FALL 2020
REAL ESTATE PRINCIPLES AND PRACTICES - REAL 2100
SECTION 002: Tuesday/Thursday 9:30-10:50 A.M., VIA Zoom
By Attendance/Roll Number Taken Daily

DR. JOHN S. BAEN
OFFICE: BUSINESS BLDG.(BLB) 358H
PHONE: 940/565-3071
E-MAIL: BAEN@UNT.EDU

REQUIRED COURSE FOR: RESIDENTIAL PROPERTY MANAGEMENT, REAL ESTATE MAJORS AND TEXAS REAL ESTATE SALES LICENSES

Note: Covid-19 is serious and we shall not joke around or be casual. There are loved ones dying from this terrible disease. Respect C-19 and also other people’s distancing and wear a mask in class please!

I. CATALOG DESCRIPTION

Real estate principles, law, and operating procedures in the state of Texas are presented. Topics include arithmetical calculations for real estate transactions, conveyancing, land economics and appraisals, obligations between the principal and the agent, ethics, and rules and regulations of the Texas Real Estate Commission. The usages of various real estate instruments are covered, including deeds, deed of trust, mortgages, land contracts of sale, leases, liens, and listing contracts.

II. A. COURSE DESCRIPTION

The Real Estate Principles and Practices course is a survey course which introduces the student to the practice of Real Estate. It is general in nature and designed to prepare the student for further study in the more specific areas of Real Estate Finance, Law, Marketing, Appraisal, Office Management, Property Management, and Commercial and Investment Real Estate.

The Texas Real Estate Commission recognizes REAL 2100 as one of the four courses required to qualify for issuance of a Salesperson's License as of August 2020. Required Fair Housing Equal Credit and CRA lecture is also presented in REAL 2100.

B. REAL ESTATE LICENCE QUALIFICATION

The Texas Real Estate Salesperson’s License as of August, 2020 requires not less than six (6) classes to be successfully completed. UNT currently offers four (4) of these classes (see attached) and far exceed the 30-classroom time and content required by TREC. The new requirements generally have increased by one (1) additional real estate class. If a student takes all their classes at UNT the following classes will satisfy the new Texas Real Estate Commission requirements:
New Required Classes | UNT Classes | TREC Required Classroom Hours | Clock Hours Equivalent | Real Estate License Class
--- | --- | --- | --- | ---
*1) Real Estate Principles I | REAL 2100 | 30 hours | 45 hours | 1.0

*2) Law of Agency | REAL 3100 | 30 hours | 3 credits Agency (45 hours) | 1.0

*3) Law of Real Estate Contracts | BLAW 4770 | 30 hours | RE Law (45 hours) | 1.0

*4) Real Estate Finance | REAL 4000 | 30 hours | Finance (45 classroom hours) = 3 credit hours | 1.0

*5) Principles II | Not Offered | 30 hours | Offered by Real Estate Schools | 1.0

*6) Real Estate Forms (NEW) | (Not offered) | 30 hours | Offered online $95.00 @ Cedar Valley College/ Dallas County and various private. | 1.0

*7) UNT Real Estate Brokers Continuing Education and Real Estate Major Classes.
   1) Real Estate Property Management | REAL 4200 | 45 classroom hours = 3 credit hours | 1.0
   2) Real Estate Investment | REAL 4300 | 45 classroom hours = 3 credit hours | 1.0
   3) Real Estate Valuation | REAL 4400 | 45 classroom hours = 3 credit hours | 1.0

III. **COURSE OBJECTIVES**

1. To introduce the student to the practice of real estate.
2. To provide the student with the language and terminology of real estate.
3. To prepare the student for more in depth study of the key functional areas of real estate.
4. To prepare students to be educated home buyers, which will cost \( \frac{1}{3} \) of their incomes through much of their lives.

IV. LEARNING OBJECTIVES

Learning objectives for each unit of instruction in the course will be identified by the instructor at the beginning of each period of instruction. These objectives are specific statements of what the student should be able to do, or put another way, "what will be expected in terms of student performance," as a result of study of the instructional material and in-class discussions associated with a particular unit of instruction. These objectives are central to the study and learning process and achieve four important aims:

a. **Learn how to make or save $10,000 within 5 years of graduation on the purchase, financing, or investment in real estate/home/business as a direct result of things learned in this class.**

b. They define precisely what is expected of the student as a result of studying the course material and participation in the classroom activities associated with each instructional unit.

c. They define what is considered important, thereby focusing the attention and study effort on only "need to know" information.

d. They form the basis for evaluation of what the student should be expected to learn from the course.

