Educator's Quide

CALIFORNIA 2014

# Dearborn Real Estate Education

# CALIFORNIA REAL ESTATE ESCROW and TITLE

George W. Lawrence

CALIFORNIA





# EDUCATOR'S GUIDE CALIFORNIA 2014

# Featured Products

	California Real Estate Principles 5
	California Real Estate Practice5
9	California Real Estate Law6
	California Real Estate Escrow & Title 6
9	Before Hitting Send
3	Power Real Estate E-Mails & Letters10
9	Sales and Marketing 10111

# Our Mission

Dearborn Real Estate Education is dedicated to producing a wide variety of high-quality educational materials for California real estate schools. Our authors are practicing agents, educators, and school owners. Their intimate knowledge of California legislation ensures that our titles are up-to-date. With over 50 years of experience as the nation's leading publisher of real estate education, we truly understand the tools that your school and your students need to succeed.

Our support materials are designed to give your instructors all the tools they need to lead their class, help their students pass the state licensing exam on the first attempt, and prepare their students for successful real estate careers.

# Dearborn.com is your resource for all things in real estate education!

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# California Prelicensing Requirements

California requires a total of 135 hours of prelicensing education to be completed in order to sit for the California real estate salesperson license exam. These 135 hours consist of two required courses, *Real Estate Principles* and *Real Estate Practice*, plus one of several elective courses specified by the Department of Real Estate.

Dearborn offers all the required core and elective content prelicensing students need to complete the full 135-hour requirement for both classroom and online courses.

#### Mandatory titles:

- California Real Estate Principles
- California Real Estate Practice—New Edition!

#### **Elective titles:**

- Fundamentals of Real Estate Appraisal—New Edition!
- Property Management—New Edition!
- Real Estate Brokerage/Real Estate Office Administration
- California Real Estate Economics
- California Real Estate Escrow and Title—New!
- California Real Estate Finance—New Edition!
- California Real Estate Law



For more information on our California prelicensing courses, contact your account manager or email us at partners@dearborn.com.

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# Online Solutions for California Real Estate Schools

Dearborn Real Estate Education is dedicated to helping you succeed in today's real estate market. Increase your enrollments and improve your return on investment today with high-quality online education courses through proU.net. The demand for online education in California is growing, and we want to help you expand your course offerings while saving money and time.

#### **Options:**

- 1. Do you need a fully-functioning learning management system (LMS)?
  - Go with the full Reseller Central offering that provides you with full access to the LMS functionality, including certificate generation
- 2. Do you already have a LMS, but need courses?
  - Go with the Reseller Central Express offering that provides online courses, auto-generated emails from the system, and a light version of the LMS
  - Includes the ability to export student reports

#### **Online Course Features:**

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- Online content that can be configured to meet your needs
- Interactive exercises to illustrate important concepts and keep students engaged
- Quizzes and exams to help students measure their understanding

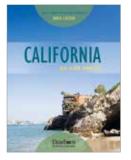
#### **Courses Available:**

- California Real Estate Principles, v8.0
- California Real Estate Practice, v7.0
- California Real Estate Law, v1.0—New!
- California Real Estate Finance, v7.0
- Fundamentals of Real Estate Appraisal, v1.0-New!
- Real Estate Brokerage, v1.0—Coming Soon!
- Continuing Education Courses Available

For more information on our online solutions for California schools, email partners@dearborn.com



Look for this icon throughout the catalog to identify titles available online.



 Textbook, 590 pages, 2014 copyright, 8½ x 11"

 ISBN 9781475421804
 Retail Price \$51.64



#### MANDATORY TITLES

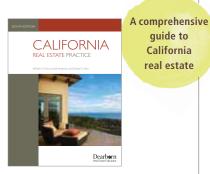
#### NEW EDITION — COMING SOON

#### California Real Estate Principles, 9th Edition

by Charles O. Stapleton III and Martha R. Williams, JD

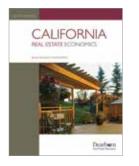
This text meets the first 45-hour requirement and is filled with the latest California-specific information, in addition to special features and real-life examples. There are also supplemental online resources, including in-class activities and assignments, to support the text. A complete set of Instructor Resources is available to fully prepare instructors for the classroom.

