Job Title: Real Estate Agent

Career Pathway: Professional Sales

Industry Sector: Marketing, Sales, and Service

O*NET-SOC CODE: 41-9022.00

CBEDS Title: Professional Sales I

CBEDS No.: 4130

Real Estate Agent: Escrow Principles

Credits: 5 Hours: 60

Course Description:
This competency-based course is the last in a sequence of four designed for real estate. It satisfies the statutory requirement for the salesperson’s or broker’s license. It includes instruction in basic escrow processes for individuals purchasing real estate property. Topics include a background for individuals who want to advance their professional standing in the real estate and escrow industry. Basic escrow theory is explained; basic escrow-specific vocabulary is introduced; and actual sample escrows enable individuals to progress through increasingly complex situations. Ethical laws and requirements are presented. The competencies in this course are aligned with the California High School Academic Content Standards and the California Career Technical Education Model Curriculum Standards.

Prerequisites:
Enrollment requires concurrent high school students to be 18 years of age upon completion of the course.

NOTE: For Perkins purposes this course has been designated as a capstone course.

Department of Real Estate (DRE) Approval No. 1313-91.

This course cannot be repeated once a student receives a Certificate of Completion.
A course outline reflects the essential intent and content of the course described. Acceptable course outlines have six components. (Education Code Section 52506). Course outlines for all apportionment classes, including those in jails, state hospitals, and convalescent hospitals, contain the six required elements:

(EC 52504; SCCR 10508 [b]; Adult Education Handbook for California [1977], Section 100)

COURSE OUTLINE COMPONENTS

LOCATION

GOALS AND PURPOSES

Cover

The educational goals or purposes of every course are clearly stated and the class periods are devoted to instruction. The course should be broad enough in scope and should have sufficient educational worth to justify the expenditure of public funds.

The goals and purpose of a course are stated in the COURSE DESCRIPTION. Course descriptions state the major emphasis and content of a course, and are written to be understandable by a prospective student.

PERFORMANCE OBJECTIVES OR COMPETENCIES

pp. 7-17

Objectives should be delineated and described in terms of measurable results for the student and include the possible ways in which the objectives contribute to the student’s acquisition of skills and competencies.

Performance Objectives are sequentially listed in the COMPETENCY-BASED COMPONENTS section of the course outline. Competency Areas are units of instruction based on related competencies. Competency Statements are competency area goals that together define the framework and purpose of a course. Competencies fall on a continuum between goals and performance objectives and denote the outcome of instruction.

Competency-based instruction tells a student before instruction what skills or knowledge they will demonstrate after instruction. Competency-based education provides instruction which enables each student to attain individual goals as measured against pre-stated standards.

Competency-based instruction provides immediate and continual repetition and in competency-based education the curriculum, instruction, and assessment share common characteristics based on clearly stated competencies. Curriculum, instruction and assessment in competency-based education are: explicit, known, agreed upon, integrated, performance oriented, and adaptive.
COURSE OUTLINE COMPETENCY-BASED COMPONENTS
(continued)

COURSE OUTLINE COMPONENTS

INSTRUCTIONAL STRATEGIES

Instructional techniques or methods could include laboratory techniques, lecture method, small-group discussion, grouping plans, and other strategies used in the classroom.

Instructional strategies for this course are listed in the TEACHING STRATEGIES AND EVALUATION section of the course outline. Instructional strategies and activities for a course should be selected so that the overall teaching approach takes into account the instructional standards of a particular program, i.e., English as a Second Language, Programs for Adults with Disabilities.

UNITS OF STUDY, WITH APPROXIMATE HOURS ALLOCATED FOR EACH UNIT

The approximate time devoted to each instructional unit within the course, as well as the total hours for the course, is indicated. The time in class is consistent with the needs of the student, and the length of the class should be that it ensures the student will learn at an optimum level.

Units of study, with approximate hours allotted for each unit are listed in the COMPETENCY AREA STATEMENT(S) of the course outline. The total hours of the course, including work-based learning hours (community classroom and cooperative vocational education) is listed on the cover of every CBE course outline. Each Competency Area listed within a CBE outline is assigned hours of instruction per unit.

