the RealEstateU® website.

Students looking to obtain a refund for courses purchased through Groupon and/or LivingSocial will have to contract Groupon and/or LivingSocial to obtain a refund in accordance with their refund policy.

## Course Completion Deadline

Students have 6 months to complete the 63-hour Florida Real Estate Sales Associate course (including the course final exam).

Once the course expires, the student will have to pay a fee in order to re-activate the course.

The State allows up to 2 attempts at the final exam. If you do not pass the final exam on the first attempt, the State requires you to wait at least 30 days to take the second final exam attempt.

You must pass the final exam within 6 months from starting the course. If your course expires before you manage to take the final exam version 1 and/or version 2, you will have the option to extend your course access for an additional 60 days or 6 months for a fee.

If you do not pass the final exam on your second attempt, the State law requires you to retake the course from the start, before being allowed 2 additional attempts at the final

exam. Please note, there is a fee associated with restarting the course.

## **System Requirements**

### **What Browsers to Use**

This course is meant to be viewed using the most popular web browsers: Google Chrome, Safari, FireFox/Mozilla, and Internet Explorer. Parts of this course may not display or function properly if viewed on other browsers. We recommend using Google Chrome when taking the course.

The course is updated to work with the latest version of each browser. Please keep your web browser updated.

### **Operating System**

Windows 7, Windows Vista, Windows XP (SP 2+)

Streaming video also supported on: Mac OS X 10.1 or higher Linux/Solaris distributions with Mozilla 1.4+ or Netscape 7.1+

### **Processor**

At least 500Mhz Intel Pentium/Cleron Family or AMD K8/Athlon/Duron Family or compatible RAM 256 MB RAM

### **Software**

Internet Explorer 11.0+ or Mozilla Firefox 44.0+ with JavaScript Enabled Windows Media Player 11.0+ Adobe Acrobat 6.0+ Flash Player 9.0+ or Shockwave Player 10.0+ Java 6.0+

### **Connectivity**

Broadband (cable/DSL/T-1), Download speed 500K+

### **Display**

1024 x 768 minimum

## **About the Course**

### **Course Structure**

The course is divided into Chapters/Modules. The Chapters comprise of Lessons, which are individually timed and locked in a sequence so you CANNOT skip ahead in the course.

### **Timers**

Each lesson has a countdown timer that must reach 0:00 before a "**Mark Complete Lesson**" button will be activated. The timer is located on the bottom left corner of each lesson page. Once the timer reaches 0:00 it will be replaced by the "Mark Lesson

Complete" button. You MUST click on the "Mark Lesson Complete" button to unlock the next lesson in the course.

### **Completed Lessons**

Completed lessons will automatically be marked with a green dot.

### **Course Menu**

#### **A. For those who use a desktop computer or laptop**

To navigate the course and go back to any previous lessons, you can use the course menu displayed on the left side of the screen.

#### **B. For those who use a mobile device (smartphone or tablet)**

To navigate the course and go back to any previous lessons you can use the course menu which is located at the top left side on mobile devices (indicated with 3 horizontal lines).

The timer and "Mark Lesson Complete" button will be available at the very bottom of the screen.

### **Audio Lessons**

The course primarily consists of audio lessons, which are played on a video player. If the video player takes too long to load, please check your internet connection.

### **Transcripts**

Below each audio lecture is a transcript. Please scroll down below the video player to see the transcripts.

### **Chapter Quizzes**

At the end of each chapter is a 10 question multiple-choice Quiz. You must receive a passing grade of at least 70% in order to advance to the next Chapter.

### **Final Exam**

The Final Exam is the last chapter in the course. You cannot reach the Final Exam until you 'Mark Complete' all the lessons in the course, including the Final Steps Chapter.

## **Getting Your Real Estate License**

There are a few general requirements you must satisfy in order to apply for a Florida real estate sales associate license:

- 1) You must be at least 18 years of age.
- 2) You must have a U.S. Social Security number.
- 3) You must hold a high school diploma or its equivalent.

There are 5 steps you need to take in order to get your Florida real estate sales associate license.

**Step 1: Complete the Florida Real Estate Commission's Education Requirement**

First, you must complete the 63-hour Florida pre-license course.

At the end of the course is a closed-book, non-proctored final exam, which you must pass in order to get credit for the course.

The course final exam consists of 100 multiple-choice questions, with a passing grade of 70%.

