

**\*\*If you access any of these links, click your browser's back button to return to this list. If you do not access a link, simply close the window by clicking the "x" to return to your lesson.\*\***

## Resource materials

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Adobe Reader is required to view PDF files.

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## GLOSSARY (ADOBE FILE)

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### Glossary

This is the printable version of the entire glossary. Please note that this document consists of approximately 200 printed pages.

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## IMPORTANT INFORMATION PERTAINING TO COURSE

[Student Manual](#) (*contains presentation text*)

[Course Description](#)

[Course Syllabus](#)

[Instructor Contact Information](#)

## DOCUMENTS

[HUD-1 SETTLEMENT COST BOOKLET](#)

[HUD 1 SETTLEMENT STATEMENT FORM](#)

[GOOD FAITH ESTIMATE](#)

[MORTGAGE SERVICING DISCLOSURE FORM \(under Appendix MS-1 at this site\)](#)

[UNIFORM RESIDENTIAL LOAN APPLICATION – FORM 1003](#)

[TILA – REGULATION Z](#)

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## WEBSITE LINKS

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**Regulatory Agencies**

The following links will take you to sites that will contain information concerning licensure (if applicable), contact information, forms and documents, as well as important notices that can affect the appraisal, mortgage lending, and real estate industry within each state.

Real Estate		Mortgage	
<a href="#">Alabama</a>	<a href="#">Montana</a>	<a href="#">Alabama</a>	<a href="#">Montana</a>
<a href="#">Alaska</a>	<a href="#">Nebraska</a>	<a href="#">Alaska</a>	<a href="#">Nebraska</a>
<a href="#">Arizona</a>	<a href="#">Nevada</a>	<a href="#">Arizona</a>	<a href="#">Nevada</a>
<a href="#">Arkansas</a>	<a href="#">New Hampshire</a>	<a href="#">Arkansas</a>	<a href="#">New Hampshire</a>
<a href="#">California</a>	<a href="#">New Jersey</a>	<a href="#">California</a>	<a href="#">New Jersey</a>
<a href="#">Colorado</a>	<a href="#">New Mexico</a>	<a href="#">Colorado</a>	<a href="#">New Mexico</a>
<a href="#">Connecticut</a>	<a href="#">New York</a>	<a href="#">Connecticut</a>	<a href="#">New York</a>
<a href="#">Delaware</a>	<a href="#">North Carolina</a>	<a href="#">Delaware</a>	<a href="#">North Carolina</a>
<a href="#">DC</a>	<a href="#">North Dakota</a>	<a href="#">DC</a>	<a href="#">North Dakota</a>
<a href="#">Florida</a>	<a href="#">Ohio</a>	<a href="#">Florida</a>	<a href="#">Ohio</a>
<a href="#">Georgia</a>	<a href="#">Oklahoma</a>	<a href="#">Georgia</a>	<a href="#">Oklahoma</a>
<a href="#">Hawaii</a>	<a href="#">Oregon</a>	<a href="#">Hawaii</a>	<a href="#">Oregon</a>
<a href="#">Idaho</a>	<a href="#">Pennsylvania</a>	<a href="#">Idaho</a>	<a href="#">Pennsylvania</a>
<a href="#">Illinois</a>	<a href="#">Rhode Island</a>	<a href="#">Illinois</a>	<a href="#">Rhode Island</a>
<a href="#">Indiana</a>	<a href="#">South Carolina</a>	<a href="#">Indiana</a>	<a href="#">South Carolina</a>
<a href="#">Iowa</a>	<a href="#">South Dakota</a>	<a href="#">Iowa</a>	<a href="#">South Dakota</a>
<a href="#">Kansas</a>	<a href="#">Tennessee</a>	<a href="#">Kansas</a>	<a href="#">Tennessee</a>
<a href="#">Kentucky</a>	<a href="#">Texas</a>	<a href="#">Kentucky</a>	<a href="#">Texas</a>
<a href="#">Louisiana</a>	<a href="#">Utah</a>	<a href="#">Louisiana</a>	<a href="#">Utah</a>
<a href="#">Maine</a>	<a href="#">Vermont</a>	<a href="#">Maine</a>	<a href="#">Vermont</a>
<a href="#">Maryland</a>	<a href="#">Virginia</a>	<a href="#">Maryland</a>	<a href="#">Virginia</a>
<a href="#">Massachusetts</a>	<a href="#">Washington</a>	<a href="#">Massachusetts</a>	<a href="#">Washington</a>
<a href="#">Michigan</a>	<a href="#">West Virginia</a>	<a href="#">Michigan</a>	<a href="#">West Virginia</a>
<a href="#">Minnesota</a>	<a href="#">Wisconsin</a>	<a href="#">Minnesota</a>	<a href="#">Wisconsin</a>
<a href="#">Mississippi</a>	<a href="#">Wyoming</a>	<a href="#">Mississippi</a>	<a href="#">Wyoming</a>
<a href="#">Missouri</a>		<a href="#">Missouri</a>	

These links will take you to sites that will contain examination information and applications for state licensing examinations administered by one of the licensing testing services listed below. Please check with the appropriate regulatory agency regarding licensing regulations and procedures **prior** to scheduling your licensing examination.

