

INSTRUCTIONAL PACKAGE

LEG 245 Real Estate Law

Effective Term Fall 2024/Spring 2025/Summer 2025

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Part I: Course Information

Effective Term: Fall 2024/Spring 2025/Summer 2025

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:

(Multiple Measures English 1) or (ACT Reading 19 and ACT English 19) or SAT Critical Reading 480 or Writing Sample ENG101 1 or (Credit level ENG 101 Minimum Grade of C or Credit level ENG 101 Minimum Grade of TC)

*Online/Hybrid courses require students to complete the <u>Distance Learning Orientation</u> <u>Video</u> prior to enrolling in an online course.

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.** By purchasing one access code to Cengage Unlimited you receive access to all Cengage textbooks and supplemental materials for every course at the college which requires a Cengage product. In the paralegal program all courses that require a textbook, will use Cengage products. Prices will vary depending on where the access code is purchased and whether you decide to purchase a one semester access code or a one-year access code (most cost-effective). Please use the following link to learn more about Cengage unlimited and the access code purchase price at the following link:

https://www.cengage.com/unlimited/

Please visit the B & N college bookstore online for the most current textbook information by using the following link. Once there enter the semester, course prefix, number and section

when prompted and you will be linked to the correct textbook. : BOOKSTORE

NOTE: You only purchase Cengage Unlimited ONE TIME. This one purchase will cover each of the LEG courses that require Cengage materials.

TECHNICAL 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.

If students are planning to attend remotely, they will also need a working computer with a reliable internet connection and one that is equipped with a webcam and audio/speakers to communicate with the on-campus instructor and classmates.

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.

Students who attend remotely should keep their microphones muted unless speaking.

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

<u>Module #4: Preparation of HUD-1 Settlement Statement & Closing</u> 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 - please refer to the Instructor's Course Information sheet for specific information on assessments and due dates.

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	
ASSIGNMENTS	30%

^{*}Students, for the specific number and type of evaluations, please refer to the Instructor's Course Information Sheet.

GRADING SYSTEM:

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

I Course requirements are incomplete. Must be completed by deadline given by the Instructor or "I" converts to an F.

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.

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:

- 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, contact the SSTC at sstc@hgtc.edu or self-schedule in the Penji iOS/Android app or at www.penjiapp.com. Email sstc@hgtc.edu or call SSTC Conway, 349-7872; SSTC Grand Strand, 477-2113; and SSTC Georgetown, 520-1455, or go to the Online Resource Center 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.



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 Services staff will review documentation of the student's disability and, in a confidential setting with the student, engage in an interactive process to 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. Students will need to reach out to the Accessibility and Disability Services staff each semester to renew their accommodations.

COUNSELING SERVICES:

HGTC Counseling Services strives to optimize student success through managing personal and academic concerns that may interfere with achieving educational goals. Staff are available to every student for assistance and guidance on personal matters, academic concerns and other areas of concern. HGTC offers free in-person and telehealth counseling services to students. For more information about counseling services, please reach out to counseling@hgtc.edu or visit the website the Counseling@hgtc.edu or visit

STATEMENT OF EQUAL OPPORTUNITY/NON-DISCRIMINATION STATEMENT:

Horry-Georgetown Technical College shall not discriminate in employment or personnel decisions or in student admissions or in student decisions, or in all other segments of the College community 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 the educational programs and activities which it operates, and the college is prohibited from discrimination in such manner by applicable laws. Practices and requirements for nondiscrimination extend to the enrollment of students in programs and activities of the College and employment by the College.

All inquiries regarding the federal laws as they relate to discrimination on the basis of sex may be directed to Tamatha Sells, Title IX Coordinator, Horry-Georgetown Technical College, Building 1100C, Room 107B, 2050 Hwy 501 E, PO Box 261966, Conway, SC 29528-6066, 843-349-5218, tamatha.sells@hgtc.edu or to the US Department of Education Office of Civil Rights. (Telephone: 800-421-3481/Email: OCR@ed.gov).

Other employee and applicant inquiries concerning the federal laws and their application to the College may be directed to Jacquelyne Snyder, Vice President, Human Resources and Employee Relations & the College's Affirmative Action/Equal Opportunity Officer, Horry-Georgetown Technical College, Building 200C, Room 205B, 2050 Hwy 501 E, PO Box 261966, Conway, SC 29528-6066, 843-349-5212, jacquelyne.snyder@hgtc.edu.

Other student and prospective student inquiries concerning the federal laws and their application to the College or any student decision may be directed to Dr. Melissa Batten, Vice President, Student Affairs, Section 504 & Title II Coordinator Horry-Georgetown Technical College, Building 1100C, Room 107A, 2050 Hwy 501 E, PO Box 261966, Conway, SC 29528-6066, 843-349-5228, melissa.batten@hatc.edu.

TITLE IX REQUIREMENTS:

Title IX of the Education Amendments of 1972 protects students, employees, applicants for admission and employment, and other persons from all forms of sex discrimination.

HGTC prohibits the offenses of domestic violence, dating violence, sexual assault, and stalking and will provide students, faculty, and staff with necessary information regarding prevention, policies, procedures, and resources.

Any student, or other member of the college community, who believes that they have been a victim of sexual harassment, domestic violence, dating violence, sexual assault, or stalking may file a report with the college's Title IX Coordinator or campus law enforcement*.

*Faculty and Staff are required to report these incidents to the Title IX Coordinator 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).

For more information, contact Tamatha Sells, Title IX Coordinator, Conway Campus, Building 1100C, Room 107B, 843-349-5218, tamatha.sells@hgtc.edu.

PREGNANCY ACCOMMODATIONS

Under Title IX, colleges must not exclude a pregnant student from participating in any part of an educational program. Horry-Georgetown Technical College is committed to ensuring that pregnant students receive reasonable accommodations to ensure access to our educational programs.

Students should advise the Title IX Coordinator of a potential need for accommodations as soon as they know they are pregnant. It is extremely important that communication between student, instructors, and the Title IX Coordinator begin as soon as possible. Each situation is unique and will be addressed individually.

Title IX accommodations DO NOT apply to Financial Aid. Financial Aid regulations do not give the College any discretion in terms of Financial Aid eligibility.

Certain educational programs may have strict certification requirements or requirements mandated by outside regulatory agencies. Therefore, in some programs, the application of Title IX accommodations may be limited.

To request pregnancy accommodations, please complete the **Pregnancy Intake Form**.