

# **INSTRUCTIONAL PACKAGE**

LEG 245 Real Estate Law I

Effective Term 2020-2021

### INSTRUCTIONAL PACKAGE

### **Part I: Course Information**

Effective Term: 2020-2021

COURSE PREFIX: LEG 245 COURSE TITLE: Real Estate Law I

CONTACT HOURS: 3 CREDIT HOURS: 3

#### **RATIONALE FOR THE COURSE:**

To familiarize the paralegal student with the appropriate method of preparing real property closing packages under the direction of an attorney.

### **COURSE DESCRIPTION:**

This course includes the examination of residential real estate closing procedures and the preparation of a closing package by utilizing both print and electronic forms.

### PREREQUISITES/CO-REQUISITES:

(ACCUPLACER Reading Comp 075 and ACCUPLACER Sentence Skills 081) or (New ACCUPLACER Reading Comp 250 and New ACCUPLACER Sentence Skills 250) or (COMPANION Reading 075 and COMPANION Sentence Skills 081) or (Multiple Measures English 1) or (ACT Reading 19 and ACT English 19) or SAT Critical Reading 480 or (Credit level ENG 100 Minimum Grade of C\* or Credit level ENG 101 Minimum Grade of TC)

\*Online/Hybrid courses require students to complete the DLi Online Student Orientation prior to completing an online course. The DLi Online Student Orientation can be found in WaveNet, under the My Student tab.

#### **REQUIRED MATERIALS:**

Cengage Mindtap for: Hinkle, <u>Practical Real Estate Law</u>, 8th Edition.

Please visit the <u>BOOKSTORE</u> online site for most current textbook information. Use the direct link below to find textbooks.

Enter the semester, course prefix, number and section when prompted and you will be linked to the correct textbook.

#### **TECHNICAL REQUIREMENTS:**

Access to Desire2Learn (D2L), HGTC's student portal for course materials. WaveNet and D2L email access.

#### STUDENT IDENTIFICATION VERIFICATION:

Students enrolled in online courses will be required to participate in a minimum of one (1) proctored assignment and/or one (1) virtual event to support student identification verification. Please refer to your Instructor Information Sheet for information regarding this requirement.

### **CLASSROOM ETIQUETTE:**

As a matter of courtesy to other students and your professor, please turn off cell phones and other communication/entertainment devices before class begins. If you are monitoring for an emergency, please notify your professor prior to class and switch cell phone ringers to vibrate.

**NETIQUETTE**: is the term commonly used to refer to conventions adopted by Internet users on the web, mailing lists, public forums, and in live chat focused on online communications etiquette. For more information regarding Netiquette expectations for distance learning courses, please visit <a href="Online">Online</a> <a href="Netiquette">Netiquette</a>.

### **Part II: Student Learning Outcomes**

### **COURSE LEARNING OUTCOMES and ASSESSMENTS\*:**

Upon completion of this course, students will be able to:

### Module #1: Real Property Ownership & Contract Preparation

Materials Covered: Chapters 2, 6 & 7

South Carolina Statutes & Forms

\*Assessments: Assignment(s)

Test

### **Learning Outcomes:**

- 1. Understand the legal concept of property ownership
- 2. Identify various ways of becoming an owner of real property
- 3. Distinguish and explain the types of concurrent ownership
- 4. Understand the difference between individual and community property
- 5. Understand the public restrictions on the use of real property such as zoning, building codes, eminent domain, and subdivision restrictions
- 6. Identify the various private encumbrances
- 7. Identify the various kinds of easements and their methods of creation and termination
- 8. Explain the requirements of a valid real estate contract
- 9. Understand the role of a real estate agent in the procurement of a real estate contract
- 10. Review a real estate contract for the sale and purchase of a home and understand its contents

### Module #2: Deeds and Title Insurance

Material Covered: Chapters 8, 12 & 13

S.C. Laws

\*Assessments: Assignment(s) Title Commitment & Deed

### **Learning Outcomes:**

- 1. Explain the basic requirements of a valid deed
- 2. Prepare a deed
- 3. Understand the basic provisions contained in a promissory note
- 4. Understand the basic provisions contained in a guaranty
- 5. Recognize the importance of title examinations
- 6. Understand the process and procedures involved in conducting a title examination
- 7. Recognize the importance of title insurance
- 8. Understand the coverage provided by the American Land Title Association owner's and mortgagee's title insurance policies
- 9. Prepare a title insurance commitment

