



# Course Schedule & Topic Outline

DATE	Topic	Tests/Activities
DAY 1 In Class	<ul style="list-style-type: none"> <li>• Orientation and overview of course</li> <li>• Chapter 1: Market Overview</li> <li>• Chapter 2: Basic Mortgage Concepts</li> <li>• Chapter 3: Advanced Mortgage Concepts</li> <li>• Chapter 4: Property Ownership in Ontario</li> <li>• Chapter 5: Regulation and Legislation</li> <li>• Chapter 6: Transaction Overview</li> <li>• Chapter 7: Insurance in the Mortgage Industry</li> </ul>	<ol style="list-style-type: none"> <li>1. Log into Online Section of the Course</li> <li>2. Send your instructor an email</li> </ol>
DAY 2 In Class	<ul style="list-style-type: none"> <li>• Chapter 8: Calculating a Mortgage Payment*</li> <li>• Chapter 9: Attracting a Client</li> <li>• Chapter 10: First Contact</li> <li>• Chapter 11: The Initial Consultation</li> </ul>	<ol style="list-style-type: none"> <li>3. Assignment 1: Chapters 1-7</li> </ol>
DAY 3 In Class	<ul style="list-style-type: none"> <li>• Chapter 12: Application Analysis – Borrower Documents</li> <li>• Chapter 13: Application Analysis – Application Ratios</li> <li>• Chapter 14: Application Analysis – Borrower Credit</li> <li>• Chapter 15: Application Analysis – The Property</li> <li>• Chapter 16: Choosing a Lender</li> </ul>	<ol style="list-style-type: none"> <li>4. Assignment 2: Chapter 8</li> </ol>
DAY 4 In Class	<ul style="list-style-type: none"> <li>• Chapter 17: Submitting the Application and Obtaining a Commitment</li> <li>• Chapter 18: Borrower Disclosure</li> <li>• Chapter 19: Closing the Transaction</li> <li>• Chapter 20: Contract Law</li> <li>• Chapter 21: Mortgage Remedies</li> </ul>	<ol style="list-style-type: none"> <li>5. Assignment 3: Chapters 11 - 15</li> <li>6. Assignment 4: Chapter 16 - 23</li> </ol>
DAY 5 In Class	<ul style="list-style-type: none"> <li>• Chapter 22: Mortgage Fraud</li> <li>• Chapter 23: Ethics and Mortgage Brokering</li> </ul>	
	<ul style="list-style-type: none"> <li>• FINAL EXAM - 3 Hours, Closed Book – 50 Question, Multiple Choice Exam using case studies – Students must get at least 60% to pass the course</li> </ul>	

**\*NOTE:** You must use the HP10BII financial calculator for this chapter. If you do not have this calculator you may have difficulty learning the material since other calculators use different key strokes in their calculations. This calculator is available at most business stores.

## IMPORTANT INFORMATION:

1. **Error in your registration?** If there is an error in your registration, such as your address or the spelling of your name, please email your instructor to have this information corrected.
2. **Accessing the online section of the course:** Using your username and the password provided, please go to [www.remic.ca/moodle/login](http://www.remic.ca/moodle/login). Please click on the course or the Login button and then enter your Username and Password. Please write down the name of the course as this is the course code you need to include in the subject line of your email when emailing your instructor.
3. **Assignments:** All graded work **must** be completed by the Due Dates shown above. You **must** complete your Assignment once you've begun it or you will get locked out. In other words, you cannot go in to take a look at it before you do it. Do not click outside of the assignment once you're taking it or it will think you've finished and submit the assignment for you. If you are locked out you must send your Instructor an email to have it unlocked.
4. **Final Exam:** You **MUST** get at least 60% on the Final Exam to pass the course. The exam consists of 50 multiple choice questions which include case studies to test your ability to apply your knowledge.
5. At all times treat you fellow students with respect. Please be polite in your correspondence and Discussions.
6. **We're here to help!** If at any time you have questions/concerns/comments please feel free to contact your instructor. It's important that you email your instructor as soon as you have a question so he/she can help you right away! There are no bad questions!
7. **EXAM DAY:** Please bring *specific* questions that you may have regarding materials covered during the week. Questions will be addressed at the start of class.