EVALUATION PROCEDURES

The evaluation describes measurable evaluation criteria clearly within the reach of the student. The evaluation indicates anticipated improvement in performances as well as anticipated skills and competencies to be achieved.

Evaluation procedures are detailed in the TEACHING STRATEGIES AND EVALUATION section of the course outline. Instructors monitor students’ progress on a continuing basis, assessing students on attainment of objectives identified in the course outline through a variety of formal and informal tests (applied performance procedures, observations, and simulations), paper and pencil exams, and standardized tests.

REPETITION POLICY THAT PREVENTS PERPETUATION OF STUDENT ENROLLMENT

After a student has completed all the objectives of the course, he or she should not be allowed to reenroll in the course. There is, therefore, a need for a statement about the conditions for possible repetition of a course to prevent perpetuation of students in a particular program for an indefinite period of time.
ACKNOWLEDGMENTS

Thanks to KARL PORTER and MATTHEW OBERLANDER for developing and editing this course outline. Acknowledgment is also given to ERICA ROSARIO for designing the original artwork for the course covers.

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Specialist
Career Technical Education

ROSARIO GALVAN
Administrator
Division of Adult and Career Education

APPROVED:

JOE STARK
Executive Director
Division of Adult and Career Education
CALIFORNIA CAREER TECHNICAL EDUCATION MODEL CURRICULUM STANDARDS
Marketing, Sales, and Services Industry Sector
Knowledge and Performance Anchor Standards

1.0 Academics
Analyze and apply appropriate academic standards required for successful industry sector pathway completion leading to postsecondary education and employment. Refer to the Marketing, Sales, and Services academic alignment matrix for identification of standards.

2.0 Communications
Acquire and accurately use Marketing, Sales, and Services sector terminology and protocols at the career and college readiness level for communicating effectively in oral, written, and multimedia formats.

3.0 Career Planning and Management
Integrate multiple sources of career information from diverse formats to make informed career decisions, solve problems, and manage personal career plans.

4.0 Technology
Use existing and emerging technology to investigate, research, and produce products and services, including new information, as required in the Marketing, Sales, and Services sector workplace environment.

5.0 Problem Solving and Critical Thinking
Conduct short, as well as more sustained, research to create alternative solutions to answer a question or solve a problem unique to the Marketing, Sales, and Services sector using critical and creative thinking, logical reasoning, analysis, inquiry, and problem-solving techniques.

6.0 Health and Safety
Demonstrate health and safety procedures, regulations, and personal health practices and determine the meaning of symbols, key terms, and domain-specific words and phrases as related to the Marketing, Sales, and Services sector workplace environment.

7.0 Responsibility and Flexibility
Initiate and participate in a range of collaborations demonstrating behaviors that reflect personal and professional responsibility, flexibility, and respect in the Marketing, Sales, and Services sector workplace environment and community settings.

8.0 Ethics and Legal Responsibilities
Practice professional, ethical, and legal behavior, responding thoughtfully to diverse perspectives and resolving contradictions when possible, consistent with applicable laws, regulations, and organizational norms.

9.0 Leadership and Teamwork
Work with peers to promote divergent and creative perspectives, effective leadership, group dynamics, team and individual decision making, benefits of workforce diversity, and conflict resolution as practiced in the DECA career technical student organization.

10.0 Technical Knowledge and Skills
Apply essential technical knowledge and skills common to all pathways in the Marketing, Sales, and Services sector, following procedures when carrying out experiments or performing technical tasks.

11.0 Demonstration and Application
Demonstrate and apply the knowledge and skills contained in the Marketing, Sales, and Services anchor standards, pathway standards, and performance indicators in classroom, laboratory and workplace settings, and through the DECA career technical student organization.
Marketing, Sales, and Services
Pathway Standards

B. Professional Sales Pathway

Develop knowledge and skills in the theory and practice of sales designed to provide a professional foundation to those involved in personal selling careers, including the fundamentals of personal selling with an emphasis on customer behavior, persuasive presentation of ideas, products and services, and developing sales goals.

Sample occupations associated with this pathway:
- Customer Service Representative
- Retail Salesperson
- Sales Manager
- Real Estate Broker
- Fashion buyer

B1.0 Understand the interrelationships between economic and marketing concepts and selling.

