



**BUSF 1200: Basic Mortgage Banking Documents**  
Course Syllabus | Semester

**Faculty Name:**  
**Office Location:**  
**Office Phone #:**  
**Email Address:**  
**Office Hours:**

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**Course Description:** This course is designed to educate the learner on the fundamental components of the mortgage banking industry. Topics will include mortgage banking terminology, key industry investors, mortgage loan types, and mortgage documents. Upon completion, learners should be able to differentiate standard mortgage documents and demonstrate knowledge of data that impact loan salability.

**Credit hours:** 3 lecture; 0 lab; 3 total

**Prerequisites:** None

**Co-requisites:** None

**Textbook:** None

**Additional Materials:** USB flash drive

**Technology Requirements:** Internet, Microsoft Word 2016 or Office 365. Microsoft Word is available to you at no charge through your LaDelta 365 email account.

**Learning Outcomes:** On completion of this course, the student should be able to perform the following with a proficiency that complies with the minimum standard of industry:

1. History of Mortgage Banking
2. Define Mortgage Banking and the life cycle of a mortgage loan
3. Demonstrate knowledge of basic Mortgage Banking terminology
4. Differentiate mortgage loan types and their characteristics including (Conventional, FHA, VA, DreamMaker, ARM, USDA Rural Housing, Modification. etc.)
5. Examine the role of Fannie Mae, Ginnie Mae, Freddie Mac, Federal Housing Administration, Department of Veterans Affairs, Private Investors, and Credit Unions in Mortgage Banking
6. Demonstrate knowledge of mortgage loan documents and their purpose
7. Verify the documents required in a closing package according to mortgage loan type
8. Discuss Credit vs Collateral mortgage documents
9. Validate key data on each mortgage document
10. Determine data on each mortgage document that impact loan salability
11. Verify document exception citation vs. document exception resolution

**Class Policies:** To be completed by instructor.

**Assessment Measures:** To be completed by instructor.

**Grade Distribution: To be completed by instructor.**

**Evaluation and Grading Scale:**

90 – 100 = A      80 – 89 = B      70 – 79 = C      60 – 69 = D      0 – 59 = F

**College Policies:**

Please consult the college catalog and student handbook for further information, but the following policies are standard for LDCC:

**A. Attendance**

Attendance policies correspond to those listed in the *Delta Academic Catalog*. Class attendance is regarded as an obligation as well as a privilege, and all students are expected to attend regularly and punctually all classes in which they are enrolled. A student shall submit written excuses for all class absences to the appropriate instructor within three class days after the student returns to the respective class. Students are responsible for all class work missed regardless of the reason for the absence. When a student accumulates an excess of unexcused absences (5 for MWF classes; 3 for MW or TR classes; 2 for classes that meet once a week) the instructor may recommend to the Dean of Enrollment Services that the student be provided with information on how to drop the class.

**B. Academic Support Services**

Delta provides students with resources and support outside of the classroom such as workshops and tutorial services. These may be scheduled through the Student Success Center in LPB 114 or at <http://www.ladelta.cc.la.us/library>

**C. Electronic Devices/Other Noise-making Devices**

Cellular telephones, beepers, and other noise-making devices must be turned off during class time. If this policy is not adhered to, you will be asked to leave the room to avoid further interruptions.

**D. Safety Regulations**

No firearms, weapons, tobacco products, alcoholic beverages, or illegal drugs are permitted in the classroom. In the event you do not adhere to this policy, you will be asked to leave the classroom and expulsion from the college is possible.

**E. Academic Integrity**

Louisiana Delta Community College upholds standards of academic integrity of its students and faculty. Academic integrity is essential to assure learning through assessment. Students are responsible for being aware of and adhering to academic rules and regulations for the college and classroom as defined in the *Delta Academic Catalog* and *Delta Student Handbook*. Academic dishonesty includes but is not limited to cheating, fabrication, plagiarism, interference, misrepresentation, violation of class rules, and fraud. Identified instances of academic misconduct or dishonesty warrant disciplinary actions by the instructor or college. Please refer to Delta's *Student Handbook* for more information.

**LOUISIANA DELTA COMMUNITY COLLEGE  
CODE OF STUDENT CONDUCT**

All members of the College community are expected to respect the principles of honesty and mutual trust embodied in the honor code. Students are responsible for preparing their own written work in every class unless specifically permitted by the instructor to combine efforts on an assigned project. Students are expected to understand the meaning of plagiarism and to avoid all suspicion of plagiarism in papers prepared. Furthermore, students are expected neither to sanction nor tolerate violation of the honor code by others.

Students will not give or receive any unauthorized aid on any examination or paper. If a student witnesses anyone else doing so, that student must be reported immediately to the faculty member and/or the appropriate College administrator.

## ACADEMIC MISCONDUCT

### Types of Academic Misconduct (1.01)

Although all academic misconduct is wrong, premeditated acts of academic misconduct represent a greater threat to the integrity of the College than do unpremeditated acts of academic misconduct.

### Categories of Academic Misconduct (1.02)

**Cheating** is the intentional use of inappropriate assistance, information, materials, or study aids in any academic exercise. Cheating includes the use of unauthorized assistance, information, or materials on tests, homework, quizzes, papers, projects, and all other academic assignments. Additionally, students who provide such unauthorized assistance are also guilty of cheating.

