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Essentials of Real Estate Finance

David, Ph.D. Sirota, Doris Barrell

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Containing in-depth and easy-to-understand coverage of the real estate finance industry, this classic text has trained over 100,000 real estate professionals. Essentials of Real Estate Finance can be used for prelicensing for salespersons and brokers, or in semester-length courses in two- and four-year colleges. Features include "In Practice" and "For Example" sections, review questions with detailed answer rationales, a complete glossary, and a set of Instructor Resources. Contents: Chapter 1: The Nature and Cycle of Real Estate Finance Chapter 2: Money and the Monetary System Chapter 3: Additional Government Influence Chapter 4: The Secondary Mortgage Market Chapter 5: Sources of Funds: Institutional, Non-Institutional, and Other Lenders Chapter 6: Instruments of Real Estate Finance Chapter 7: Real Estate Financing Programs Chapter 8: Government Loans Chapter 9: Processing Real Estate Loans Chapter 10: Defaults and Foreclosures Appendix A: Good Faith Estimate (GFE) Appendix B: Settlement Statement (HUD-1) Appendix C: Promissory Note Secured by Deed of Trust Appendix D: Note & Deed of Trust Purchase Agreement Appendix E: Note & Mortgage Purchase Agreement Appendix F: Fixed/Adjustable Rate Note Appendix G: Uniform Residential Loan Application Appendix H: Request for Verification of Deposit Appendix I: Request for Verification of Employment Appendix J: Sample Credit Report Appendix K: Uniform Residential Appraisal Report Appendix L: Loan Estimate Appendix M: Closing Disclosure Glossary Answer Key Index

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