B2.0 Analyze and evaluate legal, moral, and ethical issues affecting selling and sales management.

B3.0 Analyze customer/client behavior in the selling process.

B4.0 Understand the nature and scope of the functions associated with personal and business sales strategies, product knowledge, support activities, and management of selling techniques.

B5.0 Examine different types of sales pathways.

B6.0 Analyze the support activities of sales staff and management.

B7.0 Complete a strategic plan that includes establishing individual and company sales goals to guide the activities of the sales staff.

B8.0 Access and use marketing information to enhance sales opportunities and activities.
# COMPETENCY-BASED COMPONENTS

for the *Real Estate: Escrow Principles* Course

<table>
<thead>
<tr>
<th>COMPETENCY AREAS AND STATEMENTS</th>
<th>MINIMAL COMPETENCIES</th>
<th>STANDARDS</th>
</tr>
</thead>
</table>
| **A. ESCROW: AN INTRODUCTION**  | 1. Define the meaning of escrow.  
2. Describe why escrow is required.  
3. Describe those escrows that are required by law.  
4. Define the meaning of real property.  
5. Define the meaning of personal property.  
6. List the five requirements of a contract.  
7. Describe what is meant by capable parties.  
8. Define mutual consent and proper writing.  
9. Describe what is meant by lawful nature.  
10. Explain sufficient consideration.  
11. Define stated conditions of a contract.  
12. Define escrow holders as agents.  
14. Describe escrow departments of financial institutions.  
15. Define attorneys-at-law.  
17. Describe California Escrow Association (CEA).  
18. Define Escrow Institute of California.  
19. Define California Land Title Association (CLTA).  
20. Describe ethical behavior of escrow personnel.  
21. Describe escrow as a service.  
22. Define confidentiality.  
23. Define neutrality.  
24. List the attributes of escrow personnel.  
25. Describe the sanctions against practicing law.  
27. Pass a test covering safe office procedures with a score of 100% | **Career Ready Practice:**  
2, 5, 11  
**CTE Anchor:**  
Communications:  
2.1, 2.3  
Technology:  
4.3, 4.6  
Problem Solving and Critical Thinking:  
5.2, 5.3, 5.4  
Health and Safety:  
6.1, 6.2, 6.3, 6.4, 6.5, 6.6, 6.7  
Leadership and Teamwork:  
9.4  
**CTE Pathway:**  
B2.1, B2.2, B3.1, B3.2, B3.3, B3.5, B3.6, B4.2, B4.5, B6.1 |
| **(3 hours)** | | |
| **B. EVALUATION: ESCROW: AN INTRODUCTION** | 1. Pass a test covering the terms and reasons for completing a contract. | **Career Ready Practice:**  
2, 11  
**CTE Anchor:**  
Communications:  
2.3, 2.4  
Problem Solving and Critical Thinking:  
5.3, 5.4 |
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<td>C. BASIC ESCROW PROCESSES</td>
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<tr>
<td>Know procedures for handling an escrow.</td>
<td>1. List six main chores in escrow.</td>
<td>CTE Pathway: B2.1, B2.2, B3.5, B4.2</td>
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<td>2. Describe the North-South Know procedures for differences.</td>
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<td>3. Describe taking an escrow.</td>
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<td>4. Define the escrow memo or escrow order.</td>
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<td>5. Define escrow instructions.</td>
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<td>6. Describe the instruments of transfer-deeds.</td>
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<td>7. Define land patents.</td>
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<td></td>
<td>8. Identify warranty deed.</td>
<td>Career Ready Practice: 2, 4, 5, 8, 10, 11, 12</td>
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<td>9. Define grant deed.</td>
<td>CTE Anchor: Communications: 2.1, 2.3, 2.4 Technology: 4.3, 4.6 Problem Solving and Critical Thinking: 5.2, 5.3, 5.4 Health and Safety: 6.5, 6.6, 6.7</td>
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<td>10. Identify sub-types of grant deeds.</td>
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<td>11. Define Quit Claim deeds.</td>
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<td>12. Identify requisites of a valid deed.</td>
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<td>15. Define title insurance.</td>
