

# *Educator's Guide*

PENNSYLVANIA 2014

**Dearborn**<sup>™</sup>  
Real Estate Education

## MODERN **REAL ESTATE** PRACTICE in Pennsylvania

Thomas J. Bellairs | James L. Meisel Jr. | James L. Goldsmith Esq.  
Marie S. Spodek, GRI, DRE, Consulting Editor







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SEE WHAT'S INSIDE ▶

# EDUCATOR'S GUIDE

PENNSYLVANIA  
2014

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## Our Mission

Dearborn Real Estate Education is dedicated to producing a wide variety of high-quality educational materials. With over 50 years of experience as the nation's leading publisher of real estate education, we truly understand the tools that your school and your students need to succeed.

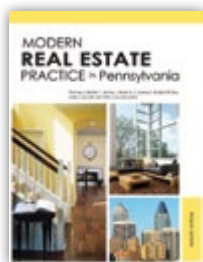
Our support materials are designed to give your instructors all the tools they need to lead their class, help their students pass the state licensing exam on the first attempt, and prepare their students for successful real estate careers.

## 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.

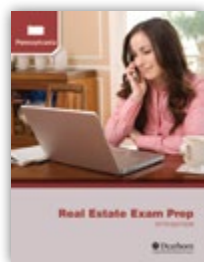
### Our Prelicensing and Exam Prep curricula feature:

- Dozens of learning components that help students fully master key concepts
- Instructor Resources with PowerPoint presentations, quizzes, final exams, and more



Modern Real Estate Practice in Pennsylvania, 12th Edition

+



Pennsylvania Real Estate Exam Prep, 5th Edition

+



Pennsylvania Guide to Passing the PSI Exam QBank, Version 1.0

= Complete Prelicensing and Exam Prep Solutions

## Expand into Distance Education with the New REcampus!

Through REcampus, your school can create a customized, branded site where students can register and take online licensing, exam prep, and continuing education courses. You can also provide an online bookstore to increase your revenue opportunities.

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## What do you get when you put over 50 years of licensing and exam preparation behind one comprehensive test engine? QBanks!

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- Drill and practice with hundreds of multiple-choice questions
- Build custom exams with varying topics and number of questions
- View answer explanations

### Key Points

- Pinpoint problem areas with customized exams
- Create personal notes and bookmarks
- Access the QBank online when and where it is convenient



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as being  
overprepared for  
an exam!

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## Modern Real Estate Practice in Pennsylvania, 12th Edition

by Thomas J. Bellairs, James L. Helsel Jr., and James L. Goldsmith, Esq., with Marie S. Spodek, GRI, DREI, Consulting Editor

The heavily updated, new edition of this text combines solid fundamentals with state information to cover Pennsylvania's 60-hour requirement. The practice exams reflect PSI style, and the Instructor Resources contain an extra final exam.

**CONTENTS:** Real Property and the Law • Land-Use Controls and Property Development • Environmental Issues in Real Estate • Legal Descriptions • Interests in Real Estate • Leasehold Estates • Forms of Real Estate Ownership • Real Estate Taxes and Liens • Transfer of Title • Title Records • Real Estate Contracts • Principles of Real Estate Financing • Pennsylvania Real Estate Licensing Law • The Real Estate Business • Real Estate Brokerage • Agency in Real Estate • Ethical Practices and Fair Housing • Listing Agreements and Buyer Representation Contracts • Sales Contracts • Financing the Real Estate Transaction • Appraising Real Estate • Closing the Real Estate Transaction • Property Management • Appendix A: National Review Examination • Appendix B: Pennsylvania State-Specific Review Examination • Appendix C: Real Estate Licensing and Registration Act • Appendix D: Rules and Regulations of the State Real Estate Commission • Math FAQs • Glossary • Index

## Pennsylvania Real Estate Fundamentals, Version 12.0

by Thomas J. Bellairs, James L. Helsel Jr., and James L. Goldsmith, Esq., with Marie S. Spodek, GRI, DREI, Consulting Editor

This 30-hour interactive course introduces students to the language, principles, legal concepts, and laws that govern real estate ownership and its transfer in Pennsylvania.