The Florida Real Estate Commission allows up to 2 attempts at the course final exam.

**Step 2: Apply to take the Florida Real Estate Exam**

After you complete the 63-hour pre-license course, you must apply to the Florida Division of Real Estate (DRE) for authorization to take the state licensing exam.

Once the DRE approves your state licensing exam application, you will receive an Authorization Letter via email from Pearson VUE. Pearson VUE is the state testing center that administers the exam.

Your Authorization Letter will include your Candidate Identification number.

Once you receive your Authorization Letter, you can then schedule your state exam.

You can schedule your state exam by calling Pearson VUE at (888)204-6289.

You can also schedule your exam online through the Pearson VUE website.

You will need your Authorization Letter and Candidate Identification number in order to complete your exam reservation.

It is strongly recommended that you schedule your state exam at least 5 days prior to your exam date.

**Step 3: Pass the State Licensing Exam**

You must sit for the state licensing exam within 2 years of completing the 63-hour pre-license course.

You must present a copy of your Certificate of Completion from the 63-hour pre-license course when you arrive at the Pearson VUE testing center.

The state licensing exam consists of 100 multiple-choice questions with a passing grade of 75%.

There is a 3-1/2 hour time limit for the exam.

The state licensing exam fee is \$36.75 per attempt, which is paid directly to Pearson VUE.

You will receive your exam results at the Pearson VUE testing center right after you

complete the exam.

**Step 4: Get Your Fingerprints Taken**

You must get your fingerprints taken at an approved LiveScan Service Provider prior to applying for your Florida real estate sales associate license.

It is strongly recommended that you submit your fingerprints at least 5 days prior to submitting your license application.

Your fingerprints will be used by the Florida DBPR to run a background check.

When submitting your fingerprints, you must include your social security number and the following ORI number: FL920010Z.

The cost to get your fingerprints taken ranges from \$50 - \$80, depending on which LiveScan location you use.

**Step 5: Apply for Your Active Florida Real Estate Sales Associate License**

Once you pass the state licensing exam and complete your background check, you will be able to download and print your inactive Florida real estate sales associate license online through the DBPR website.

Please note, you will not be able to practice as a sales associate until you are issued an active license.

In order to be eligible to receive an active Florida real estate sales associate license, you must have a sponsoring broker.

You can apply for your active license online using the DBPR's Online Services. Or, you can apply using a paper application.

The application fee is \$83.75.



**63-HOUR FLORIDA SALES ASSOCIATE COURSE  
TIMED COURSE OUTLINE**

	<b>TOTAL TIME</b>	<b>63:00:00</b>
<b>Lesson #</b>	<b>LESSON</b>	<b>COURSE TIMER</b>
	<b>Chapter 1 - The Real Estate Business</b>	
1.0	Chapter 1: Learning Objectives & Key Terms	0:06:00
1.1	Introduction to the Real Estate Business	0:10:00
1.1a	Real Estate Professionals Infographic	0:08:00
1.2a	Real Estate Brokerage: Sales and Leasing	0:12:00
1.2b	Real Estate Brokerage: Property Management	0:10:00
1.2c	Real Estate Brokerage: Appraising	0:12:00
1.2d	Real Estate Brokerage: Financing	0:12:00
1.2e	Real Estate Brokerage: Counseling	0:05:00
1.3	Development and Construction	0:20:00
1.4	The Role of Government	0:10:00
1.5	Professional Organizations	0:12:00
1.5a	NAR Code of Ethics	0:08:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:25:00
	<b>TOTAL</b>	<b>2:30:00</b>
	<b>Chapter 2 - Real Estate License Law and Qualifications For Licensure</b>	
2.0	Chapter 2: Learning Objectives & Key Terms	0:06:00
2.1	History and Purposes of Real Estate License Laws	0:12:00
2.2	License Categories	0:06:00
2.3	General Licensure Provisions	0:06:00
2.4	Application Requirements	0:12:00
2.5	Sales Associate License Requirements	0:10:00
2.6	Broker License Requirements	0:10:00
2.7	Mutual Recognition Agreements with Other States	0:07:00
2.8	Information Included on the Real Estate License	0:01:00
2.9	Registration vs. Licensure	0:05:00
2.10	License Renewal Education	0:12:00
2.11	Real Estate Services	0:06:00
2.12	Unauthorized Practice of Law	0:07:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:20:00