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<td>17. Define CLTA Extended Coverage.</td>
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<td>18. Define American Land Title Association (ALTA) Lender’s Coverage.</td>
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<td>19. Describe how cash is received into escrow.</td>
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<td>20. Define a deed of trust.</td>
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<td>22. List the terms associated with deeds of trust and notes.</td>
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<td>23. Describe adjustments and prorations.</td>
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<td>24. Define property tax.</td>
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<td>25. Determine interest on loans.</td>
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<td>26. Describe need for continuous fire insurance coverage.</td>
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<td>27. Define rents on adjustments.</td>
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<td>29. Describe recording in County Records.</td>
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<td>30. Describe how to transmit funds.</td>
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<td>31. Describe how an escrow is closed.</td>
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<td>32. Describe how to cancel an escrow.</td>
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<td>33. State the general timeline for an escrow-South.</td>
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<td>34. State the general timeline for an escrow-North.</td>
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<td>(8 hours)</td>
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<td>D. EVALUATION: BASIC ESCROW PROCESSES</td>
<td>1. Pass a test covering the basic procedures in opening an escrow.</td>
<td>Career Ready Practice: 2, 11</td>
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<tr>
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<td>CTE Anchor: Communications: 2.3, 2.4</td>
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| E. HANDLING A NEW LOAN          | 1. State the steps in taking in a new escrow.  
                               | 2. Describe a memo sheet.  
                               | 3. Define what is included in escrow instructions.  
                               | 4. Define a grant deed.  
                               | 5. Define steps needed to begin a title search.  
                               | 6. Describe the steps in handling commission instructions. | Problem Solving and Critical Thinking: 5.3, 5.4  
                               | CTE Pathway: B2.1, B2.2, B3.5, B4.2 | |
| (0.5 hour)                      |                      |           |
| F. EVALUATION: HANDLING A NEW LOAN | 1. Pass a test covering the process for handling a new loan. | Career Ready Practice: 2, 11  
                               | CTE Anchor: Communications: 2.1, 2.3  
                               | Technology: 4.3, 4.6  
                               | Problem Solving and Critical Thinking: 5.2, 5.3, 5.4 | |
| (0.5 hour)                      |                      |           |
| G. ESCROW CHECK LISTS           | 1. Describe how a check sheet is used.  
                               | 2. Describe the procedures in accepting money into escrow.  
                               | 3. Describe how documents are accepted into escrow.  
                               | 4. Describe a settlement sheet. | Career Ready Practice: 2, 11  
                               | CTE Anchor: Communications: 2.3, 2.4  
<pre><code>                           | Problem Solving and Critical Thinking: 5.3, 5.4 | |
</code></pre>
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| Learn to review the check list, thus keeping track of the escrow’s progress. | 5. Define amendments to escrow instructions.  
6. List steps to follow to order a Preliminary Report of Title.  
7. Interpret a reconveyance.  
9. List steps to obtain an approval on Inspection Reports. | CTE Anchor:  
Communications: 2.1, 2.3  
Technology: 4.3, 4.5, 4.6  
Problem Solving and Critical Thinking: 5.1, 5.2, 5.3, 5.4  
Technical Knowledge and Skills: 10.1  
CTE Pathway:  
B2.1, B2.2, B2.3, B3.1, B3.2, B3.5, B3.6, B4.2, B4.5, B4.6 |