**Fabrication** is defined as altering official college documents, forging signatures of college officials or other individuals, or changing grades and other academic records. Fabrication also includes submitting false records to gain admission to the College. Furthermore, any oral or written misrepresentation of truth in any communication with College administrators, faculty, or staff is also fabrication.

**Plagiarism** involves submitting another person's ideas, words, data, arguments or sentence structure as the student's own without proper documentation.

**Misrepresentation** is intentionally presenting oneself as someone else, or intentionally misrepresenting a condition or situation to gain credit or concessions on academic work, including make-up tests, projects, and class assignments.

**Violation of class rules** is the intentional failure to follow the class policies concerning assignments and behavior.

Other forms of academic misconduct include **complicity**, the willing involvement with others in any academic misconduct; **software fraud**, the unlawful downloading and copying of computer software used in the creation of academic work; and **multiple submissions of work**, handing in academic work that was done previously by the student for another class, or by someone else.

### Disciplinary Sanctions for Academic Misconduct (1.03)

Depending on the type of violation, the number of times a student has committed an offense, and the discretion of the instructor, penalties may include any combination of the following:

1. Loss of partial credit for the assignment.
2. Reduced grade for the course.
3. Grade of "F" for the course.
4. Zero assigned to test or assignment.
5. Academic Probation
6. Counseling
7. Academic Suspension
8. Expulsion

### Administration of Penalties (1.04)

Instructors assign penalties to the student based on the above criteria. Student appeals of the penalty will be directed to the appropriate Academic Supervisor, or, if necessary, to the Vice Chancellor of Academic Affairs.

Should the student's violation of the Academic Honesty Policy warrant probation, suspension, or expulsion, the matter will be referred to the **Admissions and Academic Appeals Committee**. **Appeals of penalties will be directed to the Vice Chancellor of Academic and Student Affairs.**

**The complete Academic Misconduct policies and the Due Process Procedure (sections 1.05-1.06) are listed in the Student Handbook.**

## **Attendance**

Class attendance is regarded as a privilege and an obligation. Students are expected to regularly and punctually attend classes. Failure to do so may jeopardize a student's scholastic standing and may lead to probation or suspension from the College.

Instructors maintain a permanent attendance record for each student and are required to state in the course syllabus their expectations concerning class attendance. The extent to which attendance and class participation will impact a student's grades are specifically outlined. Students should consult their syllabi and contact their instructors prior to missing class.

Students seeking excused absences must submit the reason for the absence in writing and provide documentation the day they return to class. When a student accumulates an excessive number of unexcused absences, the instructor will notify the Enrollment Services Office and the student will be sent a warning letter and form to withdraw from the class. Excessive unexcused absence limits:

- Five classes in a course which meets M-W-F during the Fall and Spring
- Three classes in a course which meets M-W or T-R during the Fall and Spring
- Two classes in a course which meets once a week during the Fall and Spring or is a Summer Session course

Students who have met the minimum requirements to be admitted to Delta and have registered for classes and paid tuition and fees but have not attended classes up to the fourteenth day of class in the Fall and Spring Semesters and the equivalent number of days in the Summer Sessions will be identified as a no show student. These students will be administratively dropped from all classes with the grade of "W".

## **Cell Phone and Pager Policy**

Cell phones and pagers must be turned off while students are in the classrooms. In an emergency situation the instructor may give a student permission to use a cell phone or pager.

## **Tobacco Free Campus Policy**

Louisiana Delta Community College seeks to provide a safe, healthy, pleasant environment for its faculty and students. To this end, the use of tobacco products, including smoke and smokeless tobacco, and the advertising, sale, free distribution, and discarding of tobacco products shall be **prohibited in all indoor and outdoor facilities and in all state-owned vehicles**. The policy extends to faculty, staff, students, vendors, guests, and visitors.

## **Library Resource Center**

The Delta Library and Learning Resource Center is committed to providing quality information and learning resources and services, including technology, in supporting the overall mission of Louisiana Delta Community College and its commitment to lifelong learning.

## **Special Accommodations**

Louisiana Delta Community College complies with Section 504 of the Rehabilitation Act, as well as the Americans with Disabilities Act. Students with disabilities who attend the Monroe campus may make a request by contacting the Director of Counseling and Disability Services (345-9152, Room 155) at the beginning of each semester. Reasonable accommodations will be attempted for students with documented disabilities. If an impairment is identified later in the semester, a non-retroactive accommodation plan will be developed. Students at satellite campuses should contact the Campus Director or Coordinator of Student Affairs at their particular campus.

## **Title IX**

Louisiana Delta Community College is committed to protecting the rights of students, which includes compliance with Title IX requirements. As such, the institution and members of our community will not tolerate the offenses of dating violence, domestic violence, sexual assault, and stalking. Students with Title IX concerns should contact the College's Title IX Coordinator, Alvina Thomas at 318-345-9145 or athomas@ladelta.edu. Students are required to complete Sexual Assault Awareness and Prevention Online Training. Access to the online course will be sent out through the Delta email account