**General Competencies:**

Upon completion of this course, the student will be expected to:

1. Define real estate terminology and explain its meaning in appropriate situations (see glossary pp 584-606/Text).
2. Define real estate, explaining its nature, character, and importance as commodity with distinctions between personal and real property.
3. List the many fields that relate to the practice of real estate.
4. Describe the major provisions of the Texas Real Estate License Act and their intent.
5. Describe the functions of the Texas Real Estate Commission.
6. Explain the Canons of Professional Ethics required to maintain a license and to explain the Realtor Code of Ethics.
7. Explain the Law of Agency as it relates to the obligations between principal and agent in the practice of real estate brokerage.
8. Explain the basic difference between public and private ownership of property.
9. Interpret the basic laws of conveyance as they relate to the transfer of title.
10. Explain the purposes and uses of a valid deed, encumbrances and liens.
11. Demonstrate a basic knowledge of appraisal as it relates to property value for both public and private use.
12. Explain the characteristics and advantages and disadvantages of all types of listing agreements.
13. Discuss the essential elements of a valid sales contract, including offers and counteroffers.
14. Demonstrate a basic knowledge of appraisal as it relates to property value for both public and private use.
15. List and explain the various ways of financing real estate, sources of funds, mortgage lending practices, and the legal documents used.
16. Explain the law and the mechanics of closing procedures.
17. Demonstrate a working knowledge of the federal laws pertaining to discrimination, fair housing, and community reinvestment.

Specific Competencies:

1. Students will “shop” for and “qualify” for their “dream” house. (Project)
2. Outline the homebuying and financing process with associated documents (contracts, deeds, etc.)
3. Complete a TREC Real Estate Contract offer to purchase a home subject to financing, inspections, and special provisions.
4. Obtain an actual loan quote from a lender and learn to shop for a mortgage.

V. GENERAL COURSE ORGANIZATION

This course will be presented in a series of lectures supplemented by guest speakers when appropriate. Emphasis will be placed on learning the meaning and the more functional use of terms, concepts and basics of purchasing a home or other real estate. Enthusiastic lectures will include maps, overheads, and written assignments which will assist students in their reading assignments.

Students will be responsible for demonstrating competence in the areas specified by the course Learning Objectives.

**Get a Study Buddy who can help you! If you miss class get the handouts, assignments and notes from them. VERY IMPORTANT!**

VI. TEXTBOOK

*Texas Real Estate*, 13th Edition, Charles Jacobus, Prentice Hall Inc. Handouts will be distributed online from time to time. Older edition “can get you by” put chapters are in different order. If you are absent, please obtain copies, notes, and assignments from fellow students.

BAEN “Readings/Articles” at www.coba.unt.edu/firel/baen

VII. NOTIONAL COURSE SCHEDULE AND ASSIGNMENTS - Attached

*Please stay ahead in the reading before class/topic presentation

VIII. STUDENT EVALUATION

Each student will be evaluated on their degree of mastery of the course objectives listed in the syllabus. Students will be required to demonstrate competence by satisfactorily passing scheduled examinations which will be prescribed by the instructor and identified in the class schedule.

IX. GRADING SYSTEM

Grading *

(* proposed — subject to change)
Exam I 23% (2 parts: written and scantron; graded and recorded separately)
Exam II 23% (2 parts: written and scantron; graded and recorded separately)
Exam III 23% (3 parts: written, scantron, and acronyms; graded & recorded separately)
Projects 1% (and/or bonus points)
Final 30%
TOTAL 100%

Each exam is curved to a class average of 75, if necessary, and is based on total performance of the class.
Exams are generally reviewed during the first class after the test. If additional points are awarded on certain exam questions, only those students present will qualify.

Grades will be based on performance of each student on the above component. Attendance in the class is also required. Your instructor has the right to drop quizzes, add quizzes and/or projects in an effort to evaluate your progress. No makeup exams will be given without prior arrangement and significant cause prior to the exam being given! Any make-up exam for ANY VALID REASON WILL BE TAKEN PRIOR TO THE NEXT CLASS PERIOD after the scheduled Exam missed, or student will earn a zero (0) on that exam.

**Required equipment:**
A web camera or a laptop with integrated camera is required for all remote exams. It is your responsibility to obtain a properly functioning camera for remote exams. Your test score will be invalid without a functioning camera. All remote exams will be administered through Canvas using Respondus Lockdown Browser with Camera option. Respondus Lockdown browser can be downloaded through your Canvas account.