**CONTENTS:** The Business of Real Estate • The Nature of Real Property • Ownership of Real Property • Transferring Real Estate • Encumbrances • The Law of Agency • Contracts • Financing Real Estate • Government-Sponsored and Other Financing • Escrow and Title Insurance • Real Estate Taxation • Landlord and Tenant • Real Estate Appraising • Residential Design and Construction • Government Control of Land Use • Appendix A: Math • Appendix B: Internet Resources • Glossary • Answer Key • Index



Textbook, 597 pages, 2013 copyright, 8½ x 11" ISBN 9781427744029 Retail Price \$43.12





Textbook, 550 pages, 2010 copyright, 8½ x 11" ISBN 1427792143 Retail Price \$39.22

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#### California Real Estate Practice, 8th Edition

by William H. Pivar, Lowell Anderson, Daniel S. Otto, with Kartik Subramaniam, Contributing Editor

This core text covers everything on building a successful practice—from disclosure to advertising and marketing to taxation—with student features such as checklists, contracts, CAR\* and other sample forms, and quizzes and exams that closely follow the state exam. Updated material on taxes, contracts, laws, and technology is included to gain an understanding of the current real estate market. A complete set of Instructor Resources includes discussion topics, student exercises, a PowerPoint presentation, a mid-term exam, and final exams with answer keys.

**CONTENTS:** Getting Started in Real Estate • Ethics, Fair Housing, Trust Funds, and Other Legal Issues • Mandatory Disclosures • Prospecting and Business Development • Listing Presentation Package

- Listing Presentations and Listing Contracts Servicing the Listing Advertising The Buyer and the
- Property Showing Obtaining the Offer and Creating the Sales Agreement From Offer to Closin
- Real Estate Financing Escrow and Title Insurance Taxation Property Management and Leasi.
- $\bullet$  Internet Sites for Real Estate Professionals  $\bullet$  Glossary  $\bullet$  Answer Key  $\bullet$  Index

#### ELECTIVE TITLES

#### California Real Estate Economics, 4th Edition

by Ignacio Gonzalez, Consulting Editor

Building on strong economic and finance principles, this text, designed for both salesperson and broker candidates, explores how real estate fits into the economy and showcases our economic vitality. "In California" section and state appendices relate the discussion to local issues. A complete set of Instructor Resources includes chapter outlines, a PowerPoint presentation, and two final exams with answer keys to help instructors prepare for class.

**CONTENTS:** Introduction to Economic Systems and Principles • Supply and Demand • Economic Change Analysis • Money and Monetary Policy • The Real Estate Market • The U.S. Housing Market • California's Economic Profile • The California Real Estate Market • Land-Use Planning and Development • Fair Housing and Environmental Regulations • Financing and Taxation • The Economics of Real Estate Investment • The Economics of Appraisal • Plus More

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#### **NEW EDITION**

### **California Real Estate Finance,** 8th Edition by David Sirota, PhD, and Minnie Lush, BA, GRI, ABR

As demonstrated by the recent sub-prime mortgage crisis, few topics in the real estate world are more important than finance. Understanding the monetary system, the nuances of home mortgages, and instruments of financial leverage at all stages of the market are essential for all real estate professionals. This book is designed to offer comprehensive instruction in real estate finance, while also satisfying California state licensing requirements. This

real estate professionals. This book is designed to orrer comprehensive instruction in real estate finance, while also satisfying California state licensing requirements. This book fulfills a prelicensing elective for salespersons and is a required course for all broker applicants.

**CONTENTS:** Nature and Cycle of Real Estate Finance • Money and the Monetary System • Institutional Lenders for Real Estate Finance • Noninstitutional Lenders • Conventional, Insured, and Guaranteed Loans • Financial Agencies and Lending Programs • Junior Loans in Real Estate Finance • Loan Terms and Note Payments • Instruments of Real Estate Finance • Real estate Loan Underwriting • Processing Real Estate Loans • The Secondary Mortgage Market • Loan Defaults and Foreclosures • Investment Financing Strategies • Mathematics of Real Estate Finance • Answer Key • Glossary • Index

#### California Real Estate Law, 8th Edition

by William H. Pivar and Robert J. Bruss

Used as either a salesperson elective course or a required broker course, this title includes more than 200 case studies to help students apply concepts to real life. Instructor Resources include rationales for case studies, final exam and answer key, chapter outlines, a PowerPoint presentation, and more.

