



## **20 Hours SAFE Comprehensive: Financing Residential Real Estate**

### **Course Description**

This course is a 20 hour comprehensive study of residential real estate finance. This course explains the basic process of obtaining a loan to purchase a home and examines a wide variety of financing options that are currently being offered to home buyers. The course begins with background information about the financial system behind the mortgage business. This includes the sources of loan funds, the primary and secondary mortgage markets, the different types of mortgage lenders, and the effect of government fiscal and monetary policy on mortgage lending. The course will review all of the factors which directly or indirectly affect whether borrowers can obtain the financing they need, and on what terms. The goal of the course is to provide the learner with a comprehensive overview of the industry, as well as provide the information necessary to successfully pass the mortgage licensing examination. The content of this course would be acceptable for even a seasoned originator.