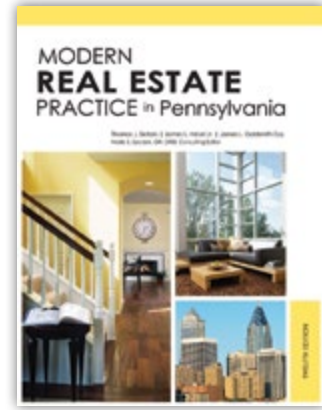
**CONTENTS:** Real Property and the Law • Land-Use Controls and Property Development • Environmental Issues in Real Estate • Legal Descriptions • Interests in Real Estate • Leasehold Estates • Forms of Real Estate Ownership • Real Estate Taxes and Liens • Transfer of Title • Title Records • Real Estate Contracts • Principles of Real Estate Financing • Pennsylvania Real Estate Licensing Law • Appendix: Law References • Final Exam

## Pennsylvania Real Estate Practice, Version 12.0

by Thomas J. Bellairs, James L. Helsel Jr., and James L. Goldsmith, Esq., with Marie S. Spodek, GRI, DREI, Consulting Editor

This 30-hour interactive course introduces students to the various facets of the real estate business and the techniques, procedures, and ethics involved in a real estate transaction.

**CONTENTS:** The Real Estate Business • Real Estate Brokerage • Agency in Real Estate • Ethical Practices and Fair Housing • Listing Agreements and Buyer Representation Contracts • Sales Contracts • Financing the Real Estate Transaction • Appraising Real Estate • Closing the Real Estate Transaction • Property Management • Appendix: Law References • Final Exam



**Textbook**, 703 pages, 2012 copyright, 8½ x 11"  
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### Online Course

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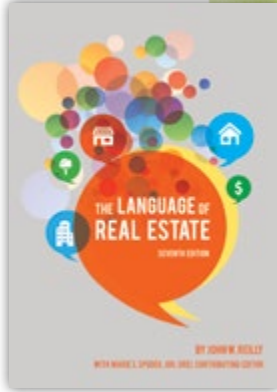
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An indispensable reference of key real estate terms



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**NEW EDITION**

## 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 brand-new 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



**Textbook**, 328 pages, 2012 copyright, 8 1/2 x 11"  
**ISBN 9781427731432** **Retail Price \$35.85**



## 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

## Pennsylvania Real Estate Exam Prep, 5th Edition

This exam prep booklet was written by state real estate experts and professionals and is ideal when used in conjunction with our Pennsylvania prelicensing titles. It features 235 up-to-date and relevant multiple-choice 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.

### NEW EDITION

## Guide to Passing the PSI Real Estate Exam, 7th Edition

by Lawrence Sager

This book offers the latest and most comprehensive information available to help students prepare for the PSI Real Estate Exam. Based on the latest content outline, this text simulates the style, difficulty, and content of the PSI exam and offers more questions and answers than any other PSI exam prep book. Includes three practice salesperson exams, two practice broker exams, matching exercises in each chapter, and a self-scoring tool to chart progress.

### FEATURES:

- Based on the latest PSI content outline
- Features essential study tips and test-taking guidance
- Includes typical PSI-style questions
- Self-score feature included in each chapter to chart learning progress
- Appendix of mathematical formulas for easy reference
- Over 800 questions and rationales
- Three practice salesperson exams and two broker exams
- Matching exercises for every chapter, covering key terms and concepts

Help students pass the PSI exam with this best-selling guide

**CONTENTS:** Use of the Manual • Examination and Study Strategies • Property Ownership • Land-Use Control and Regulations • Valuation and Market Analysis • Financing • Laws of Agency • Mandated Disclosures • Contracts • Transfer of Title • Practice of Real Estate • Real Estate Calculations • Specialty Areas • Brokerage Management • Salesperson Examinations • Broker Examinations • Appendices: Mathematical Formulas at a Glance; Mathematics Practice and Review; Website Directory • Glossary

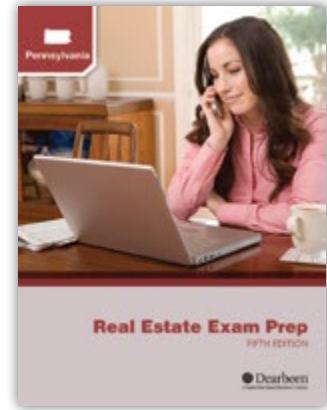
### NEW

## Pennsylvania Guide to Passing the PSI Exam QBank, Version 1.0

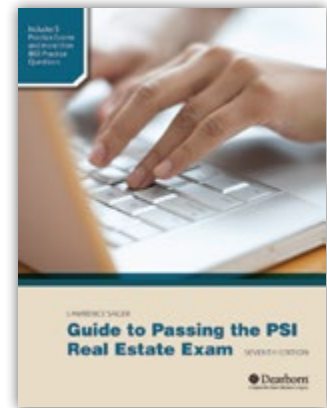
What do your students get when you put over 70 years of licensing and exam preparation experience behind one comprehensive test engine? They get the power to pass the Pennsylvania PSI exam! They'll be as prepared as possible when testing themselves with hundreds of questions on the industry's most advanced 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, one can create exactly the test needed to improve their score.