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<tr>
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<th>H. EVALUATION: ESCROW CHECK-LISTS</th>
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<tbody>
<tr>
<td></td>
<td>1. Pass a test covering the procedures for tracking a loan’s progress.</td>
<td>Career Ready Practice: 2, 11</td>
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</tbody>
</table>
|  | (0.5 hour) | CTE Anchor:  
Communications: 2.3, 2.4  
Problem Solving and Critical Thinking: 5.3, 5.4  
CTE Pathway:  
B2.1, B2.2, B3.5, B4.2 |

| I. PRELIMINARY REPORT OF TITLE FOR CLOSURE OF AN ESCROW | 1. List steps in examining a Preliminary Report of Title.  
2. Define encumbrances.  
3. Define demand from beneficiary.  
4. Compute how adjustments are made on interest payments.  
5. List the steps in reconveyance.  
6. Define mortgage.  
7. Describe fire insurance.  
8. Compute prorating property taxes.  
9. Describe loan fees.  
10. Describe title insurance fees.  
11. Describe pest control inspection fees  
12. Describe escrow fees. | Career Ready Practice: 2, 4, 5, 10, 11  
CTE Anchor:  
Communications: 2.1, 2.3  
Technology: 4.1, 4.2, 4.3, 4.4, 4.6  
Problem Solving and Critical Thinking: 5.2, 5.3, 5.4, 5.5 |
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<td>13. List the steps necessary in obtaining buyer’s fund. 14. List the steps for closing the escrow. 15. Describe final escrow settlement.</td>
<td>Responsibility and Flexibility: 7.5 Technical Knowledge and Skills: 10.6, 10.11</td>
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<td><strong>CTE Pathway:</strong> B2.1, B2.2, B3.1, B3.2, B3.5, B4.2, B4.5, B4.6, B5.1, B6.2, B8.2, B8.4</td>
</tr>
<tr>
<td>J. EVALUATION: PRELIMINARY REPORT OF TITLE FOR CLOSURE OF AN ESCROW</td>
<td>1. Pass a test on procedures for closing an escrow.</td>
<td><strong>Career Ready Practice:</strong> 2, 11</td>
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<td><strong>CTE Anchor:</strong> Communications: 2.3, 2.4 Problem Solving and Critical Thinking: 5.3, 5.4</td>
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<td><strong>CTE Pathway:</strong> B2.1, B2.2, B3.5, B4.2</td>
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<td>K. OTHER SAMPLE ESCROWS</td>
<td>1. Describe a Power of Attorney. 2. Define Rent Statement. 3. Define an Offset Statement. 4. Describe assignment of water stock. 5. Define grant deed with power of attorney.</td>
<td><strong>Career Ready Practice:</strong> 2, 11</td>
</tr>
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<td><strong>CTE Anchor:</strong> Communications: 2.1, 2.3 Technology: 4.3, 4.6 Problem Solving and Critical Thinking: 5.2</td>
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<td><strong>CTE Pathway:</strong> B2.1, B2.2, B3.1, B3.2, B3.5, B4.2, B4.5</td>
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</table>
| **L. EVALUATION: OTHER SAMPLE ESCROWS** | 1. Pass a test covering details on other types of escrows. | **Career Ready Practice:** 2, 11  
**CTE Anchor:**  
Communications: 2.3, 2.4  
Problem Solving and Critical Thinking: 5.3, 5.4  
**CTE Pathway:** B2.1, B2.2, B3.5, B4.2 |
| (0.5 hour) | | |
| **M. BINDERS, EASEMENTS, AND SCHEDULES** | 1. Define an Interim Binder.  
2. Define a Schedule A.  
3. Define a Schedule B.  
4. Define an easement.  
5. Describe title insurance premium fees. | **Career Ready Practice:** 2, 11, 12  
**CTE Anchor:**  
Communications: 2.1  
Technology: 4.3  
Problem Solving and Critical Thinking: 5.2  
Responsibility and Flexibility: 7.1, 7.2, 7.4  
**CTE Pathway:** B1.2, B3.1, B3.2, B4.5 |
| Understand forms and exceptions before issuance of Title insurance. | | |
| (3 hours) | | |
| **N. EVALUATION: BINDERS, EASEMENTS, AND SCHEDULES** | 1. Pass a test on binders, easements and schedules. | **Career Ready Practice:** 2, 11  
**CTE Anchor:**  
Communications: 2.3, 2.4  
Problem Solving and Critical Thinking: 5.3, 5.4 |
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<td>(0.5 hour)</td>
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<td>CTE Pathway: B2.1, B2.2, B3.5, B4.2</td>
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</table>
| O. RECORD AN ESCROW             | 1. Define a deed of trust.  
                                      2. Develop a deed of trust.  
                                      3. List the steps in filling out a note.  
                                      4. Describe the procedures to follow for a lost note.  
                                      5. Prepare pro-rations of property taxes.  
                                      6. Prepare pro-rations of water stock.  
                                      7. Make adjustments in fire insurance.  
                                      8. Divide up prepaid rents.  
                                      9. List steps in balancing accounts on final escrow statement.  
                                     10. Develop procedure for calling for recording.  
                                     11. Develop seller’s closing letter.  
                                     12. Develop buyer’s closing letter.  
                                     13. Show other disbursements. | Career Ready Practice: 2, 5, 10, 11, 12  
                                     CTE Anchor:  
                                      Communications: 2.1, 2.3, 2.4  
                                      Technology: 4.1, 4.3, 4.6  