**MINI PROJECTS - Real Life Assignments – Projects are serious learning.**
Activities you may train in class, mail to Prof John BAEN, Box 305339 Denton TX 76203 or SCAN and send to BAEN@unt.edu

1. Qualify for your dream home. Cut out an ad and calculate the down payment and income required.
2. Call a real mortgage company and calculate the true cost and fee (class project/comparative mortgage rates/terms).
3. Complete a residential real estate contract and review a seller’s disclosure statement.
4. Order a recent complete credit report on yourself (optional) and earn an extra 1 point on your final grade at the end of the semester.

**X. ATTENDANCE REQUIREMENTS**

Students are technically required to attend 100% of all classes in order to be certified to the Texas Real Estate Commission. COVID is an exception, do not come while sick. Attendance for face to face will be taken ever class period by UNT policy and generally correlates with a student's level of interest and performance. We will attend class. If you have a personal problem or are ill, please leave a message at 565-3071 or email my Teaching Assistant - Ramalakkireddy@my.unt.edu. Make-up tests will not be offered without instructor approval and valid reasons, and always prior to handing back exam (generally the next class meeting). Alternative lectures are offered and may be attended if space is available.

**COVID-19 impact on attendance**
While attendance is expected as outlined above, it is important for all of us to be mindful of the health and safety of everyone in our community, especially given concerns about COVID-19. Please contact me if you are unable to attend class because you are ill, or unable to attend class due to a related issue regarding COVID-19. It is important that you communicate with me prior to being absent as to what may be preventing you from coming to class so I may make a decision about accommodating your request to be excused from class.

If you are experiencing cough, shortness of breath or difficulty breathing, fever, or any of the other possible symptoms of COVID-19 (https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html) please seek medical attention from the Student Health and Wellness Center (940-565-2333 or askSHWC@unt.edu) or your health care provider. While attendance is an important part of succeeding in this class, your own health, and those of others in the community, is more important.

XI. CHEATING

Cheating will not be tolerated, and if a student or group of students are caught cheating, he/she/they will fail this course or other measures will be taken at the option of the instructor.

XII. ADA STATEMENT

The College of Business Administration complies with the Americans with Disabilities Act in making reasonable accommodation for qualified students with disability.

If you have an established disability as defined in the Americans with Disabilities Act and would like to request accommodation, please see me as soon as possible. My office hours and office number are shown on this syllabus. I appreciate students with special learning needs, and I will treat you with respect.

XIII. DISABILITY ACCOMMODATION

The University of North Texas is on record as being committed to both the spirit and letter of federal equal opportunity legislation; reference Public Law 92-112 - The Rehabilitation Act of 1973 as amended. With the passage of new federal legislation entitled Americans with Disability Act (ADA), pursuant to section 504 of the Rehabilitation Act, there is renewed focus on providing this population with the same opportunities enjoyed by all citizens.

As a faculty member, I am required by law to provide “reasonable accommodations” to students with disabilities, so as not to discriminate on the basis of that disability. Student responsibility primarily rests with informing faculty of their need for accommodations and in providing authorized documentation through designated administrative channels. Information regarding specific diagnostic criteria and policies for obtaining academic accommodations can be found at http://www.unt.edu/oda/apply/index.html. Also, you may visit the Office of Disability Accommodation in the University Union (Room 321) or call them at (940) 565-4323. If you need an accommodation, please contact me as soon as possible but at the latest by the second week of class.
XIV. **ACADEMIC DISHONESTY**

Academic dishonesty is defined in the UNT Policy on Student Standards for Academic Integrity. Any suspected case of Academic Dishonesty will be handled in accordance with the University policy procedures. Possible academic penalties include a grade of “F” in the course. You will find the policy and procedures at [http://vpaa.unt.edu/academic-integrity.html](http://vpaa.unt.edu/academic-integrity.html).

If I suspect that you have engaged in academic dishonesty, I will deal with the situation as outlined in the University Policy shown above. You will be allowed to remain in the class during the entire time that the academic misconduct accusation is being investigated, adjudicated, and appealed. As noted above, the maximum academic penalty that can be assessed by an instructor is an F in the course. However, university officials use the academic misconduct information to decide if other misconduct sanctions are then to be applied, and the student has separate rights to appeal those decisions, remaining in the class all appeals are exhausted.