### Module #3: Closings: Types, Checklists & Software Used

Material Covered: Chapter 9 & 10

SC Statutes SoftPro Software

\*Assessments: Assignment

Test

### **Learning Outcomes:**

- 1. Review a real estate contract and prepare a closing checklist for both the purchaser and the seller
- 2. Review a mortgage loan commitment and prepare a closing checklist for the borrower and lender
- 3. Understand the legal procedures required for the closing of a sale of real property
- 4. Understand the legal procedures required for the closing of a mortgage loan
- 5. Understand and prepare various kinds of affidavits
- 6. Understand and prepare various real estate closing documents such as deeds, bills of sale, assignment of warranties, assignment of leases, and assignment of contracts
- 7. Understand the importance and particular use of such real estate documents as corporate resolution, agreement regarding survival of loan commitment, indemnity of fees, attorney's options, and compliance agreements
- 8. Utilize closing software to prepare required documents

### Module #4: Preparation of HUD-1 Settlement Statement & Closing Disclosures

Material Covered: Chapters 14 & 15

\*Assessments: Project

Portfolio

### **Learning Outcomes:**

1. Prepare a HUD-1 Uniform Settlement Statement

- 2. Understand the documentation involved in the closing of a residential sale and loan transaction
- 3. Read and understand three types of land descriptions: government rectangular survey description, platted description, and metes and bounds description
- 4. Understand the new TRID Guidelines
- 5. Prepare a Closing Disclosure

## **Part III: Grading and Assessment**

### **EVALUATION OF REQUIRED COURSE MEASURES/ARTIFACTS\*:**

Students' performance will be assessed and the weight associated with the various measures/artifacts are listed below.

### **EVALUATION\***

TOTAL100	
FINAL PROJECT25	%
MIDTERM EXAMINATION25	%
PORTFOLIO159	%
QUIZZES109	%
ASSIGNMENTS25	%

<sup>\*</sup>Students, for the specific number and type of evaluations, please refer to the Instructor's Course Information Sheet.

#### **GRADING SYSTEM:**

Please note the College adheres to a 10 point grading scale A = 100 - 90, B = 89 - 80, C = 79 - 70, D = 69 - 60, F = 59 and below. You must have your Dean's approval if changes in the scale are made.

Grades earned in courses impact academic progression and financial aid status. Before withdrawing from a course, be sure to talk with your instructor and financial aid counselor about the implications of that course of action. Ds, Fs, Ws, WFs and Is also negatively impact academic progression and financial aid status.

The Add/Drop Period is the first 5 days of the semester for **full term** classes. Add/Drop periods are shorter for accelerated format courses. Please refer to the <u>academic calendar</u> for deadlines for add/drop. You must attend at least one meeting of all of your classes during that period. If you do not, you will be dropped from the course(s) and your Financial Aid will be reduced accordingly.

<sup>\*</sup>Students - please refer to the Instructor's Course Information sheet for specific information on assessments and due dates.

### **Part IV: Attendance**

Horry-Georgetown Technical College maintains a general attendance policy requiring students to be present for a minimum of 80 percent (80%) of their classes in order to receive credit for any course. Due to the varied nature of courses taught at the college, some faculty may require up to 90 percent (90%) attendance. Pursuant to 34 Code of Federal Regulations 228.22 - Return to Title IV Funds, once a student has missed over 20% of the course or has missed two (2) consecutive weeks, the faculty is obligated to withdraw the student and a student may not be permitted to reenroll. **Instructors define absentee limits for their class at the beginning of each term; please refer to the Instructor Course Information Sheet.** 

**For online and hybrid courses**, check your Instructor's Course Information Sheet for any required on-site meeting times. Please note, instructors may require tests to be taken at approved testing sites, and if you use a testing center other than those provided by HGTC, the center may charge a fee for its services.

### **Part V: Student Resources**



The SSTC offers to all students the following **free** resources:

- 1. Academic tutors for most subject areas, Writing Center support, and college success skills.
- 2. Online **tutoring** and academic support resources.
- 3. Professional and interpersonal communication **coaching** in the EPIC Labs.

