## **Charts Relevant to Pre-Licensing Course**

## **RESPA Disclosures and Their Timing**

Lesson 1

Finance and Investment Terms

Lesson 2

Primary and Secondary Markets Terminology

Lesson 3

- Types of Mortgage Lenders
- Laws and Programs for Mortgage Personnel and Financial Institutions
- Types of Lenders

Lesson 5

- <u>Types of Real Estate Loans</u>
- Finance Instrument Provisions
- <u>Finance Instruments and Terms</u>

Lesson 6

- ARM Loans
- Basic Features of a Residential Loan

Lesson 7

Basic Steps in the Financing Process

Lesson 8

- <u>The Credit Report</u>
- <u>Calculating Stable Monthly Income</u>
- Income Analysis
- Net Worth
- Subprime Lending

Lesson 9

Qualifying the Property

Lesson 10

<u>Conventional Loan Characteristics and Terminology</u>

Lesson 11

FHA Overview

Lesson 12

VA Overview

Lesson 13

<u>Seller Financing Overview</u>

Acts and Regulations