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Our Mission

For more than 50 years, we have continued our commitment to helping our partner schools succeed by providing the highest quality content and support materials. Our experience and understanding of the real estate industry is unsurpassed. With Dearborn, you can achieve success!

Our support materials are designed to give your instructors all the tools they need to lead their class and fully prepare their students for a successful career.

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Look for this icon throughout the guide to see which titles are available in eBook format!

Complete Prelicensing Curricula

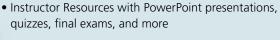
Maximize the student experience with prelicensing solutions and exam-prep tools that have trained more real estate professionals than those of any other provider. When you place an order with Dearborn, you will receive all the necessary tools to prepare your students for the licensing exam and ensure a successful class.

Our Prelicensing and Exam Prep curricula feature:

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Texas Real Estate Drill and Practice QBank





Complete Prelicensing and Exam Prep Solutions

Estate Math eBook

Texas Online **Prelicensing Courses**

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Dearborn's Texas core prelicensing titles will help your program meet the new Texas Licensing Requirements.

The MOST UP-TO-DATE Licensing Text in Texas



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Buy all core prelicensing textbooks in a set and receive an additional discount!

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NEW EDITION

Modern Real Estate Practice in Texas, 16th Edition

by Cheryl Peat Nance, EdD, DREI, CREI, with Loretta DeHay, Contributing Editor

The newest edition of this classic Texas text is packed with all of the detail and analysis you've come to expect from a *Modern Real Estate Practice* book. Completely revamped to cover the latest laws from Texas legislature, this is the most comprehensive prelicensing textbook in the state. "In Practice" and "For Example" sections emphasize real-life issues, and a variety of margin notes expand on key ideas.

CONTENTS: Introduction to Modern Real Estate Practice • Real Property • The Real Estate Market • Concepts of Home Ownership • Real Estate Brokerage and the Law of Agency • Fair Housing Laws and Ethical Practices • Texas Real Estate License Act • Interests in Real Estate • How Ownership Is Held • Legal Descriptions • Real Estate Taxes and Other Liens • Real Estate Contracts • Listing Agreements • Real Estate Appraisal • Real Estate Financing: Principles • Real Estate Financing: Practice • Transfer of Title • Title Records • Real Estate Mathematics • Closing the Real Estate Transaction • Leases • Property Management • Real Estate—A Business of Many Specializations • Control of Land Use and Green Initiatives • Real Estate Investment • Glossary • Answer Key • Index

NEW VERSIONS

Modern Real Estate Practice in Texas 30-Hour Principles I and II, Version 16.0

by Cheryl Peat Nance, EdD, DREI, CREI, with Loretta DeHay, Contributing Editor

Based on the best-selling *Modern Real Estate Practice in Texas*, Principles I and Principles II cover everything a student needs to know to pass the Texas licensing exam in a convenient online format. These courses have been extensively revised to comply with the new TREC curriculum requirements for Principles I and II. The courses contain a variety of study tools to help students prepare for a career in real estate, including interactive exercises, reading comprehension guizzes, and links to all the relevant forms and websites.

CONTENTS: Principles I: Introduction to Modern Real Estate Practice • Real Property • The Real Estate Market • Concepts of Home Ownership • Real Estate Brokerage and the Law of Agency • Fair Housing and Ethical Practices • Texas Real Estate License Act • Interests in Real Estate • How Home Ownership Is Held • Legal Descriptions • Real Estate Taxes and Other Liens • Real Estate Contracts • Listing Agreements • Final Exam Principles II: Real Estate Appraisal • Real Estate Financing: Principles • Real Estate Financing: Practice • Transfer of Title • Title Records • Real Estate Mathematics • Closing the Real Estate Transaction • Leases • Property Management • Real Estate—A Business of Many Specializations • Control of Land Use and Green Initiatives • Real Estate Investment • Final Exam

NEW VERSION – COMING SOON

Texas Real Estate Finance, Version 6.0

by Doris Barrell, GRI, DREI, CDEI, and David Sirota, PhD

Based on *Essentials of Real Estate Finance*, this dynamic online course covers the principles and practices of real estate finance. The course has been updated with the rules and regulations affecting the residential financing market. Updates include information about the new federal disclosure forms that will replace the Good Faith Estimate, Truth-in-Lending disclosure, and HUD-1 Settlement Statement. Interactive exercises, reading comprehension quizzes, and unit exams will help students master the key finance issues encountered during a majority of sales.