XV. **STUDENT PERCEPTIONS OF TEACHING (SPOT)**

Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The short SPOT survey will be made available during weeks 13 and 14 of the long semesters to provide you with an opportunity to evaluate how this course is taught. For the FALL 2020 semester you will receive an email from "UNT SPOT Course Evaluations via IA System Notification" ([no-reply@iasystem.org](mailto:no-reply@iasystem.org)) with the survey link. Please look for the email in your UNT email inbox. Simply click on the link and complete your survey. Once you complete the survey you will receive a confirmation email that the survey has been submitted. For additional information, please visit the spot website at [www.spot.unt.edu](http://www.spot.unt.edu) or email [spot@unt.edu](mailto:spot@unt.edu).

XVI. **COVID POLICIES AND HOTLINE**

**Statement on Face Covering**

**Statement 2:** Face coverings are required in all UNT facilities. Students are expected to wear face coverings during this class. If you are unable to wear a face covering due to a disability, please contact the Office of Disability Access to request an accommodation. UNT face covering requirements are subject to change due to community health guidelines. Any changes will be communicated via the instructor.

**Class Recordings & Student Likenesses**

Synchronous (live) sessions in this course will be recorded for students enrolled in this class section to refer to throughout the semester. Class recordings are the intellectual property of the university or instructor and are reserved for use only by students in this class and only for educational purposes. Students may not post or otherwise share the recordings outside the class, or outside the Canvas Learning Management System, in any form. Failing to follow this restriction is a violation of the UNT Code of Student Conduct and could lead to disciplinary action.
Class Materials for Remote Instruction

The UNT FALL schedule requires this course to have fully remote instruction beginning November 28th. Additional remote instruction may be necessary if community health conditions change or you need to self-isolate or quarantine due to COVID-19. Students will need access to a webcam and microphone to participate in fully remote portions of the class. Additional required classroom materials for remote learning include ZOOM. Information on how to be successful in a remote learning environment can be found at https://online.unt.edu/learn.

Computer Skills & Digital Literacy

Provide a list of course-specific technical skills learners must have to succeed in the course, such as:

- Using Canvas
- Using email with attachments

Technical Assistance

Part of working in the online environment involves dealing with the inconveniences and frustration that can arise when technology breaks down or does not perform as expected. Here at UNT we have a Student Help Desk that you can contact for help with Canvas or other technology issues.

UIT Help Desk: UIT Student Help Desk site (http://www.unt.edu/helpdesk/index.htm)
Email: helpdesk@unt.edu
Phone: 940-565-2324
In Person: Sage Hall, Room 130
Walk-In Availability: 8am-9pm
Telephone Availability:
- Sunday: noon-midnight
- Monday-Thursday: 8am-midnight
- Friday: 8am-8pm
- Saturday: 9am-5pm
Laptop Checkout: 8am-7pm

For additional support, visit Canvas Technical Help (https://community.canvaslms.com/docs/DOC-10554-4212710328)

XVII. INSTRUCTOR EVALUATION

It is my objective to offer a quality learning environment and experience for each student. My teaching style and philosophy is to both educate and motivate each student to learn beyond what is presented in the text. I will appeal to each individual student’s intellect and learning skills which will include your reading, seeing, hearing, and course related assignments and activities. At the end of the course I would ask that you evaluate my efforts in a confidential survey.

XVIII. REAL ESTATE CLUB AND ACTIVITIES
From time to time the UNT Real Estate Club $5 per year waved in 2020 has informative speakers, field trips and other activities that are open to any and all students without regard to major, etc. This C-19 year there will only be speakers but no outside activities or field trips.

XIX. REAL ESTATE AS A MAJOR

Real Estate is not just selling and listing houses. VERY FEW GRADUATE STUDENTS IN Residential Home Sales immediately after graduation. There are many other professional opportunities that include but are not limited to:

1. Residential Property Management (RPM) Program
2. Mortgage Loan Officer (residential/commercial)
3. Appraisal/Analyst
4. Developer/Investor
5. Corporate Real Estate Executive
6. County Tax Appraisal Board (254 counties)
7. Federal/State positions
8. Right of Way/Site Selectors
9. Commercial Property Managers
10. Commercial Real Estate Sales/Leasing
11. Residential Sales
12. Local Appraisal Districts – 254 Counties in Texas!
13. Get Regular Job! And Invest Part-Time, get rich slowly!