	<b>TOTAL</b>	<b>2:00:00</b>
	<b>Chapter 3 - Real Estate License Law and Commission Rules</b>	
3.0	Chapter 3: Learning Objectives & Key Terms	0:05:00
3.1a	Regulation by Department of Business and Professional Regulation: Organizational Structure	0:02:00
3.1b	Regulation by Department of Business and Professional Regulation: Definitions	0:02:00
3.1c	Regulation by Department of Business and Professional Regulation: Legislative Intent / Requirements	0:06:00
3.1d	Regulation by Department of Business and Professional Regulation: Department Powers and Duties	0:04:00
3.1e	Regulation by Department of Business and Professional Regulation: Licensing Examinations	0:03:00
3.1f	Regulation by Department of Business and Professional Regulation: Licenses, Fees, Statutes, and Renewal	0:10:00
3.1g	Regulation by Department of Business and Professional Regulation: Types of Real Estate License	0:03:00
3.2	Division of Real Estate	0:05:00
3.3	The Florida Real Estate Commission; Rules Governing Internal Organization and Operation; 61J2-60	0:10:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:10:00
	<b>TOTAL</b>	<b>1:00:00</b>
	<b>Chapter 4 - Authorized Relationships, Duties and Disclosure</b>	
4.0	Chapter 4: Learning Objectives & Key Terms	0:07:00
4.1a	Concept of Agency: Historical Perspective of Agency Relationships	0:07:00
4.1b	Concept of Agency: Types of Agents	0:15:00
4.1b1	Types of Agency Infographic	0:08:00
4.1c	Concept of Agency: Fiduciary Relationships	0:14:00
4.1c1	Fiduciary Duties Infographic	0:08:00
4.1d	Concept of Agency: Agency Relationships Determined by Broker	0:03:00
4.2	Disclosure Requirements	0:05:00
4.3a	Authorized Brokerage Relationships: Nonrepresentation	0:05:00
4.3b	Authorized Brokerage Relationships: Single Agent Relationship	0:06:00
4.3c	Authorized Brokerage Relationships: Transaction Broker Relationship	0:05:00
4.4	Consent to Transition From Single Agent to Transaction Broker	0:05:00
4.5	Designated Sales Associate	0:03:00
4.6	Discipline	0:07:00
4.7	Record Keeping and Retention	0:02:00
	Chapter Quiz (10 Questions)	0:00:00

	Break Time	0:20:00
	<b>TOTAL</b>	<b>2:00:00</b>
	<b>Chapter 5 - Real Estate Brokerage Activities and Procedures</b>	
5.0	Chapter 5: Learning Objectives & Key Terms	0:08:00
5.1	Brokerage Offices	0:06:00
5.2	Guidelines for Advertising	0:10:00
5.3	Handling of Deposits	0:20:00
5.4	Rental Lists and Rental Companies	0:06:00
5.5	Broker/Sales Associate Licensee as a Expert in Specific Aspects of Property Transfer	0:08:00
5.6	Commissions	0:10:00
5.7	Change of Employer	0:05:00
5.8	Unauthorized Display of Names or Insignia of Real Estate Organizations or Associations is Prohibited by FREC Rules	0:01:00
5.9	Change of Address Procedure and Penalty for Failure to Notify FREC	0:03:00
5.10	Types of Business Entities	0:20:00
5.11	Trade Names	0:03:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:20:00
	<b>TOTAL</b>	<b>2:00:00</b>
	<b>Chapter 6 - Violations of License Law, Penalties and Procedures</b>	
6.0	Chapter 6: Learning Objectives & Key Terms	0:08:00
6.1	Disciplinary Procedure (Chapters 120, F.S.; 455.; 475, F.S.; 60Q and 61J2 of the Florida Administrative Code)	0:22:00
6.2	Commission Meeting (Probable-cause Panel Members are Excused)	0:11:00
6.3	Violations and Penalties	0:16:00
6.4	Real Estate Recovery Fund	0:11:00
6.5	Uniform Complaint Form	0:07:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:15:00
	<b>TOTAL</b>	<b>1:30:00</b>
	<b>Chapter 7 - Federal and State Laws Pertaining to Real Estate</b>	
7.0	Chapter 7: Learning Objectives & Key Terms	0:05:00
7.1a	Federal Laws: Civil Rights Act of 1866	0:12:00