                                      Problem Solving and Critical Thinking: 5.1, 5.2, 5.3, 5.4  
                                      Responsibility and Flexibility: 7.1, 7.2, 7.4  
                                      Technical Knowledge an Skills: 10.2  
                                     CTE Pathway: B1.2, B2.1, B2.2, B3.1, B3.2, B3.4, B3.5, B3.6, B4.2, B4.5 |
| (7 hours)                       |                      |                  |
| P. EVALUATION: RECORD AN ESCROW | 1. Pass a test covering the procedures to follow in recording an escrow. | Career Ready Practice: 2, 11  
                                     CTE Anchor:  
                                      Communications: 2.3, 2.4  
                                      Problem Solving and Critical Thinking: 5.3, 5.4  
                                     CTE Pathway: B2.1, B2.2, B3.5, B4.2 |
<p>| (0.5 hour)                      |                      |                  |</p>
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<td>Q. ESCROW FOR AN EXISTING LOAN</td>
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| Understand the steps necessary to handle a sale with an existing loan, and new second deed of trust and note. | 1. Develop procedures for handling an escrow on an existing loan. 2. Define memoranda of agreement. 3. Define supplemental instructions as reference to escrow instructions. 4. List steps in preparing a broker’s mailing. 5. Describe how to handle commission instructions. 6. List steps for ordering Title Report. 7. Define “Assumed” in beneficiary statement. 8. Define “Subject to” in beneficiary statement. 9. Define difference between “Wraparound” or “all-inclusive” deed of trust. 10. Define Homestead. 11. Describe how to read a Section Map. | Career Ready Practice: 2, 5, 10, 11, 12  
CTE Anchor:  
Communications: 2.1, 2.3, 2.4  
Technology: 4.1, 4.3, 4.6  
Problem Solving and Critical Thinking: 5.1, 5.2, 5.3, 5.4  
Responsibility and Flexibility: 7.1, 7.2, 7.4  
CTE Pathway: B1.2, B2.1, B2.2, B3.1, B3.2, B3.4, B3.5, B3.6, B4.2, B4.5 |
| (5 hours)                        |                      |           |
| R. EVALUATION: ESCROW FOR AN EXISTING LOAN | 1. Pass a test covering the procedures for an existing loan. | Career Ready Practice: 2, 11  
CTE Anchor:  
Communications: 2.3, 2.4  
Problem Solving and Critical Thinking: 5.3, 5.4  
CTE Pathway: B2.1, B2.2, B3.5, B4.2 |
| (0.5 hour)                       |                      |           |
| S. COMPLETE REPORT OF TITLE      |                      |           |
| Know how to establish that all documents are correctly recorded in preparation for closing of escrow. | 1. Describe a second deed of trust and note. 2. Describe the procedure for handling funds for work not completed. 3. Describe adjustments and prorations for property taxes, note of record, and fire insurance. 4. Complete the settlement sheet. 5. Describe procedures for final settlement for buyer and seller. 6. Describe other disbursements. | Career Ready Practice: 2, 11, 12  
CTE Anchor:  
Communications: 2.1, 2.3  
Technology: 4.6 |
<table>
<thead>
<tr>
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<th>STANDARDS</th>
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</thead>
<tbody>
<tr>
<td><strong>T. EVALUATION: COMPLETE REPORT OF TITLE</strong></td>
<td>1. Pass a test covering on proper procedures for closure of escrow.</td>
<td><strong>Career Ready Practice</strong>: 2, 11</td>
</tr>
<tr>
<td>(6 hours)</td>
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<td><strong>CTE Pathway</strong>: B1.2, B3.1, B3.2, B4.2, B4.5</td>
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<tr>
<td><strong>U. ETHICS: LAWS AND REGULATIONS</strong></td>
<td>1. Describe required State Law Department of Real Estate (DRE) Regulation 2785 (A).</td>
<td><strong>Career Ready Practice</strong>: 2, 11</td>
</tr>
<tr>
<td>Know the required ethical laws and voluntary ethical codes of real estate.</td>
<td>2. Describe State Ethical Law DRE Regulations 2785 (B).</td>
<td><strong>CTE Anchor</strong>: Communications: 2.3, 2.4 Problem Solving and Critical Thinking: 5.3, 5.4</td>
</tr>
<tr>
<td></td>
<td>3. Describe State Beneficial Law DRE Regulation 2785 (C).</td>
<td><strong>CTE Pathway</strong>: B2.1, B2.2, B3.5, B4.2</td>
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<td>4. Describe State Law Section 10176 for licensee.</td>
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<td>5. Describe State Law Section 10177 for non-licensee.</td>
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<td></td>
<td>6. Describe the California Laws: Rumford Act, Unruh Civil Rights Act, Blind and Physically Disabled.</td>
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<td></td>
<td>8. Describe the laws that have been developed by Voluntary Associations: Code of Ethics and Code of Ethics—California Apartment Association.</td>
<td><strong>Ethics and Legal Responsibilities</strong>: 8.2, 8.3, 8.4, 8.5, 8.6</td>
</tr>
<tr>
<td>(2 hours)</td>
<td></td>
<td><strong>CTE Pathway</strong>: B2.1, B2.2, B3.5, B4.2</td>
</tr>
<tr>
<td><strong>V. EVALUATION: ETHICS: LAWS AND REGULATIONS</strong></td>
<td>1. Pass a test covering the ethical processes that should be followed by all escrow personnel.</td>
<td><strong>Career Ready Practice</strong>: 2, 11</td>
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</table>

