

Guide to Commercial Real Estate and Finance

Course Description

This course is designed to train both working CPAs and financial personnel to develop the knowledge and techniques required to review a variety of financing activities for businesses, and commercial and residential real estate. In the last few decades the financial institutions of America have gone through many radical changes and periods of uncertainty. Understanding the money markets and finding available sources of capital for investment, expansion, real estate development, and personal investment have challenged the majority of investors seeking loans. The course focuses on the basic principles, concepts, terminology and instruments to learn and understand how to review a client, a loan, and delineate the various services available in the financial community.

Completion Deadline & Exam: This course, including the examination, must be completed within one year of the date of purchase. In addition, unless otherwise indicated, no correct or incorrect feedback for any exam question will be provided.

Course Level: Overview. This program is appropriate for professionals at all organizational levels.

CPE Credits: 11 (CPA)

Category: Management

Prerequisite: None

Advanced Preparation: None

Course Learning Objectives

Chapter One: The Loan Broker

After studying this chapter you will be able to:

1. Recognize loan broker customers, fees and specialized loans.
2. Identify the loan-packaging services.
3. Recognize how lenders qualify clients.

Chapter Two: Commercial Finance

After studying this chapter you will be able to:

1. Recognize the main categories of commercial finance.
2. Identify benefits from factoring and leasing.
3. Identify investment criteria for venture capital firms

Chapter Three: Real Estate Loans

After studying this chapter you will be able to:

1. Recognize characteristics of underwriting and identify federal lending laws.
2. Identify goals for federal loan programs and factors in determining FICO scores.

Chapter Four: Introduction to Commercial Real Estate Financing

After studying this chapter you will be able to:

1. Identify different income producing commercial properties.
2. Recognize how lenders evaluate commercial real estate properties and borrowers.
3. Recognize lending rule-of-thumbs and terminology.
4. Recognize how property types affect value, risk, and financing sources.
5. Identify aspects and steps of the construction loans process.

Chapter Five: Real Estate Financing and Fundamentals of Investing

After studying this chapter you will be able to:

1. Recognize some of the many regulations and lending laws.
2. Identify the sources, classifications and types of mortgages.
3. Recognize the factors to be considered in investment decision, including valuation methods and the risk-return tradeoffs.