

INSTRUCTIONAL PACKAGE

LEG 245 Real Estate Law

Effective Term Fall 2023/Spring 2024/Summer 2024

INSTRUCTIONAL PACKAGE

Part I: Course Information

Effective Term: 2023-2024

COURSE PREFIX: LEG 245 COURSE TITLE: Real Estate Law

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:

Reading/Writing Scores: MM1-1; A03-19; A01-19; S01-480; WS1L-1; WS1-1 or ENG 101-C; Eng 101-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:

The materials required for this course are included in **Cengage Unlimited**, a subscription that gives you access to **all your Cengage access codes and online textbooks** for \$124.99 a semester, \$189.99 for a year, or \$249.99 for two years. No matter how many Cengage products you use, and for any class you are using them in, they are included in Cengage Unlimited, and the price stays the same. You can purchase access to Cengage Unlimited in the bookstore, or at **cengage.com**. **NOTE:**

You only purchase Cengage Unlimited ONE TIME from the bookstore. This one purchase covers ALL the LEG course materials and any other non-LEG course using Cengage materials. We will use Hinkle, Practical Real Estate Law, 8th Edition and Mindndtap

Or

Please visit the **BOOKSTORE** online site for most current textbook information.

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

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

REQUIREMENTS:

Access to Desire2Learn (D2L), HGTC's learning management system (LMS) used for course materials. Access to myHGTC portal for student self-services.

College email access – this is the college's primary official form of communication.

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 Online Netiquette.

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

Test

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

Qualia/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*

TOTAL	100%
FINAL PROJECT	25%
MIDTERM EXAMINATION	25%
PORTFOLIO	10%
QUIZZES	10%
ASSIGNMENTS	30%

^{*}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.

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.

^{*}Students - please refer to the Instructor's Course Information sheet for specific information on assessments and due dates.

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.

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 STUDENT SUCCESS AND TUTORING CENTER (SSTC):

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

- 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, contact the SSTC at sstc@hgtc.edu or self-schedule in the Penji iOS/Android app or at <u>www.penjiapp.com</u>. 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.



STUDENT INFORMATION CENTER: TECH Central

TECH Central offers to all students the following free resources:

- 1. **Getting around HGTC**: General information and guidance for enrollment, financial aid, registration, and payment plan support!
- 2. Use the Online Resource Center (ORC) including Office 365 support, password resets, and username information.
- 3. **In-person workshops, online tutorials and more services** are available in Desire2Learn, Student Portal, Degree Works, and Office 365.
- 4. **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), Option #1.



HGTC LIBRARY:

Each campus location has a library where HGTC students, faculty, and staff may check out materials with their HGTC ID. All three HGTC campus libraries are equipped with computers to support academic research and related school work; printing is available as well. Visit the <u>Library</u> website for more information or call (843) 349-5268.

STUDENT TESTING:

Testing in an **online/hybrid** course and in **make-up exam** situations may be accomplished in a variety of ways:

- Test administered within D2L
- Test administered in writing on paper
- Test administered through Publisher Platforms (which may have a fee associated with the usage) Furthermore, 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 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, Title VII, 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, Section 504, and Title II 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 ResourcesAffirmative Action/Equal Opportunity Officer and Title IX Coordinator Building 200, Room 205B, Conway Campus PO Box 261966, Conway, SC 29528-6066 843-349-5212 <u>Jacquelyne.Snyder@hgtc.edu</u>

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Learning Outcomes:

- 11. Understand the legal concept of property ownership
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S.C. Laws

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Learning Outcomes:

- 10. Explain the basic requirements of a valid deed
- 11. Prepare a deed
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- 14. Recognize the importance of title examinations
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Learning Outcomes:

- 9. Review a real estate contract and prepare a closing checklist for both the purchaser and the seller
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Module #4: Preparation of HUD-1 Settlement Statement & Closing Disclosures Material Covered: Chapters 14 & 15

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Learning Outcomes:

- 6. Prepare a HUD-1 Uniform Settlement Statement
- Understand the documentation involved in the closing of a residential sale and loan transaction
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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:

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Dr. Melissa Batten, VP Student Affairs

Title IX, Section 504, and Title II 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 ResourcesAffirmative Action/Equal Opportunity Officer and Title IX Coordinator Building 200, Room 205B, Conway Campus PO Box 261966, Conway, SC 29528-6066 843-349-5212 <u>Jacquelyne.Snyder@hgtc.edu</u>