**W. EMPLOYABILITY SKILLS**

Demonstrate competency in job search and acquisition skills.

1. Describe the steps in a job search.
2. Write a résumé and cover letter; describe the value of résumés and personal networking in obtaining employment.
3. Complete a job application form legibly.
4. Demonstrate work habits: punctuality and regular attendance.
5. Describe job interview preparation: dress, references, résumé, transcripts, work permit, interview, and follow-up.
6. Participate in a mock interview as an applicant and describe employee’s point of view.
7. Participate in a mock interview as an employer and describe employer’s point of view.
8. Describe civil, age and equal rights in employment and what constitutes discriminatory hiring practices.
10. Describe statutory, compensatory and employer-sponsored benefits.
11. Define gross/net pay; federal, state, FICA, SDI taxes and the W-4 form.
12. Describe customer service as a method of building permanent relationships between the organization and the customer.

**CTE Anchor:**
- Communications: 2.3, 2.4
- Problem Solving and Critical Thinking: 5.3, 5.4

**CTE Pathway:**
- B2.1, B2.2, B3.5, B4.2

**Career Ready Practice:**
- 2, 3, 5, 7, 8, 9, 10, 11, 12

**CTE Anchor:**
- Communications: 2.4, 2.5
- Career Planning and Management: 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.7, 3.8, 3.9
- Problem Solving and Critical Thinking: 5.3, 5.4
- Health and Safety: 6.1, 6.2, 6.3, 6.4, 6.5, 6.6, 6.7
- Responsibility and Flexibility: 7.1, 7.2, 7.3, 7.4, 7.6, 7.7
- Ethics and Legal Responsibilities: 8.2, 8.3, 8.4, 8.5, 8.6, 8.8
- Technical Knowledge and Skills: 10.2, 10.15
- Demonstration and Application: 11.2, 11.5
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<td><strong>X. FINAL EVALUATION</strong></td>
<td>1. Pass a comprehensive exam covering the basic terms, process, ethics, and theory of escrow.</td>
<td><strong>CTE Pathway:</strong> B2.4, B3.1, B3.2, B3.3, B3.4, B3.5, B3.6, B3.7, B4.1, B4.3, B4.5, B6.2, B7.1, B7.2, B7.3</td>
</tr>
</tbody>
</table>
| *(1 hour)*                      |                      | **Career Ready Practice:** 2, 11 | **CTE Anchor:** Communications: 2.3, 2.4  
|                                 |                      | Problem Solving and Critical Thinking: 5.3, 5.4 | **CTE Pathway:** B2.1, B2.2, B3.5, B4.2 |
SUGGESTED INSTRUCTIONAL MATERIALS and OTHER RESOURCES

TEXTBOOKS


Learning Express Editors. Real Estate Math: All the Math Salespersons, Brokers, and Appraisers Need to Know. Learning Express, April 2008.