**CONTENTS:** Sources of the Law and the Judicial System • Law of Agency • Duties and Responsibilities of Licensees • Regulations of Licensees • Law of Contracts • Real Estate Contracts • Property, Estates, and Recording • Ownership of Real Property • Acquisitions and Conveyances • Real Property Security Devices • Involuntary Liens and Homesteads • Adjacent Property Rights • Land-Use Controls • Escrow and Title Insurance • Landlord-Tenant Law • Glossary • Index of Cases • Subject Index of Cases • Index



#### **California Real Estate Escrow and Title**

by George W. Lawrence

*California Real Estate Escrow and Title* provides a comprehensive study of escrow and title insurance principles, from early America's escrow practices to transferring title in today's high-tech environment. This book promises to be a valuable resource for both the novice and the experienced real estate professional. Including an advanced study of escrow and title procedures, such as bulk sales and exchanges, this book offers a wealth of information. Other topics include land descriptions, rights and interests, surveys, contracts, lending, the default and foreclosure process, and the roles of the other professionals with whom the escrow and title officer will interact.

**CONTENTS:** Property Rights • Transfer of Interests • Elements of Escrow • Title Insurance Basics • Title Policies • Contracts • Real Estate Practice • Opening Escrow • The Escrow Instructions • Northern and Southern California Regional Variations and Practices • Pre-Closing • Escrow Accounting • Lending and the Escrow Process • Protecting the Consumer • Apartment Buildings, Commercial Property, and Exchanges • Specialty Escrow Transactions • Advanced Title Insurance Underwriting • Default, Foreclosure, and the Title Insurer • Quiz Answer Key • Appendix 1: California Laws • Appendix 2: How to Read a Preliminary Title Report • Glossary • Index

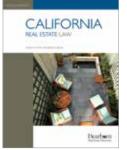
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Updated essential knowledge for every real estate professional in California



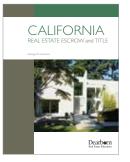
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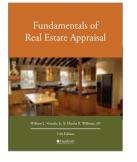
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by Robert C. Kyle with Marie S. Spodek, DREI, GRI, and Floyd M. Baird, RPA/SMA, Consulting Editors

This new edition offers the most current and thorough overview of the property management profession available on the market today. This practical discussion explores daily issues facing practitioners, such as maintenance, accounting, administrative, and legal activities. In addition, it has up-to-date content on federal regulations, such as civil rights, fair housing, ADA issues, and environmental concerns. The flexible format adjusts to various hour requirements. Finally, this edition includes case studies and sample forms to enhance student application and Instructor Resources to help with class preparation.

#### UPDATES TO NEW VERSION:

- Revised learning objectives to reflect major topics
- Reorganized material for clarity
- Updated text to reflect current laws, legal cases, and case studies
- Updated forms and examples
- Updated information about the effect of low interest rates and the housing crash on rentals
- Added information regarding social media as an advertising method

**CONTENTS**: Professional Property Management • Property Management Economics and Planning • Owner Relations • Marketing • Leases • Lease Negotiations • Tenant Relations • Maintenance and Construction • Managing the Office and Reports • Federal and State Laws • Residential Property • Plus More

#### Real Estate Brokerage: A Management

#### Guide & Workbook, 8th Edition

by Laurel D. McAdams and Joan m. Sobeck

This practical guide offers an applications-oriented approach to becoming more effective managers, leaders, and communicators. The most comprehensive real estate brokerage title available, this new edition reflects innovation, most apparent in digital media and all the associated tactics and risks (including Internet security and identity theft), and the influence of generational diversity in contemporary business practices. The guide also highlights new trends in professional development, including formal mentoring and cross-training programs, and developments in civil procedures, including RESPA, antitrust, and employment law issues. When used with the workbook for additional review, the package is a complete "how-to" for starting and maintaining a real estate brokerage business.