### FEATURES:

- Contains hundreds of National and Pennsylvania-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



**Textbook**, 62 pages, 2012 copyright, 8½ x 11"  
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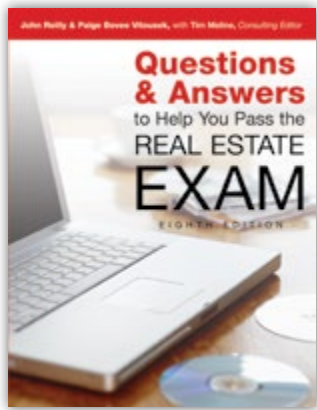
**Textbook**, 284 pages, 2014 copyright, 8½ x 11"  
ISBN 1427715149 Retail Price \$35.57



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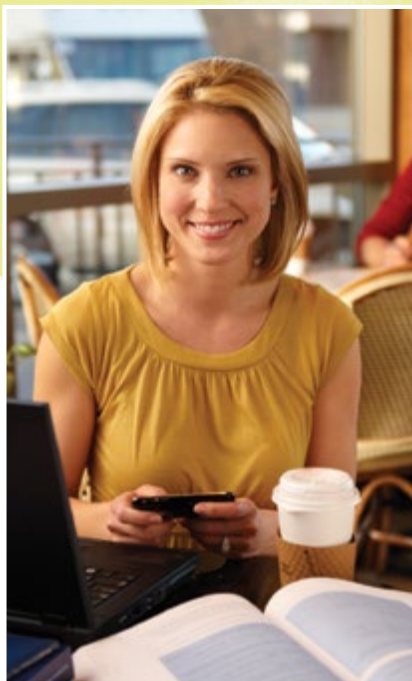


## Questions & Answers to Help You Pass the Real Estate Exam, 8th Edition

by John W. Reilly and Paige Bovee Vitousek, with Tim Meline, Consulting Editor

This exam guide helps both salesperson and broker candidates prepare for any national licensing exam (Promissor/Pearson VUE, AMP, PSI) and state-designed exams. Study strategies, test-taking tips, and more than 1,800 questions position students to pass the exam on the first try.

Contents: Interests in Real Property • Forms of Ownership • Condominiums and Cooperatives • Encumbrances: Easements, Restrictions, and Liens • Governmental Limitations: Zoning and Eminent Domain • Land Description • Appraisal • Taxes and Assessments • Sources of Financing • Mortgages and Foreclosures • Acquisition of Title: Deeds • Settlement Procedures: Escrow, Evidence of Title, and Recording • Real Estate Settlement Exercises • Agency and Business Ethics • Listings • Sales Contracts and Options • Federal Fair Housing • Property Management • Plus More



“Dearborn’s online prelicensing and continuing education courses cover a broad range of real estate related subjects. They are high quality and offer students the real estate knowledge that they are seeking, especially if they are unable to fit the “traditional” classroom courses into their schedules. The online course registration process, tech support, and course progress are user-friendly no matter how much previous experience a student has had with online courses.”

Barbara Kornis,  
*Temple University Real Estate Institute*



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Instructor Resources

# Continuing to Serve Students’ Education Needs at Every Stage of Their Careers

Our up-to-date, state-specific continuing education courses are specifically designed to guide agents through topics of special concern in your state during their renewal period, such as license law, updates, federal requirements, finance, and tax law. Most courses are available online and written to your state’s e-learning requirements.

## NEW VERSION

### Pennsylvania: 14-Hour Mandatory First Renewal Course, Version 2.0

by Marie S. Spodek, GRI, DREI, Contributing Author

This course fulfills the 14-hour continuing education requirement for first-time licensees with 7 hours of general education and 7 hours of residential-specific content. Using case studies and other practical learning tools, it provides a useful refresher on many of the most important topics in a prelicensing course, and it introduces topics every new licensee in Pennsylvania needs to know.