CONTENTS: The Nature and Cycle of Real Estate Finance • Money and the Monetary System
• Additional Government Influence • The Secondary Mortgage Market • Sources of Funds: Institutional, Non-Institutional, and Other Lenders • Instruments of Real Estate Finance • Real Estate Financing Programs • Government Loans • Processing Real Estate Loans • Defaults and Foreclosures
• Texas Financing Programs • Final Exam









NEW EDITION

Texas Real Estate Agency, 8th Edition

by Donna K. Peeples, PhD, Minor Peeples III, PhD, and A. Sue Williams, MS, with Thomas C. Terrell and Kathleen E. Terrell, CREI, Contributing Editors

This Texas agency book incorporates the latest legislation and explains agency relationships in a logical sequence with many examples and actual legal cases. It has been reorganized to match the Texas Real Estate Commission curriculum. A full set of Instructor Resources is included.

CONTENTS: Agency Concepts • Basic Agency Relationships, Disclosure, and Duties to the Client • Duties and Disclosures to Third Parties • Seller Agency • Buyer Agency • Representing More Than One Party in a Transaction: Intermediary Brokerage • Creation and Termination of Agency • Clarifying Agency Relationships • Employment Issues • Agency, Ethics, and the Law • Deceptive Trade Practices and Consumer Protection Act • Implementation and Presentation • Appendix A: Texas Occupations Code • Appendix B: Questions and Answers Regarding Disclosure of Agency and Intermediary Practice • Appendix C: NAR Code of Ethics • Glossary • Answer Key • Index

NEW EDITION

Texas Law of Contracts, 2nd Edition

law This new edition covers the topics required by the Texas Real Estate Commission (TREC). New topics include the Deceptive Trade Practices Act (DTPA), homestead law, mineral rights, and short sales. Key terms reinforce terminology, and chapter reviews emphasize important concepts or serve as a quick refresher of chapter content. Instructor Resources include outlines, exams, and PowerPoint presentations.

CONTENTS: Texas Contract Law • Basics of Real Estate Law • Contracts Used in Real Estate • Limitations on Ownership Rights • The Sales Contract • Contingencies, Addenda, and Amendments • Financing Real Estate • Conveyance of Title • Transaction Process and Closing • Common Contract Mistakes • Glossary • Answer Key • Index

NEW EDITION

Texas Promulgated Forms, 2nd Edition

Peggy Santmyer, Contributing Author

Texas Promulgated Forms provides a clear, practical approach to purchase agreements and an in-depth analysis of Texas Real Estate Commission (TREC) forms for new licensees and seasoned practitioners. Case studies provide students with hours of practice using TREC promulgated forms. Instructor Resources include outlines, exams, and a PowerPoint presentation. New for this edition is the forms supplement, which is a separate book that includes all forms for instruction as well as blank and filled-out forms for case studies.

CONTENTS: Contract Law Overview • Laws, Rules, and Regulations • Parties, Property, and Financing • Covenants, Commitments, and Notices • Closing, Possession, and More • The Remaining Promulgated Forms • Promulgated Addenda, Notices and Other Forms • Other Real Estate Matters • Practice Makes Perfect • Glossary • Answer Key • Index



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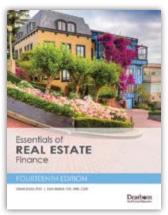


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Online Course

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Textbook, 78 pages, 2014 copyright, 8½ x 11" **ISBN 9781475421842 Retail Price \$26.15**

NEW EDITION – COMING SOON

Essentials of Real Estate Finance, 14th Edition

by David Sirota, PhD, and Doris Barrell, GRI, DREI, CDEI

Containing in-depth and easy-to-understand coverage of the real estate finance industry, this classic text has trained over 100,000 real estate professionals. *Essentials of Real Estate Finance* can be used as prelicensing for salespersons and brokers, or in semester-length courses in two- and four-year colleges. Features include "In Practice" and "For Example" sections, review questions with detailed answer rationales, a complete glossary, and a set of Instructor Resources.