**CONTENTS:** The Challenge of Change • Leadership • Management Skills • Communications and Decision Making • Analyzing the Business Environment • Analyzing the Market • Developing the Plan • Structuring the Organization • Structuring Business Systems • Structuring the Finances • Business Policies and Procedures • Marketing and Advertising • The Practical and Legal Realities of Staffing • Recruiting, Selecting, and Hiring the Staff • Professional Development • Coaching Performance

Critiquing Operations • Managing Risk • Final Thoughts • Glossary • Index

#### Fundamentals of Real Estate Appraisal, 11th Edition

by William L. Ventolo, Jr. and Martha R. Williams, JD

The latest edition of this best-selling text provides a strong foundation for understanding the modern real estate appraisal market. Discussion includes the new reach of government lenders, the secondary mortgage market, loan limits, and recent mortgage fraud claims against appraisers. This edition includes chapter review questions, learning objectives, and a comprehensive set of Instructor Resources to help prepare for class.

CONTENTS: The Appraisal Profession • Appraisal Math and Statistics • Real Estate and Its Appraisal • Real Estate Transactions • The Real Estate Marketplace • The Appraisal Process • Building Construction and the Environment • Data Collection • Site Valuation • The Cost Approach—Part I: Reproduction/ Replacement Cost • The Cost Approach—Part II: Depreciation • The Sales Comparison Approach • The Income Capitalization Approach • Direct and Yield Capitalization • Reconciliation and the Appraisal Report • Appraising Partial Interests • Appendix A: State Real Estate Appraiser Licensing/Certification Boards • Appendix B: Web Sites • Answer Key • Glossary • Index

Instructor Resources

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#### Mastering Real Estate Math, 8th Edition

by William J. Kukla, ABR, CRS, GRI, SFR

Help students overcome math anxiety. This comprehensive workbook improves math skills and prepares students for actual real estate practice. Multiple in-chapter and additional practice problems, along with real world exercises, provide plenty of practice in each area. Step-by-step instructions simplify even the most complex calculations. Instructor Resources include learning objectives, instructional strategies, exam bank, answer keys, and a PowerPoint presentation to help prepare for class.

CONTENTS: Fractions, Decimals, and Percentages • List Price, Sales Price, and Net Price

- Appreciation and Depreciation 
   Compensation 
   Ad Valorem Taxes 
   Property Transfer Taxes
- Legal Descriptions Area and Volume Interest The Mathematics of Real Estate Finance
- Appraisal Methods 
   Tools of Investment Analysis 
   Prorations 
   Closing Statements 
   Lease
- Calculations Comprehensive Review Exam Measurements and Formulas Glossary Index

#### NEW EDITION — COMING SOON

#### California Real Estate Exam Guide, 6th Edition

by Minnie Lush, BA, GRI, ABR

Written by Minnie Lush, veteran real estate professional and trainer, the learning tools and thorough coverage of California topics in this exam guide will give students an edge in passing their licensing exams. The guide covers a broad array of topics that could potentially be tested in the exam, including extensive coverage of real estate math, as well as information on how to register for the exam. This must-have text features 1,500 salesperson practice questions and 600 broker practice questions. In addition, a Hot Notes section provides students with a study tool to prepare for their licensing exam.

**CONTENTS:** Salesperson Topics • Salesperson Practice Examinations • Broker Topics • Broker Practice Examinations • Answer Keys

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Students will be as prepared as possible to pass the California real estate agent licensing exam when they test themselves with hundreds of questions using the industry's most advanced interactive testing platform ever created. Our QBank allows the student to simulate nearly every test environment imaginable. From full-length licensing exams to individual topic mini-exams, students can create the exact test they need to be prepared and improve their scores.

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Students will be as prepared as possible to pass the California broker licensing exam when they test themselves with hundreds of questions using the industry's most advanced interactive testing platform ever created. Our QBank allows the student to simulate nearly every test environment imaginable. From full-length licensing exams to individual topic mini-exams, students can create the exact test they need to be prepared and improve their scores.