XX. FIREL program and real estate certifications:

The following are Real Estate and real estate related license, certifications and professional designations that Real Estate Majors and Minors can expect to better prepare for and or achieve after completion of their education

1. The Texas Real Estate Salesperson License (https://www.trec.texas.gov/) through the Texas Real Estate Commission
   • Students taking Real 2100: Principles of Real Estate, Real 400: Real Estate Finance, BLAW 4770: Real Estate Law & Contracts, and Real 3100: Real Estate Agency are likely qualified (subject to background check by the State of Texas) to take the Salespersons Exam after also taking Principles of Real Estate II and Promulgated Contract Forms at a qualifying education provider.

2. The Texas Real Estate Brokers License
   • Requires additional qualifying education and experience requirements after obtaining a salesperson license

3. Various Appraisal, Valuation
   • Students having taken Real 4400: Real Estate Valuation as a core class, seeking a career in the Appraisal Field may apply for any of the following:
     i. Appraiser Trainee License
     ii. Licensed Residential Appraiser
     iii. Certified General Appraiser
iv. Various Property Tax Assessor Certifications for employment with additional state short courses gain certifications

* Texas Appraiser Licensing and Certification Board (https://www.talcb.texas.gov/)

4. Texas Easement or Right-of-Way Agent Certification (https://www.trec.texas.gov/become-licensed/easement-or-right-way-agent)

5. Texas Mortgage License which may or may not require a short course and exam to become licensed
   - Depends on employer
     i. Six Largest Banks are waived from this requirement for Loan Officer
   - Depends on a student’s degree plans and supporting classes chosen
     i. Real Estate Minor with a Finance Minor may be waived from the exam
     ii. Finance Majors with a Minor in Real Estate are generally waived from the examination (depends)

6. Professional Property Manager designations may be obtained through the National Apartment Association (NAA) (https://www.naahq.org/education-careers/naaei-credentials) and through the Institute of Real Estate Management (IREM) (https://www.irem.org/)
   - Certified Apartment Manager (CAM) through NAA (https://www.naahq.org/education-careers/credentials/cam)
   - Certified Property Manager (CPM) through IREM (https://www.irem.org/certifications/for-individuals/cpm-certified-property-manager)

XXI. OFFICE HOURS, E-MAIL AND VOICEMAIL

Office hours will be posted, although my door is generally open to students most afternoons. My office is in the Business Leadership Building, RM 358H. My phone number is 940/565-3071. Please call and leave a message if you have a serious problem attending class.

Please leave short, meaningful phone messages and e-mails. Sorry, but I cannot return all calls unless you have a serious problem. Please do state your problem or need as follows:
1. Your name
2. Which class and time
3. How I may help you
4. Say your phone number slowly — I know you, but not your phone number.

Email is a wonderful form of communication, however, please keep them short and to the point. I have over 600 students each year and all current and former students think all I do is stay on the computer all day! In person after class is best form of communication!

XXII. MANNERS

This is a business class. Good business requires good manners and good ethics. I will want to meet and know you, have eye contact, and perhaps shake hands. I will respect you as a CLIENT and expect the best from you. Let’s shake hands!
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*** FINAL EXAMS: (Subject to University Schedule, Posting and Official Changes. (Your Responsibility to confirm)
Emergency Evacuation Procedures for Business Leadership Building

- **Severe Weather** In the event of severe weather, all building occupants should immediately seek shelter in the designated shelter-in-place area in the building. If unable to safely move to the designated shelter-in-place area, seek shelter in a windowless interior room or hallway on the lowest floor of the building. All building occupants should take shelter in rooms 055, 070, 090, and the restrooms on the basement level or in rooms 170, 155, and restrooms 122, 182 or 183 on the first floor.

- **Bomb Threat/Fire** In the event of a bomb threat or fire in the building, all building occupants should immediately evacuate the building using the nearest exit. Once outside, proceed to the designated assembly area. If unable to safely move to the designated assembly area, contact one or more members of your department or unit to let them know you are safe and inform them of your whereabouts. Persons with mobility impairments who are unable to safely exit the building should move to a designated area of refuge and await assistance from emergency responders. All building occupants should immediately evacuate the building and proceed to the south side of Crumley Hall in the grassy area, west of parking lot 24.

UNT College of Business Student Ethics Statement

As a student of the UNT College of Business, I will abide by all applicable policies of the University of North Texas, including the Student Standards of Academic Integrity, the Code of Student Conduct and Discipline and the Computer Use Policy. I understand that I am responsible reviewing the policies as provided by link below before participating in this course. I understand that I may be sanctioned for violations of any of these policies in accordance with procedures as defined in each policy.