CONTENTS: The Nature and Cycle of Real Estate Finance • Money and the Monetary System
• Additional Government Influence • The Secondary Mortgage Market • Sources of Funds: Institutional, Non-Institutional, and Other Lenders • Instruments of Real Estate Finance • Real Estate Financing
Programs • Government Loans • Processing Real Estate Loans • Defaults and Foreclosures • Appendix A: Good Faith Estimate (GFE) • Appendix B: Settlement Statement (HUD-1) • Appendix C: Promissory
Note Secured by Deed of Trust • Appendix D: Note & Deed of Trust Purchase Agreement • Appendix E:
Note & Mortgage Purchase Agreement • Appendix F: Fixed/Adjustable Rate Note • Appendix G: Uniform
Residential Loan Application • Appendix H: Request for Verification of Deposit • Appendix I: Request for
Verification of Employment • Appendix J: Sample Credit Report • Appendix K: Uniform Residential
Appraisal Report • Appendix L: Loan Estimate • Appendix M: Closing Disclosure • Glossary • Answer
Key • Index

Exam Prep

NEW VERSION

Texas Real Estate Drill and Practice QBank, Version 1.0

What do your students get when we put over 50 years of licensing and exam preparation experience behind one comprehensive test engine? They get the power to pass the Texas PSI exam! They'll be as prepared as possible when testing themselves with hundreds of questions on the industry's most advanced interactive testing platform ever created. Our QBank gives students the power to simulate nearly every test environment imaginable; from full-length licensing exams to individual topic mini-exams, students can create exactly the test needed to improve their score.

FEATURES:

- Contains hundreds of National and Texas-specific multiple-choice questions
- Users can build exams using the desired topics and number of questions
- View answer explanations
- Pinpoint problem areas with customized exams
- Create personal notes and bookmarks

NEW EDITION

Texas Real Estate Exam Prep, 3rd Edition

This exam prep booklet was written by state real estate experts and professionals and is ideal when used in conjunction with our Texas prelicensing titles. It features quizzes covering state-specific topics and 215 up-to-date, relevant questions on law and practice to help students master the state portion of the licensing exam. The answer key features in-depth rationales for each question.

CONTENTS: Commission Duties and Powers • Licensing • Standards of Conduct • Agency/Brokerage • Contracts • Special Topics • Practice Questions • Practice Questions Answer Key













NEW EDITION

Guide to Passing the Pearson VUE Real Estate Exam,

9th Edition

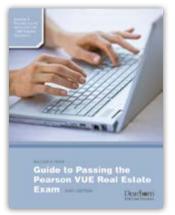
by William H. Pivar

Based on the new Pearson VUE content outline, this text features more than 1,000 exam-style questions and five review tests for countless hours of drill-and-practice exam preparation.

FEATURES:

- Over 1,000 exam-style guestions with rationales provide hours of practice
- Five review exams of increasing difficulty help students prepare for the exam
- End-of-chapter questions guide students to state-specific information
- Mathematics chapter reinforces calculation techniques and reviews this often difficult subject

CONTENTS: The Pearson VUE Examination • Real Property and Ownership • Land-Use Controls, Restrictions, and Title Transfer • Valuation, Appraisal, and Investment Analysis • Contracts, Agency, and Disclosures • Federal Laws Governing Real Estate Transactions • Financing/Settlements • Property Management, Leases, and Broker Operations • Mathematics of Real Estate • Review Tests • Appendix • Glossary • Index



Textbook, 280 pages, 2015 copyright, 8½ x 11" **ISBN 9781475426137 Retail Price \$35.13**

Salesperson Apprentice Education

Property Management, 9th Edition

by Robert C. Kyle with Marie S. Spodek, GRI, DREI, and Floyd M. Baird, RPA/SMA, Consulting Editors

This edition offers the most current and thorough overview of the property management profession available on the market today. This practical discussion explores daily issues facing practitioners, such as maintenance, accounting, administrative, and legal activities. In addition, it has up-to-date content on federal regulations, such as civil rights, fair housing, ADA issues, and environmental concerns. The flexible format adjusts to various hour requirements. Finally, this edition includes case studies and sample forms to enhance student application and Instructor Resources to help with class preparation.

CONTENTS: Professional Property Management • Property Management Economics and Planning
• Owner Relations • Marketing • Leases • Lease Negotiations • Tenant Relations • Maintenance and
Construction • Managing the Office and Reports • Federal and State Laws • Residential Property
• Specialized Housing • Office Property • Retail Property • Industrial Property • Risk and Environmental Issues • Life Safety Issues • Appendix: Internet Resources • Answer Key • Glossary • Index



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Can be used to meet the TX

30-hr brokerage

requirement



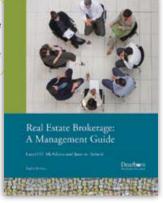
Textbook, 328 pages, 2012 copyright, 8½ x 11" **ISBN 9781427731432 Retail Price \$35.85**





Textbook, 202 pages, 2014 copyright, 8½ x 11" **ISBN 9781475421057 Retail Price \$39.13**

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Textbook + Workbook ISBN 9781427743978 Retail Price \$71.45



Mastering Real Estate Math, 8th Edition

by William J. Kukla, ABR, CRS, GRI, SFR

Help students overcome math anxiety. This comprehensive workbook improves math skills and prepares students for actual real estate practice. Multiple in-chapter and additional practice problems, along with real world exercises, provide plenty of practice in each area. Step-by-step instructions simplify even the most complex calculations. Instructor Resources include learning objectives, instructional strategies, exam bank, answer keys, and a PowerPoint presentation to help prepare for class.