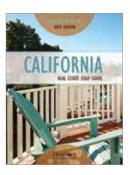
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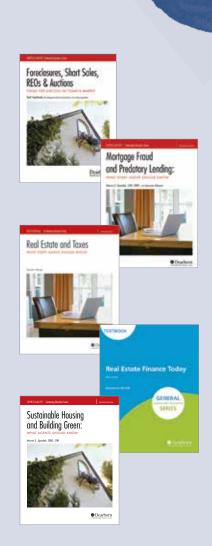


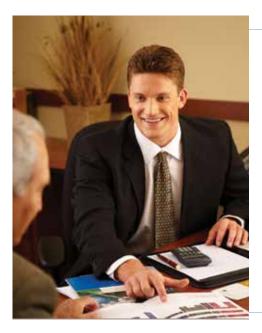
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Mortgage Fraud and Predatory Lending: What Every Agent Should Know, 2nd Edition by Marie S. Spodek and Jerome Mayne	Textbook	9781427732361	\$12.88
Real Estate and Taxes: What Every Agent Should Know, 5th Edition <i>by Vernon Hoven,</i> <i>CPA, EA, and Sharon Kreider, CPA, EA</i>	Booklets (set of 20)	1427711445	\$71.26
<b>New Edition!</b> Real Estate Finance Today, 5th Edition <i>by Doris Barrell</i>	Booklets (set of 20)	9781475420081	\$71.26
<b>New Edition!</b> Sustainable Housing and Building Green: What Agents Should Know, 2nd Edition by Marie S. Spodek, DREI, with Ken Deshaies, EcoBroker <sup>®</sup> , Consulting Editor	Textbook	1427715122	\$12.88





## Increase Your Bottom Line

Dearborn Real Estate Education is dedicated to helping you succeed in today's real estate market. Increase your enrollments and improve your return on investment today with high-quality prelicensing and continuing education courses through proU.net. The demand for online prelicensing education in California has grown, and we want to help you expand your course offerings while saving money and time. Both real estate and mortgage options are available in California.

#### **Online Course Features:**

- Quality content tailored to California's e-learning requirements
- Easy-to-use, student-friendly interface
- Several different types of interactive exercises to clearly illustrate important concepts and keep students engaged
- Quizzes and exams to help students measure their understanding and identify areas requiring additional review

## Help Your Students Excel in Their Careers

Our collection of professional development titles covers the most popular and important topics for today's agents: marketing, advertising, client relations, sales tips, trends, electronic communications, and more. Adding these titles to your school bookstore gives real estate professionals more resources to help them establish and maintain a successful real estate practice and provides your school with opportunity for additional revenue.

#### **Before Hitting Send**

Power Writing Skills for Real Estate Agents by Karen Stefano, Esq. and Penny Nathan

Before Hitting Send is a practical, how-to writing guide targeting the unique needs of real estate agents. It teaches the fundamentals of effective writing through examples and exercises from scenarios agents face daily. In addition to instruction chapters, the book includes writing samples that are also available electronically for download at www.beforehittingsend.com.

**CONTENTS:** Getting Started: What Do You Want to Say? • What Tone Do You Want to Convey? • Structuring a Message for Maximum Impact • Use Transition Words to Signal Where Your Message Is Going • Enhance Readability with a Visually Appealing Layout • Be Specific and Precise in Your Writing • Watch the Order of Your Words • Use Your Verbs Wisely • Get In, Get Out, Move On: Eliminate Unnecessary Words • Shorter Sentences Are Better • Power Writing for Real Estate • Writing to Persuade • Delivering Bad News Gracefully • Proper Word Usage and Three Simple Grammar Rules • Proper Punctuation • Take the Time to Get It Right: 12 Questions to Ask as You Review and Revise • A Message for Brokers: 10 Steps for Improving Your Agents' Writing Skills

#### Power Real Estate Emails & Letters, 5th Edition

by William H. Pivar and Corinne Pivar

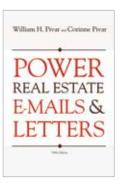
Correspondence is an essential part of an agent or broker's day-to-day business. This title offers professionals a variety of emails and letters that can be adopted for any circumstance, saving time and resources. As a bonus, they are available electronically for download. An excellent resource for both new and experienced agents, this volume is a superb addition to your bookstore.