7.1b	Federal Laws: Civil Rights Act of 1964	0:12:00
7.1c1	Federal Laws: Civil Rights Act of 1968	0:18:00
7.1c2	Federal Laws: Civil Rights Act of 1968: Acts Prohibited	0:15:00
7.1c3	Federal Laws: Civil Rights Act of 1968: Housing for Older Persons	0:06:00
7.1c4	Federal Laws: Civil Rights Act of 1968: Equal Housing Opportunity Poster	0:05:00
7.1c4a	Equal Housing Opportunity Poster	0:09:00
7.1c5	Federal Laws: Civil Rights Act of 1968: Enforcement of the Fair Housing Laws	0:10:00
7.1c6	Federal Laws: Civil Rights Act of 1968: Responsibility and Liability of Real Estate Licensees	0:08:00
7.1d	Federal Laws: Americans with Disabilities Act of 1990	0:15:00
7.1d1	Federal Fair Housing Laws Infographic	0:09:00
7.1e	Interstate Land Sales Full Disclosure Act	0:16:00
7.2a	State Laws: Florida Fair Housing Law	0:15:00
7.2b	State Laws: Florida Americans with Disabilities Accessibility Implementation Act	0:15:00
7.2c	State Laws: Florida Residential Landlord and Tenant Act	0:30:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:40:00
	<b>TOTAL</b>	<b>4:00:00</b>
	<b>Chapter 8 - Property Rights: Estate and Tenancies; Condominiums, Cooperatives, Community Development Districts, Homeowner Associations and Time-Sharing</b>	
8.0	Chapter 8: Learning Objectives & Key Terms	0:10:00
8.1	Land, Real Estate and Real Property	0:20:00
8.1a	Land, Real Estate and Real Property Infographic	0:08:00
8.1b	Surface Rights, Subsurface Rights and Air Rights Infographic	0:08:00
8.1c	Water Rights Infographic	0:08:00
8.2	Real Versus Personal Property	0:24:00
8.2a	Fixtures Infographic	0:08:00
8.2b	Personal Property Infographic	0:08:00
8.3	Basic Property Rights	0:15:00
8.3a	Bundle of Rights Infographic	0:08:00
8.4	Freehold Estates	0:20:00
8.4a	Life Estates Infographic	0:08:00
8.5	How Ownership Can Be Held	0:20:00
8.5a	Concurrent Ownership Infographic	0:08:00
8.6	Leasehold (Nonfreehold) Estates	0:15:00
8.6a	Leasehold Estates Infographic	0:08:00

8.7a	Cooperatives, Condominiums, Community Development Districts (CDD), Homeowner Associations (HOA) and Time-Sharing: Cooperatives	0:26:00
8.7b	Cooperatives, Condominiums, Community Development Districts (CDD), Homeowner Associations (HOA) and Time-Sharing: Condominiums	0:26:00
8.7b1	Condominium and Cooperative Ownership Infographic	0:08:00
8.7c	Cooperatives, Condominiums, Community Development Districts (CDD), Homeowner Associations (HOA) and Time-Sharing: Time-Share	0:20:00
8.7d	Cooperatives, Condominiums, Community Development Districts (CDD), Homeowner Associations (HOA) and Time-Sharing: HOA	0:12:00
8.7e	Cooperatives, Condominiums, Community Development Districts (CDD), Homeowner Associations (HOA) and Time-Sharing: CDD	0:12:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	1:00:00
	<b>TOTAL</b>	<b>6:00:00</b>
	<b>Chapter 9 - Title, Deeds and Ownership Restrictions</b>	
9.0	Chapter 9: Learning Objectives & Key Terms	0:10:00
9.1	Concept of Title	0:05:00
9.2	Transfer by Voluntary Alienation	0:15:00
9.3	Transfer by Involuntary Alienation	0:20:00
9.4	Notice to Legal Title	0:10:00
9.5	Protection of Title	0:18:00
9.6a	Deeds: Parties to a Deed	0:03:00
9.6b	Deeds: Parts of a Deed	0:15:00
9.6c	Deeds: Requirements of a Valid Deed	0:08:00
9.6d	Deeds: Types of Statutory Deeds	0:12:00
9.6d1	Example of a Warranty Deed	0:06:00
9.6d2	Example of a Special Warranty Deed	0:06:00
9.6d3	Example of a Quitclaim Deed	0:06:00
9.6d4	Example of a Grant Deed	0:06:00
9.6e	Deeds: Deed Clauses	0:15:00
9.6f	Deeds: Legal Requirements	0:05:00
9.7a	Ownership Limitations and Restrictions: Government Restrictions	0:30:00
9.7a1	PETE Infographic	0:08:00
9.7b1	Ownership Limitations and Restrictions: Private Restrictions	0:12:00
9.7b2	Ownership Limitations and Restrictions: Easements	0:15:00
9.7b2.1	Easements Infographic	0:08:00
9.7b2a	Ownership Limitations and Restrictions: Encroachments	0:10:00
9.7b2a.1	Encroachments Infographic	0:08:00
9.7b3	Ownership Limitations and Restrictions: Leases	0:17:00