CONTENTS: Fractions, Decimals, and Percentages • List Price, Sales Price, and Net Price • Appreciation and Depreciation • Compensation • Ad Valorem Taxes • Property Transfer Taxes

• Legal Descriptions • Area and Volume • Interest • The Mathematics of Real Estate Finance

 Appraisal Methods • Tools of Investment Analysis • Prorations • Closing Statements • Lease Calculations • Comprehensive Review Exam • Measurements and Formulas • Glossary • Index

NEW EDITION

Real Estate Math: What You Need to Know, 7th Edition

by Linda L. Crawford

Real Estate Math focuses on basic math concepts for both salesperson and broker candidates with examples, formulas, calculations, practice problems, and detailed explanations of multi-step problems in key concept areas. Its flexible format allows it to be used as a supplemental workbook or as a book for a stand-alone math course.

CONTENTS: You and This Book • Pretest • Review of Basics • Fractions, Decimals, and Percents • Using Percent in Real Estate • Legal Descriptions and Area Problems • Mortgage Math • Real Estate Taxes • Appraising and Investing Calculations • Computations and Closing Statements • Posttests I, II, and III • Solutions for Posttests I, II, and III

Real Estate Brokerage: A Management Guide & Workbook, 8th Edition

by Laurel D. McAdams and Joan m. Sobeck

This practical guide offers an applications-oriented approach to becoming more effective managers, leaders, and communicators. The most comprehensive real estate brokerage title available, this edition reflects innovation, most apparent in digital media and all the associated tactics and risks (including Internet security and identity theft), and the influence of generational diversity in contemporary business practices. The guide also highlights new trends in professional development, including formal mentoring and cross-training programs, and developments in civil procedures, including RESPA, antitrust, and employment law issues. When used with the workbook for additional review, the package is a complete "how-to" for starting and maintaining a real estate brokerage business.

CONTENTS: Introduction • The Challenge of Change • Leadership • Management Skills

- Communications and Decision Making Analyzing the Business Environment Analyzing the Market
- Developing a Plan Structuring the Organization Structuring Business Systems Structuring the Finances Business Policies and Procedures Marketing and Advertising The Practical and Legal Realities of Staffing Recruiting, Selecting, and Hiring the Staff Professional Development Coaching Performance Critiquing Operations Managing Risk Final Thoughts Glossary Index









Instructor Resources

7



Sales and Marketing 101 for Real Estate Professionals,

2nd Edition

by Chris Grover

Using conversational language and a plethora of real-life examples, this textbook explains classic marketing principles and sales techniques from the perspective of the real estate industry. In addition, it can also be used to fill a 30-hour salesperson annual education (SAE) requirement in Texas. A complete set of Instructor Resources is available online.

CONTENTS: Real Estate Marketing • The Marketing Concept • Market Research • Data Analysis, Drawing Conclusions, and Motivation • Target Marketing • Product and Pricing Strategy • Pricing Your Services • Place and Promotion Strategy • Ethics and Real Estate Professionalism • Insights Into a Successful Sale—No Trust, No Need • Insights Into a Successful Sale—No Help, No Hurry • Personal Selling • The Interview and Close • Appendix A: Marketing Plan • Glossary • Answer Key • Index

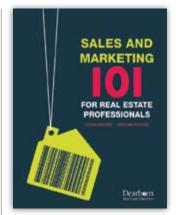
NEW EDITION – COMING SOON

Fundamentals of Real Estate Appraisal, 12th Edition

by William L. Ventolo Jr., and Martha R. Williams, JD

Fundamentals of Real Estate Appraisal is a classic text in the field, first published in 1975 and still updated by the original authors. The latest edition of this best-selling text provides a strong foundation for understanding the modern real estate appraisal market. New discussion includes historical information, Fannie Mae, Freddie Mac, environmental issues and green building, Internet resources, cost data, and interest rates. This edition includes chapter review questions, learning objectives, and a comprehensive set of Instructor Resources to help prepare for class. Additionally, this text covers the basic principles and procedures requirements of the Appraiser Qualifications Board. A course matrix is available for submission.

