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## Texas Real Estate Finance Final Exam Questions & Answers 100% Correct!

Why do lenders collect reserve funds at the property closing?

- A) To get a higher yield in their investment
- B) To be sure money will be available for tax and insurance purposes
- C) To have extra money that will accrue interest
- D) To hedge against increases in taxes or insurance premiums - ANSWERSB) To be sure money will be available for tax and insurance payments

The cost recovery period for land improvements is how long?

- A) 15 years
- B) 25 years
- C) 27.5 years
- D) 30 years - ANSWERSA) 15 years

Which of these statements is TRUE about financing large apartment complexes?

- A) Loan terms are not longer than 20 years.
- B) When determining a loan amount, lenders ignore debt service as a criterion.
- C) As the size of the building increases, the loan ratio is generally reduced.
- D) Loan fees for large buildings are usually lower than for single-family residences. - ANSWERSC) As the size of the building increases, the loan ratio is generally reduced.

Which statement about syndication is FALSE?

- A) Most investors belonging to syndicates invest a lot of their own money.
- B) Syndication offers small investors the opportunity to invest in real estate ventures that would otherwise be outside their financial means.
- C) A typical real estate syndicate combines the money of individual investors with the management of a sponsor.
- D) A syndicate is able to acquire real estate that could not be purchased by an individual alone. - ANSWERSA) Most investors belonging to syndicates invest a lot of their own money.

What is a disadvantage of a graduated-payment loan?

- A) The borrower has no control over the payment increases.
- B) This plan could result in negative amortization.
- C) Graduated payment loans cannot be refinanced.

# Texas Real Estate Finance

**Richard L. Chumbley**



## **Texas Real Estate Finance:**

**Texas Real Estate Finance** Richard L. Chumbley, Charles J. Jacobs, 1987-04      Texas Real Estate Finance Richard L. Chumbley, 1987-01-01      **Texas Real Estate Finance** John P. Wiedemer, 1991      **Texas: Pre-License** Sahr Nadeem, 2017-12-10

This course provides an introduction to real estate finance From qualifying the borrower and qualifying the property in the underwriting process to various types of financing closing the sale the Community Reinvestment Act and more we discuss the monetary systems that control the market delve into supply and demand cover housing agencies and discuss the government influence on real estate Most real estate is purchased with borrowed money The methods of real estate finance are many and varied Making real estate loans carries a certain amount of risk for lenders for this reason lenders must have a firm grasp of a borrower s financial qualifications Lenders consider a borrower s income credit debt source of funds and net worth However no analysis no matter how thorough of a borrower s creditworthiness can be enough to ensure that a loan is completely free of risk You will learn the methods used by lenders to qualify loan applicants and how lenders qualify the property to be mortgaged This involves a thorough and accurate property valuation using the sales comparison or cost approach for residential property and a cap rate or discounted cash flow analysis for investment property These methods of valuation will be discussed in depth so that you will feel confident and familiar with them when you meet them in the real world The basics of the financing and the sale process are discussed over two lessons You will learn how title abstract ownership rights to the property is transferred to the buyer with a deed The earnest money contract will also be discussed terms of the contract contingencies and earnest money deposits In another lesson the focus turns to closing You will learn the customary costs involved in a real estate transaction how certain items are prorated between the buyer and the seller and the requirements set forth by the Real Estate Settlement Procedures Act RESPA This course also covers foreclosure We consider what happens when a borrower is in default of the mortgage contract and how lenders may help borrowers prevent foreclosure through forbearance moratoriums and recasting Also discussed is how when these techniques fail the property is foreclosed and sold at auction and how the creditors are repaid No real estate finance course would be complete without discussing the types of mortgages available We have two lessons that will detail the elements of conventional loans both conforming and nonconforming adjustable rate graduated payment growth equity and reverse annuity mortgages to name a few The advantages and disadvantages of each type of financing are emphasized so that you may better understand the decision making process inherent in real estate finance Two specific types of financing FHA insured and VA guaranteed loans are reserved for separate lessons FHA loans are insured by the government and perceived as less risky by lenders They are available to all natural and naturalized U S citizens but they carry a monthly insurance premium that cannot be canceled VA loans are guaranteed in part by the government but are available only to veterans active servicemen and certain National Guard members and special reservists The final lesson deals with a topic important to

real estate investment Internal Revenue Code IRC Section 1031 exchanges a k a 1031s Buying and selling real estate investments can be a tax heavy business By exchanging their investments under the continuity of investment principle investors can receive more financing and improve their portfolios At the end of each lesson you will be required to complete a quiz for that lesson before moving on to the next lesson The course ends with a real world practice lesson that brings together the concepts and material discussed throughout the entire course *Texas Real Estate Finance* Tom Morton,1992

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what finance options are available      **Real Estate Finance and Investment Manual** Jack Cummings,2010-12-21 Updated and revised to include ten years of new developments in real estate investment Real Estate Finance and Investment Manual Ninth Edition is the definitive guide to financing for all real estate investors Understand all the financing options learn how to choose an appropriate strategy read about insider techniques and get hands on experience with case studies and helpful checklists      Texas Real Estate Wholesaling Residential Real Estate & Commercial Real Estate Investing Brian Mahoney,2017-11-10 Texas Real Estate Wholesaling Residential Real Estate Commercial Real Estate Investing Learn Real Estate Finance for Texas homes Houses for sale in Texas for a Real Estate Investor There is not another real estate investing book on the market that gives you as many Wholesale Investment Properties that you can use to MAKE MASSIVE MONEY RIGHT NOW You will also learn Quick Easy Access To All of the Low Cost Wholesale Real Estate Properties in Texas Quick Easy Access To All of the Low Cost Wholesale Real Estate Properties Nationwide Know Exactly Where The Most Property Is You Get Every County In Texas and It s Population 8 Fantastic Ways to Finance Your Investment Properties How to reach a billion people with YouTube Video Marketing How to Access a Goldmine of Government Grants Over 30 000 sources for Private Hard Money Lenders Bad Credit Commercial Residential International Lender Ready to Give You Massive Money A Real Estate Library of Terms to get you up to date for knowing the business inside and out And much much more People are destroyed for lack of knowledge For less than the cost of one night at the movies you can get the knowledge you need to start living your business dreams Don t wait You ll wait your life away      **Real Estate Finance** Henry Elmer Hoagland,Leo D. Stone,William B. Brueggeman,1977      *An Introduction to Real Estate Finance* Edward Glickman,2013-10-14 An Introduction to Real Estate Finance serves as the core of knowledge for a single semester first course in real estate finance Unlike other real estate finance textbooks with their encyclopedic but often stale details it combines a short traditional text with a living website The book gives students and professors highly applied information and its regularly updated online features makes it especially useful for this practitioner oriented audience It covers fundamental topics such as accounting and tax mortgages capital markets REITs and more It also addresses the 2008 financial crisis and its impact on the real estate profession This text is a valuable companion for students of real estate finance as well as financial analysts portfolio managers investors and other professionals in the field Offers a concise efficient finance centric alternative to traditional real estate finance texts Website gives readers the tools to find current information about their own areas of specialization a unique approach not found in other real estate finance textbooks Gives students and professors the material to examine every subject in broad and highly detailed terms      *Real Estate Finance* ,1986      California Real Estate Finance Minnie Lush,David Sirota,2003 Combining state specific information with finance principals this easy to read text explores the impact of financial markets on real estate transactions and discusses the growing role of technology in financing It contains answer keys PIN Access Only and a chapter quiz at the end of each chapter      **Real Estate Financing** Brook Boyd,2024-11-28 Real Estate Financing

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