9.7b3a	Types of Leases Infographic	0:08:00
9.7b4	Ownership Limitations and Restrictions: Liens	0:16:00
9.7b4a	Priority of Liens Infographic	0:08:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	1:00:00
	<b>TOTAL</b>	<b>6:00:00</b>
	<b>Chapter 10 - Legal Descriptions</b>	
10.0	Chapter 10: Learning Objectives & Key Terms	0:06:00
10.1	Purpose of Legal Descriptions	0:06:00
10.2a	Types of Legal Descriptions: Metes-and-Bounds	0:17:00
10.2a1	Metes and Bounds Diagram	0:08:00
10.2b	Types of Legal Descriptions: Government Survey System	0:19:00
10.2b1	Government Survey Diagram	0:08:00
10.2c	Types of Legal Descriptions: Lot and Block Survey Method	0:16:00
10.3	Assessor's Parcel Number	0:12:00
10.4	Preparation and Use of Surveys	0:08:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:20:00
	<b>TOTAL</b>	<b>2:00:00</b>
	<b>Chapter 11 - Real Estate Contracts</b>	
11.0	Chapter 11: Learning Objectives & Key Terms	0:06:00
11.1	Contracts in General	0:25:00
11.2	Essentials of a Contract	0:31:00
11.2a	Essential Elements of a Valid Contract Infographic	0:08:00
11.3	Authority of Real Estate Licensees to Prepare Contracts	0:03:00
11.4	Classification of Contracts	0:10:00
11.4a	Classification of Contracts Infographics	0:08:00
11.5	Contract Negotiation	0:17:00
11.6a	Termination of Contracts	0:22:00
11.6a1	Terminations of Contracts Infographic	0:08:00
11.6b	Termination of Contracts: Assignment	0:08:00
11.6b1	Assignment and Novation Infographic	0:08:00
11.7a	Contracts Important to Real Estate: Employment Agreements	0:23:00
11.7a1	Exclusive Right of Sale Listing Agreement Example	0:08:00
11.7a2	Exclusive Brokerage Listing Agreement Example	0:08:00
11.7a3	Exclusive Buyer Brokerage Agreement Example	0:08:00
11.7a4	Exclusive Buyer Brokerage Agreement Review	0:06:00



11.7b1	Contracts Important to Real Estate: Sales Contracts - Contract Negotiation	0:03:00
11.7b2	Contracts Important to Real Estate: Sales Contracts - Earnest Money Deposits	0:09:00
11.7b3	Contracts Important to Real Estate: Sales Contracts - Equitable Title	0:04:00
11.7b4	Contracts Important to Real Estate: Sales Contracts - Information Included in a Sales Contract	0:26:00
11.7b5	Contracts Important to Real Estate: Sales Contracts - Required Disclosures	0:08:00
11.7b6	Contracts Important to Real Estate: Sales Contracts - Disclosure of Material Defects	0:08:00
11.7b7	Contracts Important to Real Estate: Sales Contracts - FAR/BAR Contract Forms	0:02:00
11.7b8	Contract for Residential Sale and Purchase Example	0:08:00
11.7b9	Contract for Residential Sale and Purchase Review	0:09:00
11.7c	Options Contracts	0:05:00
11.7d	Installment Sale Contract	0:05:00
11.8	Miscellaneous Real Estate Contract Considerations	0:06:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	1:00:00
	<b>TOTAL</b>	<b>6:00:00</b>
	<b>Chapter 12 - Residential Mortgages</b>	
12.0	Chapter 12: Learning Objectives & Key Terms	0:10:00
12.1a	Mortgage Concepts: Mortgage Law	0:10:00
12.1b	Mortgage Concepts: Loan Instruments	0:20:00
12.1b1	Mortgages Infographic	0:08:00
12.1b2	Example of a Promissory Note	0:08:00
12.1c	Mortgage Concepts: First Mortgages Versus Junior Mortgages	0:08:00
12.2	Essential Elements of the Mortgage	0:15:00
12.2a	Example of a Mortgage	0:08:00
12.3	Common Mortgage Features	0:25:00
12.3a	Loan to Value Ratio	0:05:00
12.3b	PITI Infographic	0:08:00
12.4	Assignment of the Mortgage	0:03:00
12.5	Methods of Purchasing Mortgaged Property	0:15:00
12.6	Default	0:32:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:35:00
	<b>TOTAL</b>	<b>3:30:00</b>