Visit the <u>Student Success & Tutoring Center</u> website for more information. To schedule tutoring appointments using TutorTrac, visit the Student Services tab in WaveNet. Email <u>sstc@hgtc.edu</u> or call SSTC Conway, 349-7872; SSTC Grand Strand, 477-2113; and SSTC Georgetown, 520-1455, or go to the <u>Online Resource Center</u> to access on-demand resources.



### CENTRALSTUDENT INFORMATION CENTER: TECH Central

TECH Central offers to all students the following **free** resources:

- 1. **Getting around HGTC**: General information and guidance for enrollment!
- 2. Use the Online Resource Center (ORC) including scheduled technology training, Office 365 support, password resets, and username information.
- 3. **Drop-in technology support or scheduled training** in the Center or in class.
- 4. In-person workshops, online tutorials and more services are available.

5. Chat with our staff on TECH Talk, our live chat service. TECH Talk can be accessed on the student portal and on TECH Central's website, or by texting questions to (843) 375-8552.

Visit the <u>Tech Central</u> website for more information. Live Chat and Center locations are posted on the website. Or please call (843) 349 – TECH (8324).

#### **STUDENT TESTING:**

Testing in an **online/hybrid** course may be accomplished in a variety of ways:

- Test administered within D2L
- Test administered in writing on paper
- Test administered through Publisher Platforms

Further more tests may have time limits and/or require a proctor.

Proctoring can be accomplished either face-to-face at an approved site or online through RPNow, our online proctoring service. To find out more about proctoring services, please visit the <u>Online Testing</u> section of the HGTC's Testing Center webpage.

The **Instructor Information Sheet** will have more details on test requirements for your course.

#### **DISABILITY SERVICES:**

HGTC is committed to providing an accessible environment for students with disabilities. Inquiries may be directed to HGTC's <u>Accessibility and Disability Service webpage</u>. The Accessibility and Disability staff will review documentation of the student's disability and, in a confidential setting with the student, develop an educational accommodation plan.

Note: It is the student's responsibility to self-identify as needing accommodations and to provide acceptable documentation. After a student has self-identified and submitted documentation of a disability, accommodations may be determined, accepted, and provided.

### STATEMENT OF EQUAL OPPORTUNITY/NON-DISCRIMINATION STATEMENT:

Horry-Georgetown Technical College prohibits discrimination and harassment, including sexual harassment and abuse, on the basis of race, color, sex, national or ethnic origin, age, religion, disability, marital or family status, veteran status, political ideas, sexual orientation, gender identity, or pregnancy, childbirth, or related medical conditions, including, but not limited to, lactation in educational programs and/or activities.

#### TITLE IX REQUIREMENTS:

All students (as well as other persons) at Horry-Georgetown Technical College are protected by Title IX—regardless of their sex, sexual orientation, gender identity, part- or full-time status, disability, race, or national origin—in all aspects of educational programs and activities. Any student, or other member of the college community, who believes that he/she is or has been a victim of sexual harassment or sexual violence may file a report with the college's Chief Student Services Officer, campus law enforcement, or with the college's Title IX Coordinator, or designee.

\*Faculty and Staff are required to report incidents to the Title IX Coordinators when involving students. The only HGTC employees exempt from mandatory reporting are licensed mental health professionals (only as part of their job description such as counseling services).

### INQUIRIES REGARDING THE NON-DISCRIMINATION/TITLE IX POLICIES:

**Student and prospective student** inquiries concerning Section 504, Title II, and Title IX and their application to the College or any student decision may be directed to the Vice President for Student Affairs.

### Dr. Melissa Batten, VP Student Affairs

Title IX Coordinator
Building 1100, Room 107A, Conway Campus
PO Box 261966, Conway, SC 29528-6066
843-349-5228
Melissa.Batten@hgtc.edu

**Employee and applicant** inquiries concerning Section 504, Title II, and Title IX and their application to the College may be directed to the Vice President for Human Resources.

### Jacquelyne Snyder, VP Human Resources

EEO and Title IX Coordinator
Building 200, Room 212A, Conway Campus
PO Box 261966, Conway, SC 29528-6066
843-349-5212
Jacquelyne.Snyder@hatc.edu