CONTENTS: The Appraisal Profession • Appraisal Math and Statistics • Real Estate and Its Appraisal • Real Estate Transactions • The Real Estate Marketplace • The Appraisal Process • Building Construction and the Environment • Data Collection • Site Valuation • The Cost Approach—Part I: Reproduction/Replacement Cost • The Cost Approach—Part II: Depreciation • The Sales Comparison Approach • The Income Capitalization Approach • Direct and Yield Capitalization • Reconciliation and the Appraisal Report • Appraising Partial Interests • Appendix A: State Real Estate Appraiser Licensing/ Certification Boards • Appendix B: Websites • Answer Key • Glossary • Index

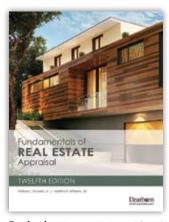


Textbook, 252 pages, 2012 copyright, 81/2 x 11" ISBN 9781427738240 Retail Price \$39.64









Textbook, 585 pages, 2015 copyright, 81/2 x 11" ISBN 9781475427479 Retail Price \$59.69















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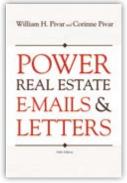


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Learn more from the authors at www.YouTube.com/DearbornRealEstate



Textbook, 367 pages, 2012 copyright, 6 x 9" **ISBN 1427711402 Retail Price \$31.24**



Before Hitting Send

Power Writing Skills for Real Estate Agents by Karen Stefano, Esg. and Penny Nathan

Before Hitting Send is a practical, how-to writing guide targeting the unique needs of real estate agents. It teaches the fundamentals of effective writing through examples and exercises from scenarios agents face daily. In addition to instruction chapters, the book includes writing samples that are also available electronically for download at www.beforehittingsend.com.

CONTENTS: Getting Started: What Do You Want to Say? • What Tone Do You Want to Convey?
• Structuring a Message for Maximum Impact • Use Transition Words to Signal Where Your Message Is Going • Enhance Readability with a Visually Appealing Layout • Be Specific and Precise in Your Writing
• Watch the Order of Your Words • Use Your Verbs Wisely • Get In, Get Out, Move On: Eliminate
Unnecessary Words • Shorter Sentences Are Better • Power Writing for Real Estate • Writing to Persuade
• Delivering Bad News Gracefully • Proper Word Usage and Three Simple Grammar Rules • Proper
Punctuation • Take the Time to Get It Right: 12 Questions to Ask as You Review and Revise • A Message for Brokers: 10 Steps for Improving Your Agents' Writing Skills • Appendix: Sample Emails • Index

Power Real Estate E-mails & Letters, 5th Edition

by William H. Pivar and Corinne Pivar

Correspondence is an essential part of an agent or broker's day-to-day business. This title offers professionals a variety of emails and letters that can be adopted for any circumstance, saving time and resources. As a bonus, they are available electronically for download. An excellent resource for both new and experienced agents, this volume is a superb addition to your bookstore.

CONTENTS: Introduction • Promoting Yourself • Listing Solicitations • Solicitations for Expired and For-Sale-by-Owner Listings • Responses to Owner Inquiries • Residential Buyer Solicitations • Land, Business, and Investment Buyer Solicitation • Servicing the Listing • Buyer E-mails and Letters • Breach of Contract and Other Conflict Communications • Property Management • Broker, Lender, and Attorney Letters • Personnel Letters • Press Releases • Miscellaneous Letters • Index of Letters



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Improve your students' writing skills exponentially when you order both writing titles as a set. *Before Hitting Send* will give your students the writing instruction and tools they need to improve their writing techniques, as well as examples and exercises to help them write more effectively. *Power Real Estate E-mails & Letters* provides ready-to-go templates; all the user needs to do is fill in the blanks. It also covers related legislation that might impact communication with clients and includes template letters for touchy situations real estate professionals encounter in day-to-day situations.

Both titles come with full access to writing samples and templates, making the sometimes uncomfortable task of writing easier for the real estate professional.





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Instructor Resources

9



Up and Running in 30 Days: A Proven Plan for Financial Success in Real Estate, 4th Edition

by Carla Cross, CRB, MA

This popular business start-up guide provides new and seasoned agents with an effective system to plan, prioritize, and increase their productivity in four weeks. Current trends are covered, along with other plans of action, including relationship and marketing techniques, selling skills, calling scripts, and the principles behind a high-producing business.