<b>Chapter 13 - Types of Mortgages and Sources of Financing</b>		
13.0	Chapter 13: Learning Objectives & Key Terms	0:08:00
13.1	Conventional Mortgages	0:20:00
13.2	Common Types of Mortgages	0:20:00
13.3	Custom Mortgages	0:10:00
13.3a	Types of Loans Infographic	0:08:00
13.4	Government Insured FHA Program	0:20:00
13.5	VA Loan Guarantee Program	0:20:00
13.6a	Qualifying for a Loan: Uniform Residential Loan Application	0:09:00
13.6a1	Uniform Residential Loan Application	0:08:00
13.6b	Qualifying for a Loan: Qualification Process	0:13:00
13.6c	Qualifying for a Loan: Underwriting	0:13:00
13.6d	Qualifying for a Loan: Qualification Ratios	0:05:00
13.6e	Qualifying for a Loan: Closing the Loan	0:08:00
13.7	Primary Sources of Home Financing	0:12:00
13.8	Secondary Mortgage Market	0:14:00
13.8a	Primary and Secondary Mortgage Markets Infographic	0:08:00
13.9	Mortgage Fraud	0:08:00
13.10a	Laws Regarding Fair Credit and Lending Procedures: ECOA	0:16:00
13.10b	Laws Regarding Fair Credit and Lending Procedures: TILA	0:15:00
13.10c	Laws Regarding Fair Credit and Lending Procedures: RESPA	0:15:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:50:00
	<b>TOTAL</b>	<b>5:00:00</b>
<b>Chapter 14 - Real Estate Related Computations and Closing of Transactions</b>		
14.0	Chapter 14: Learning Objectives & Key Terms	0:05:00
14.1a	Sales Commission Calculations	0:11:00
14.1b	Real Estate Formulas	0:09:00
14.2	Preliminary Steps to a Closing	0:15:00
14.3	Prorated Expenses	0:30:00
14.4	State Transfer Taxes	0:05:00
14.5	Other Charges	0:05:00
14.6	Rules of Thumb	0:03:00
14.7	Uniform Settlement Statement	0:26:00
14.7a	Closing Disclosure	0:08:00
14.7b	Loan Estimate	0:08:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:25:00
	<b>TOTAL</b>	<b>2:30:00</b>

	<b>Chapter 15 - The Real Estate Markets and Analysis</b>	
15.0	Chapter 15: Learning Objectives & Key Terms	0:03:00
15.1	Physical Characteristics of Real Estate	0:25:00
15.2	Economic Characteristics of Real Estate	0:25:00
15.2a	Supply and Demand Infographic	0:08:00
15.3	Market Indicators	0:14:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:15:00
	<b>TOTAL</b>	<b>1:30:00</b>
	<b>Chapter 16 - Real Estate Appraisal</b>	
16.0	Chapter 16: Learning Objectives & Key Terms	0:10:00
16.1	Regulation of Appraising - FIRREA	0:11:00
16.2a	Concept of Value: Concepts of Market Cost/Price/Value	0:05:00
16.2b	Concept of Value: Many Types of Value Apply to Real Estate	0:06:00
16.2c	Concept of Value: Market Value	0:05:00
16.2d	Concept of Value: Characteristics of Value	0:06:00
16.3	Principles of Value	0:15:00
	Introduction to the Three Approaches to Value: Sales Comparison Approach	0:13:00
16.4a1	Direct Sales Comparison Approach Infographic	0:08:00
	Introduction to the Three Approaches to Value: Cost-Depreciation Approach	0:09:00
16.4b1	Cost Approach Infographic	0:08:00
16.4c	Introduction to the Three Approaches to Value: Income Approach	0:12:00
16.4c1	Income Capitalization Approach Infographic	0:08:00
16.4d	Reconciliation	0:05:00
16.5	Preparing a Comparative Market Analysis (CMA)	0:34:00
16.5a	Example of a Comparative Market Analysis	0:06:00
16.5b	Comparative Market Analysis Review	0:14:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:35:00
	<b>TOTAL</b>	<b>3:30:00</b>
	<b>Chapter 17 - Real Estate Investments and Business Opportunity Brokerage</b>	
17.0	Chapter 17: Learning Objectives & Key Terms	0:05:00
17.1	Investment Real Estate Terminology	0:12:00

