

Departmental Course Syllabus

Business Department * Academic Instruction Center Suite 325 **Revision:** Fall 2009
San Antonio College * 1300 San Pedro Avenue * San Antonio, TX 78212-4299

Course Number and Title: BNKG 1353 – Mortgage Lending

Credit Hours: 3

Instructor: Varies

Office: Varies

Phone Number: (210) 486-1414 **Fax:** (210) 486-1503

E-mail: Varies

Web Address: <http://www.alamo.edu/sac/business>

Office Hours: To be posted by the individual instructor.

I. Catalog Description:

This course is an overview of the mortgage lending market and process. The emphasis is on documentation, credit evaluation, federal regulation, and state laws related to mortgage loans.

II. Pre-requisites, co-requisites and other requirements:

BNKG 1303

III. Text and/or Other Requirements:

Mortgage Lending Byron Scullin / American Bankers Association

IV. Methods of Instruction:

Lecture exercises, live examples mortgage loan applications processing, underwriting and closing

V. Course Content:

The student will understand the law And requirements of taking a mortgage applications there the processes the lead to loan confirmation and

VI. Learning Outcomes:

Learning Outcome 1: The student will be able to explain mortgage lending and why it has become and important lending instrument for financial institutions.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Describe the mortgage lending function in class discussions, on homework assignments, and on written examinations.
2. Explain the importance of the mortgage lending instrument to financial institutions and the economy in class discussions, on written assignments,

and on written examinations.

Learning Outcome 2: The student will be able to explain the legal aspects of mortgage lending, how lenders document mortgage loans, understand the secondary mortgage market and how it affects mortgage lenders and benefits mortgage borrowers.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Detail the meaning of terminology on mortgage documents in written assignments and on written examinations.
2. Describe and explain the secondary mortgage market and its importance the industry and the economy on written assignments and on written examinations.

Learning Outcome 3: The student will be able to determine in case analyses if a mortgage loan application should be approved and describe the advantages and disadvantages of real estate as an investment.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Analyze a complete mortgage application for approval or disapproval of a mortgage loan through class exercises, homework exercises and on written examinations.
2. Describe and discuss real estate as an investment vehicle, commenting on the advantages of wealth building and the disadvantages of risk over and against the economic environment at any particular time through classroom participation, on written assignments, and on written examinations.

The following SCANS skills will be taught in this course: acquires and evaluates information (C5), interprets and communicates information (C7), reading (F1), writing (F2), arithmetic (F3), mathematics (F4), listening (F5), speaking (F6), problem solving (F9), knowing how to learn (F11), reasoning (F12), responsibility (F13) and integrity/honesty (F17).

VII: Course requirements and grade computation:

A. College Requirements:

1. A written comprehensive final examination, not to exceed three hours in length, shall be given at the end of each semester for each course at the

regularly scheduled time. Any exceptions to these requirements must be approved by the appropriate dean. Other examinations are given at the discretion of the instructor.

A student who must be absent from a final examination should petition that instructor for permission to postpone the examination. A student absent without permission from a final examination is graded "F". Postponed examination result in a grade of "I". The final exam must be taken within 120 calendar days from the end of the semester or the grade automatically becomes an "F". (San Antonio College Bulletin, Faculty Handbook – January 1995)

B. Departmental Requirement:

Workload: Students are responsible for reading and studying each chapter PRIOR TO class lecture and discussion of the chapter. **THIS IS VERY CRITICAL.** Your success in this class is dependent upon your continued commitment to maintaining a daily study time outside the classroom. You must stay current.

C. Instructor Requirements:

Grading Scale:

A	=	90	-	100
B	=	80	-	89
C	=	70	-	79
D	=	60	-	69
F	=	Below 60		

VIII:

College Policies:

- A. San Antonio College does not discriminate on the basis of race, religion, color, national origin, sex, age, or disability with respect to access, employment programs or services.
- B. "Students are urged not to bring children to either a class or a lab. Minors under the age of twelve (12) must not be left unattended on campus." College Academic Council – April, 1998
- C. ADA Statement: "As per Section 504 of the Vocational Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, if accommodation is needed contact the Office of DisABILITY Support Services, CAC 124C, Phone: (210) 733-2347"
- D. A Rapid Response Team exists for the purpose of responding to emergencies. If you have a disability that will require assistance in the event of a building evacuation, notify Disability Support Services, Chance

Academic Center 124C, Phone: (210) 733-2347.

- E. Academic Dishonesty: Students may be subject to disciplinary proceedings resulting in an academic penalty or disciplinary penalty for academic dishonesty. Academic Dishonesty includes, but is not limited to cheating on a text, plagiarism and collusion. For additional information refer to the "Student Code of Conduct": in the San Antonio College Bulletin.
- F. Students are required to silence all electronic devices (e.g., pagers, cellular phones, etc.) when in classrooms, laboratories and the library. College Academic Council, 01/2000.
- G. San Antonio College Attendance Policy: Regular and punctual attendance is required. A student absent for any reason is responsible for all work missed. Absences are recorded from the first day of class. A student absent the equivalent of two weeks of instruction, may be dropped by the instructor with a grade of "W." Both tardiness and early departure from class are forms of absenteeism. The instructor establishes the policy with regard for each.
- H. San Antonio College is a smoke free campus.
- I. ACCD DPS Emergency Phone Numbers:
 - ACCD DPS Emergency Phone (210) 222-0911
 - ACCD DPS General Phone (210) 208-8099
 - ACCD DPS Weather Phone (210) 208-8189 – (For information on college closures)
- J. Students must also abide by the policies, procedures, and rules set forth in the "Student Code of Conduct" and all other policies set forth in the San Antonio College Bulletin.
www.accd.edu/sac/sacmain/schedule/SAC_Bulletin_05-06.pdf

IX. Miscellaneous Information

1. Retention Period For Student Work, Exams, etc:

Student papers and exams will be retained for one semester after the completion of the course.

2. Business Department

For degree plans, general syllabi outlines, and other information on your current course and faculty, please visit the Business Department website at: <http://www.alamo.edu/sac/business> or contact us at (210) 733-2700.

3. Business Computer Lab

The Business Computer Lab is a student lab that is open to any Business Department student majoring in any of the departments programs and/or taking any department course. For more information, please contact the BCL at (210) 785-6058 or visit us on the web at <http://www.alamo.edu/sac/business/lab>.