**CONTENTS:** Introduction • Promoting Yourself • Listing Solicitations • Solicitations for Expired and For-Sale-by-Owner Listings • Responses to Owner Inquiries • Residential Buyer Solicitations • Land, Business, and Investment Buyer Solicitation • Servicing the Listing • Buyer E-mails and Letters • Breach of Contract and Other Conflict Communications • Property Management • Broker, Lender, and Attorney Letters • Personnel Letters • Press Releases • Miscellaneous Letters • Index of Letters



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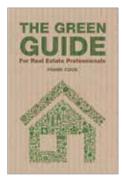
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Before Hitting Send: Power Writing Skills for Real Estate Agents and Power Real Estate E-mails & Letters, 5th Edition

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#### The Green Guide for Real Estate Professionals

by Frank Cook

"Green" information about homes and housing is scattered across the Web and incorporated in government white papers from the Environmental Protection Agency to the Department of Energy. "Green" homes are not only selling well in today's market, but they are selling at premium prices. This book brings together key data in one place along with interviews from professionals in the field. A glossary of "green" terminology is also included.

**CONTENTS:** Green Isn't Going Away • A Little Science, a Little Math, and the Big Picture (the Small Picture • Forty Shades of Green • Who Sets the Green Rules? • What Building Certifications Mean, and Don't Mean • Turning Green with Education • Now That You're Green, People Need to Know It • Talking with Green Homebuyers • Talking to Homesellers • If I Go Green, Can I Get My Money Back? • Does Money Grow on Green Trees? • Why Does My Utility Want Me to Use Less Power? • Will Your Green Listings Appraise? • Green Homes Mean Green Home Inspections • What Is an Energy Audit, and Is It Your Friend? • Can a Mansion Be Green? • Sick House Syndrome: The Environment Within • Getting Your Office Green • Community Events, Outreach, and You • Green Investing for Fun and Profit • The Pros and Cons of Green • A Green Future Full of Challenges and Optimism • Resources • Glossary • Index

#### Sales and Marketing 101 for Real Estate Professionals,

2nd Edition by Chris Grover

Using conversational language and a plethora of real-life examples, this textbook explains classic marketing principles and sales techniques from the perspective of the real estate industry. A complete set of Instructor Resources is available online.

**CONTENTS:** Real Estate Marketing • The Marketing Concept • Market Research • Data Analysis, Drawing Conclusions, and Motivation • Target Marketing • Product and Pricing Strategy • Pricing Your Services • Place and Promotion Strategy • Ethics and Real Estate Professionalism • Insights into a Successful Sale—No Trust, No Need • Insights Into a Successful Sale—No Help, No Hurry • Personal Selling • The Interview and Close • Appendix A: Marketing Plan • Glossary • Answer Key • Index



Textbook, 253 pages, 2012 copyright, 8½ x 11" ISBN 1427711453 Retail Price \$31.74

Learn more from the author at www.YouTube.com/DearbornRealEstate

# Up and Running in 30 Days: A Proven Plan for Financial Success in Real Estate, 4th Edition

by Carla Cross, CRB, MA

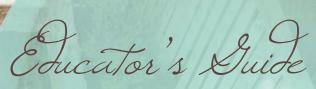
This popular business start-up guide provides new and seasoned agents with an effective system to plan, prioritize, and increase their productivity in four weeks. Current trends are covered, along with other plans of action, including relationship and marketing techniques, selling skills, calling scripts, and the principles behind a high-producing business.

**CONTENTS:** Special Message to Managers • Introduction • The Churning, Shifting Real Estate Industry and What It Means to You • The Six Principles of a High-Producing Business • Four Weeks to Becoming a Successful Agent • Week One Start-Up Plan • Week Two Start-Up Plan • Week Three Start-Up Plan • Week Four Start-Up Plan • The Skills of Lead Generation • Must-Haves in Your Sales Arsenal: Qualifying Procedures, Marketing Plans, and Your Personal Promotional Tools • Seven Critical Sales Skills for Success • The Completed Up and Running Start-Up Plan • Blank Forms for Your Up and Running Plan • Sample Scripts, Letters, and Processes • References • Index





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