[Applied Measurement Professionals, Inc. \(AMP\)](#)

[Pearson VUE \(formerly Promissor\)](#)

[PSI Examinations](#)

## **Other Useful Links**

[Appraisal Foundation](#)

The Appraisal Foundation is a non-profit education organization dedicated to the advancement of the real estate appraisal profession. The Appraisal Foundation is charged with the development and promulgation of professional appraisal standards and appraiser qualifications.

[Appraisal Institute](#)

This is a private organization that offers educational programs and designations associated with the real estate appraisal industry.

[ARELLO](#)

ARELLO stands for the Association of Real Estate License Law Officials. They are a not-for-profit association made up of entities involved in regulating the practice of real estate.

[American Society of Home Inspectors](#)

The American Society of Home Inspectors (ASHI) is a non-profit organization with the goal of building consumer awareness of home inspectors and to enhance professionalism by developing high standards of practice in the home inspection industry.

[Building Owners and Managers Association](#)

BOMA stands for the Building Owners and Managers Association. BOMA provides a network forum for industry professionals to discuss mutual problems, exchange ideas, and share experience and knowledge.

[Certified Commercial Investment Members](#)

The Certified Commercial Investment Members institute confers the designation of CCIM, and is an affiliate of the National Association of Realtors (NAR).

[Environmental Protection Agency](#)

This is the official site of the Environmental Protection Agency (EPA). At this site, you can find information concerning such important issues as lead based paint, radon, and asbestos.

[Fannie Mae](#)

This is the official site of Fannie Mae. At this site, you can get a good idea as to what role this organization plays in the mortgage market.

[Federal Reserve](#)

This is the official site of the "Fed". At this site, you can learn about the role it plays in the economy.

[Federal Emergency Management Agency](#)

This is the official site of the Federal Emergency Management Agency. Here, you can get a better feel about how this government agency assists citizens during many different types of emergencies.

[Findlaw](#)

This site has a tremendous amount of information concerning the United States legal system. At this site, you can search for many laws and court cases.

### [Freddie Mac](#)

This is the official site of Freddie Mac. At this site, you can get a good idea as to what role this organization plays in the mortgage market.

### [Department of Agriculture's Farm Service Agency](#)

This is the official site of the Department of Agriculture's Farm Service Agency (FSA). The FSA focuses on stabilizing farm income, helping farmers conserve land and water resources, providing credit to new or disadvantaged farmers and ranchers, and helping farm operations recover from the effects of disaster.

### [Ginnie Mae](#)

This is the official site of Ginnie Mae. At this site, you can get a good idea as to what role this organization plays in the mortgage market.

### [Department of Housing and Urban Development](#)

This is the official site of the Department of Housing and Urban Development (HUD). At this site, you can find a tremendous amount of information concerning many important features of housing including fair housing laws and governmental housing loans.

### [Institute of Real Estate Management](#)

The Institute of Real Estate Management (IREM), an affiliate of the National Association of Realtors (NAR), is an association of property and asset managers.

### [National Association of Exclusive Buyer Agents](#)

NAEBA stands for the National Association of Exclusive Buyer Agents. NAEBA Members are dedicated to representing homebuyers exclusively in a real estate transaction.

### [National Association of Independent Fee Appraisers](#)

The National Association of Independent Fee Appraisers (NAIFA) is a non-profit professional association of real estate appraisers.

### [National Association of Real Estate Brokers](#)

The National Association of Real Estate Brokers (NAREB) is a national trade association dedicated to bringing together the nation's minority professionals in the real estate industry.

### [National Association of Realtors](#)

This is the official site of the National Association of Realtors (NAR). At this site you can search for properties, and find out all of the functions of NAR.

### [NMLS \(Nationwide Mortgage Licensing System\)](#)

This is the official site of the Nationwide Mortgage Licensing System. It is the system of record for non-depository, financial services licensing or registration for participating state agencies, including the District of Columbia and U.S. Territories of Puerto Rico, the U.S. Virgin Islands, and Guam. In these jurisdictions, NMLS is the official system for companies and individuals seeking to apply for, amend, renew and surrender license authorities managed through NMLS by 58 state or territorial governmental agencies. NMLS itself does not grant or deny license authority.

### [Real Estate Buyer's Agent Council](#)

The Real Estate Buyer's Agent Council (REBAC) confers the designation of ABR, and is an affiliate of the National Association of Realtors (NAR).

### [United States Department of Justice](#)

This is the United States Department of Justice's web page for its Antitrust Division. Here, you can find valuable information about current antitrust cases that are being prosecuted as well as a wealth of information about antitrust crimes such as price fixing and market allocation.

### [United States Department of Justice's web page for the American with Disabilities Act](#)

This is the United States Department of Justice's web page for the American with Disabilities Act (ADA). This is the site to search when you need additional information about the ADA.

### **[United States Geological Survey](#)**

This is the official site of the United States Geological Survey (USGS), which is a non-regulatory office within the Department of the Interior. The USGS serves the U.S. as an independent fact-finding agency that collects, monitors, analyzes, and provides scientific understanding about natural resource conditions, issues, and problems.