CONTENTS: Special Message to Managers • Introduction • The Churning, Shifting Real Estate Industry and What It Means to You • The Six Principles of a High-Producing Business • Four Weeks to Becoming a Successful Agent • Week One Start-Up Plan • Week Two Start-Up Plan • Week Three Start-Up Plan • Week Four Start-Up Plan • The Skills of Lead Generation • Must-Haves in Your Sales Arsenal: Qualifying Procedures, Marketing Plans, and Your Personal Promotional Tool • Seven Critical Sales Skills for Success • The Completed *Up and Running* Start-Up Plan • Blank Forms for Your *Up and Running* Plan • Sample Scripts, Letters, and Processes • References • Index

The Language of Real Estate, 7th Edition

by John W. Reilly with Marie S. Spodek, DREI, CNE® Contributing Editor

Much more than a simple dictionary or "cheat sheet," *The Language of Real Estate* provides a comprehensive encyclopedia-like approach to literally thousands of real estate practices, concepts, and terms. This edition expands the classic text that has been a desktop standard in the real estate industry for more than 35 years. From abandonment to zoning, if it occurs in the real estate profession, you'll find it in *The Language of Real Estate*.

FEATURES:

- Over 2,800 real estate terms explained in depth
- Guide to hundreds of real estate organizations ranging from appraisal to land surveys
- Useful Spanish-English translation for real estate terms
- Expansion of hundreds of real estate abbreviations and designations
- · Guide to applicable real estate laws
- Diagrams of home construction and styles

CONTENTS: Subject Classifications of Terms • Terms and Definitions • Appendix A: Organizations

- Appendix B: Designations Appendix C: Abbreviations of Terms Appendix D: List of Laws
- Appendix E: English-Spanish Key Terms Appendix F: Spanish-English Key Terms Appendix G: Construction Diagrams

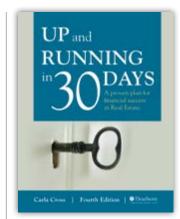
NEW VERSION

The Language of Real Estate MP3, Version 7.0

by John W. Reilly with Marie S. Spodek, GRI, DREI, Contributing Editor

This companion to the best-selling book offers yet another option for students to learn and practice industry terms. The audio product gleans some of the most important information from the book, all in a mobile-device friendly format.

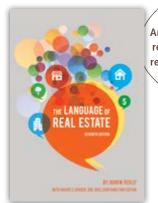
CONTENTS: The Language of Agency and Brokerage • The Language of Property Ownership and Transfer • The Language of Real Estate Law and Contracts • The Language of Deeds and Encumbrances • The Language of Titles, Land-Use Controls, and Legal Descriptions • The Language of Finance and Federal Regulations • The Language of Appraising and Property Management • "False Friends"



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Learn more from the author at www.YouTube.com/DearbornRealEstate



An indispensable reference of key real estate terms

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Mandatory Continuing Education

Dearborn is committed to providing a wide variety of foundational-based continuing education titles that not only meet state requirements to help professionals maintain their licenses, but also cover relevant, hot-topic issues to keep real estate professionals in tune with changes in the industry. The following courses approved for continuing education in Texas represent mandatory and elective topics of interest to today's professionals.

Choose from these titles to create a customized CE offering for your school.

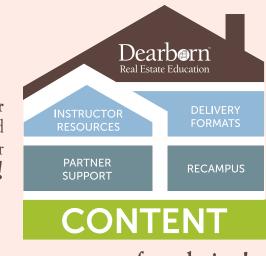
Online Courses

- Texas Real Estate Commission Broker Responsibility MCE, Version 1.0
- Texas Real Estate Commission Ethics MCE, Version 6.0
- Texas Real Estate Commission Legal Update MCE, Version 7.0

Contact our team to learn more about our new hot topic CE titles.

Textbooks

- Commercial and Investment Real Estate: Tools of the Trade
- Foreclosures, Short Sales, REOs, & Auctions: Tools for Success in Today's Market, 2nd Edition
- Fair Housing, 4th Edition
- New Edition—Real Estate and Taxes: What Every Agent Should Know, 6th Edition
- Sustainable Housing and Building Green: What Agents Should Know, 2nd Edition
- Property Management and Managing Risk, 4th Edition
- Mortgage Fraud and Predatory Lending: What Every Agent Should Know, 2nd Edition
- Reverse Mortgages for Seniors, 2nd Edition



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