I will not engage in any acts of academic dishonesty as defined in the Students Standards of Academic Integrity, including but not limited to using another’s thoughts or words without proper attribution (plagiarism) or using works in violation of copyright laws. I agree that all assignments I submit to the instructor and all tests I take shall be performed solely by me, except where my instructor requires participation in a group project in which case, I will abide by the specific directives of the instructor regarding group participation.

While engaged in on-line coursework, I will respect the privacy of other students taking online courses and the integrity of the computer systems and other users’ data. I will comply with the copyright protection of licensed computer software. I will not intentionally obstruct, disrupt, or interfere with the teaching and learning that occurs on the website dedicated to this course through computer “hacking” or in any other manner.

I will not use the university information technology system in any manner that violates the UNT nondiscrimination and anti-sexual harassment policies. Further, I will not use the university information technology system to engage in verbal abuse, make threats, intimidate, harass, coerce, stalk or in any other manner which threatens or endangers the health, safety or welfare of any provision, though fighting words and statements that reasonably threaten or endanger the health and safety of any person are not protected speech.
Student Standards of Academic Integrity
http://policy.unt.edu/sites/default/files/untpolicy/pdf/7-Student_Affairs-Academic_Integrity.pdf

Code of Student Conduct and Discipline

Computer Use Policy
http://policy.unt.edu/policy/3-10
March 23, 2020

TO: Property Owners

FROM: Chris Rosprim

RE: Corona Virus Impact

Obviously, the Corona Virus has had a major impact on all facets of life as we know it here in the US and the world. The real estate and property management business has also been confronted with issues and more coming up each day. Some general thoughts and beliefs that we here at PPMC - and most all of our fellow PM companies have regarding our obligations to our clients - the owners as well as to our tenants and vendors. NARPM members pledge to adhere to our Code of Ethics (Realtor members pledge to an even stricter Code and I - as a CPM - have a 3rd code of ethics for CPMs). I have seen numerous ideas and discussions floating about that greatly concern me. Here are my thoughts:

1. We have a fiduciary agreement with the Landlord (Owner), which means we are to put their interest first, above our own and others.
2. We are hired to enforce the provisions of the Lease, and not succumb to the emotional flavor of the month - no matter how big or small.
3. We agree to work with local, state, and federal authorities and operate within the defined rules of the day.
4. Unless the Landlord specifically (in writing) directs us to do something differently, we do not have the authority to make decisions outside the scope of our management agreements.
5. Any variances performed against the Lease and/or management agreement can legally constitute a modification, which can then become the new provision. (implied law)
6. Discrimination investigations often occur because we do things that 'seemed like a good idea at the time'.
7. We must understand the difference between sympathy and empathy. The first is to understand another's plight; the second is putting yourself into their issues.
8. Our energy should be spent focusing on being polite, calm, and firm.
9. "Feel, Felt, Found": "/ can understand how you feel in regard to your finances being very tight this month. I have felt the same way when I lost my income and was struggling to pay rent myself a while back. What I have found is, there are numerous avenues of possible financial assistance to possibly help you through this situation" - and have a resource page/site/direction you can provide them.

10. We are preparing our staff now to follow through with our policies on notices and filings in accordance with terms of the leases as well as for those policies of the JP courts that we must deal with. For every day that we have to postpone the eviction, the more days that a tenant will be behind in their rental payment obligation.

11. Communication is key with our clients as an event occurs - no need to get our clients needlessly concerned about something that hasn't happened yet.

12. I often compare myself as the pharmacist: people come to us because they have a pain (investment property). I merely fill the prescription (professional management services) to ease their pain (dealing with tenants and the property).

13. And we will always be polite, be courteous, and be firm!

The Texas Supreme Court has issued an order for all of Texas. Our local JP courts have advised that no new court filings will be accepted, and no evictions will be processed for the near-term future. A month for now. Maybe two should be anticipated. We will do what we can in the meantime but for some tenants - and there will be some or more - who will take advantage of this situation - will claim inability to pay rent even if they can - as they know right now we cannot take the same action that we have been able to in the past.

These issues transcend both homes, apartments and commercial properties. We will immediately bring to your attention any situation that presents itself to us regarding your particular property to keep you informed and seek your concurrence on a direction going forward. Happy to discuss any questions or concerns you may have at any time.

We are prepared to thoughtfully and respectfully deal with tenant inquiries and verify their circumstances and then present them to our clients for their concurrence and direction.

Thanks for your business.