RESOURCES

Employer Advisory Board members


COMPETENCY CHECKLIST
TEACHING STRATEGIES and EVALUATION

METHODS AND PROCEDURES

A. Lectures and discussions
B. Demonstrations
C. Individualized Instruction
D. Multimedia Presentations
E. Critical thinking and listening skills

EVALUATION

SECTION A – Escrow: an Introduction – Pass a safety test with a score of 100%.

SECTION B – Evaluation: Escrow: an Introduction – Pass a test covering the terms and reasons for completing a contract with a minimum score of 80% or higher.

SECTION C – Basic Escrow Processes – Pass all assignments and exams on basic escrow processes with a minimum score of 80% or higher.

SECTION D – Evaluation: Basic Escrow Processes – Pass a test covering the procedures in opening an escrow with a minimum score of 80% or higher.

SECTION E – Handling a New Loan – Pass all assignments and exams on handling a new loan with a minimum score of 80% or higher.

SECTION F – Evaluation: Handling a New Loan – Pass a test covering the procedures for handling a new loan with a minimum score of 80% or higher.

SECTION G – Escrow Checklist – Pass all assignments and exams on escrow checklist with a minimum score of 80% or higher.

SECTION H – Evaluation: Escrow Checklist – Pass a test covering the procedures for tracking a loan’s progress with a minimum score of 80% or higher.

SECTION I – Preliminary Report of Title for Closure of an Escrow – Pass all assignments and exams on report of title for closure of an escrow with a minimum score of 80% or higher.

SECTION J – Evaluation: Preliminary Report of Title for Closure of an Escrow – Pass a test on procedures for closing an escrow with a minimum score of 80% or higher.

SECTION K – Other Sample Escrows – Pass all assignments and exams on other sample escrows with a minimum score of 80% or higher.

SECTION L – Evaluation: Other Sample Escrows – Pass a test covering details of other types of escrow with a minimum score of 80% or higher.
SECTION M – Binders, Easements, and Schedules – Pass all assignments and exams on binders, easements, and schedules with a minimum score of 80% or higher.

SECTION N – Evaluation: Binders, Easements, and Schedules – Pass a test analyzing forms with a minimum score of 80% or higher.

SECTION O – Record an Escrow – Pass all assignments and exams on record an escrow with a minimum score of 80% or higher.

SECTION P – Evaluation: Record an Escrow – Pass a test covering the procedures to follow in recording an escrow with a minimum score of 80% or higher.

SECTION Q – Escrow for an Existing Loan – Pass all assignments and exams on escrow for an existing loan with a minimum score of 80% or higher.

SECTION R – Evaluation: Escrow for an Existing Loan – Pass a test covering the procedures for an existing loan with a minimum score of 80% or higher.

SECTION S – Complete Report of Title – Pass all assignments and exams on complete report of title with a minimum score of 80% or higher.

SECTION T – Evaluation: Complete Report of Title – Pass a test on proper procedures for closure of escrow with a minimum score of 80% or higher.

SECTION U – Ethics: Laws and Regulations – Pass all assignments and exams on ethics: laws and regulations with a minimum score of 80% or higher.

SECTION V – Evaluation: Ethics: Laws and Regulations – Pass a test covering the ethical processes that should be followed by all escrow personnel with a minimum score of 80% or higher.

SECTION W – Employability Skills – Pass all assignments and exams on employability skills with a minimum score of 80% or higher.

SECTION X – Final Evaluation – Pass a comprehensive exam covering the basic terms, process, ethics, and theory of escrow with a minimum score of 80% or higher.
Statement for Civil Rights

All educational and vocational opportunities are offered without regard to race, color, national origin, gender, or physical disability.