17.2	Types of Investments	0:12:00
17.3	Advantages of Real Estate Investments	0:10:00
17.4	Disadvantages of Investing in Real Estate	0:10:00
17.5	Assessment of Risk	0:10:00
17.6	Nature of Business Brokerage	0:25:00
17.7a	Underwriting Summary	0:02:00
17.7b	Pro-Forma	0:06:00
17.7c	Exit Strategy	0:05:00
17.8	Pro-Forma Analysis	0:28:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:25:00
	<b>TOTAL</b>	<b>2:30:00</b>
	<b>Chapter 18 - Taxes Affecting Real Estate</b>	
18.0	Chapter 18: Learning Objectives & Key Terms	0:08:00
18.1a	Real Property Taxation: Local Importance	0:03:00
18.1b	Real Property Taxation: Determining "Just Value"	0:11:00
18.1c	Real Property Taxation: Exemptions From Property Taxes	0:05:00
18.1d	Real Property Taxation: Calculating Taxable Value	0:06:00
18.1e	Real Property Taxation: Calculating Property Taxes	0:06:00
18.1f	Real Property Taxation: Special Assessments / Nonpayment of Real Property Taxes	0:07:00
18.1g	Real Property Taxation: Purchasing Tax Certificates	0:03:00
18.2a	Federal Income Taxes: Sale of Real Property	0:08:00
18.2b	Federal Income Taxes: Principal Residence	0:10:00
18.2c	Federal Income Taxes: Investment Real Estate	0:25:00
18.2d	Depreciation Infographic	0:08:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:20:00
	<b>TOTAL</b>	<b>2:00:00</b>
	<b>Chapter 19 - Planning, Zoning and Environmental Hazards</b>	
19.0	Chapter 19: Learning Objectives & Key Terms	0:06:00
19.1	Planning and Zoning	0:15:00
19.2	Local Planning Agency	0:10:00
19.3	Florida's Comprehensive Plan	0:12:00
19.4a	Zoning, Land Use Restrictions and Building Codes: Zoning Ordinances and Classifications	0:17:00
19.4a1	Building Envelope Infographic	0:08:00
19.4a2	Floor Area Ratio Infographic	0:08:00

19.4b	Zoning, Land Use Restrictions and Building Codes: Building Codes	0:24:00
19.4c	Zoning, Land Use Restrictions and Building Codes: Health Ordinances	0:05:00
19.5	Appeals and Exceptions	0:10:00
19.6	Flood Zones	0:10:00
19.7a	Indoor and Outdoor Environmental Hazards: Water Supply	0:04:00
19.7b	Indoor and Outdoor Environmental Hazards: Septic Tank	0:04:00
19.7c	Indoor and Outdoor Environmental Hazards: Asbestos	0:13:00
19.7d	Indoor and Outdoor Environmental Hazards: Radon	0:12:00
19.7e	Indoor and Outdoor Environmental Hazards: Toxic Waste in Soil	0:04:00
19.7f	Indoor and Outdoor Environmental Hazards: Underground Storage T	0:11:00
19.7g	Indoor and Outdoor Environmental Hazards: Lead Paint	0:12:00
19.7g1	Protect Your Family From Lead in Your Home Pamphlet	0:05:00
19.7g2	Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards	0:04:00
19.7h	Indoor and Outdoor Environmental Hazards: Mold	0:04:00
19.7i	Indoor and Outdoor Environmental Hazards: Chemical Contamination	0:04:00
19.7j	Indoor and Outdoor Environmental Hazards: Structural Damage	0:08:00
19.8	CERCLA	0:15:00
	Chapter Quiz (10 Questions)	0:00:00
	Break Time	0:45:00
	<b>TOTAL</b>	<b>4:30:00</b>
	<b>FINAL EXAM</b>	<b>3:00:00</b>