**CONTENTS: General Section:** Duties of Licensees • Closing Costs • Contracts • Title Reports • Zoning • Agency and Representation Agreements • Environmental Concerns in the Real Estate Transaction **Residential Section:** Uniform Construction Code and Zoning • Environmental Issues in Residential Real Estate • Manufactured Housing • Subdivisions and Land Development • Protection of Critical Elements • Financing the Real Estate Transaction • Fair Housing and the Americans with Disabilities Act • Agreement for the Purchase of Real Estate • Case Studies and Disciplinary Actions

### Online Course

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- **NEW!** Scams, Scoundrels and Real Estate Stings, v1.0
- **NEW!** Selling HUD Homes: Increase Your Client’s Options, v1.0
- Buyer Representation in Real Estate, v5.0
- Environmental Issues in Your Real Estate Practice, v5.0
- Fair Housing, v4.0
- Foreclosures, Short Sales, REOs and Auctions, v2.0
- Introduction to Commercial Real Estate Sales, v4.0
- Introduction to Reverse Mortgages for Seniors, v2.1
- Investment Property Practice and Management, v4.0
- Know the Code: Real Estate Ethics, v1.0
- Mortgage Fraud and Predatory Lending: What Every Agent Should Know, v2.1
- Property Management and Managing Risk, v4.0
- Real Estate and Taxes: What Every Agent Should Know, v5.0
- Real Estate Finance and Tax Issues, v4.0
- Real Estate Finance Today, v7.0
- Red Flags Property Inspection Guide, v4.5
- Reverse Mortgages for Seniors, v2.1
- Risk Management, v4.0
- Sustainable Housing and Building Green: What Agents Should Know, v2.0
- The Truth About Mold, v3.0
- Understanding 1031 Tax-Free Exchanges, v2.5
- Understanding Credit and Improving Credit Scores: What You Need to Know, v2.0
- Understanding Today’s Investors, v1.0

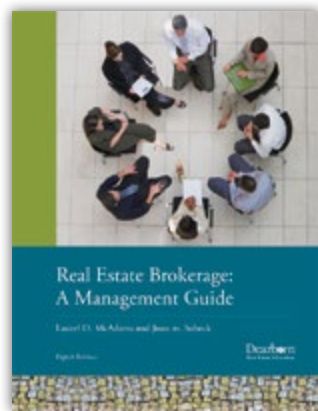




# Guide Your Students to New Careers as Brokers

As real estate professionals look to become brokers, they need to learn to become more effective managers, leaders, and communicators. Planning and organizing an office, hiring and directing a staff, monitoring operations and risk management...these are all skills a broker needs to master.

Adopting our broker products will give your students an edge in the marketplace and help advance their careers. Available in both print and electronic formats, our broker titles cover national and state-specific content, and provide students with the tools they need to establish and manage a successful real estate brokerage.



The most comprehensive real estate brokerage title available

NEW EDITION

## 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 new 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.

**Textbook**, 485 pages, 2013 copyright, 8½ x 11"  
ISBN 9781427743749 Retail Price \$52.57

**Textbook + Workbook**  
ISBN 9781427743978 Retail Price \$71.45

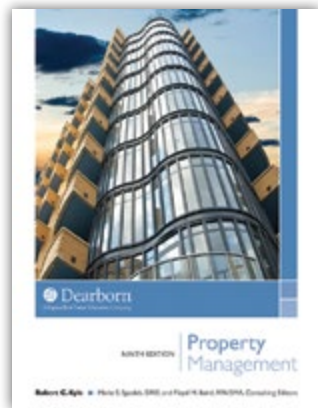


**CONTENTS:** Introduction • The Challenge of Change • Leadership • Management Skills • Communications and Decision Making • Analyzing the Business Environment • Analyzing the Market • Developing a Plan • Structuring the Organization • Structuring Business Systems • Structuring the Finances • Business 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

NEW EDITION

## Property Management, 9th Edition

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



**Textbook**, 530 pages, 2013 copyright, 8½ x 11"  
ISBN 9781427747907 Retail Price \$52.08



This new 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.

**UPDATES TO NEW VERSION:**

- Revised learning objectives to reflect major topics
- Reorganized material for clarity
- Updated text to reflect current laws, legal cases, and case studies
- Updated forms and examples
- Updated information about the effect of low interest rates and the housing crash on rentals
- Added information regarding social media as an advertising method

**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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# Help Your Students Excel in Their Careers

Count on Dearborn to assist your students every step of their professional career with the hottest publications from some of the most respected real estate experts in the industry. Our extensive inventory of textbooks includes today's most relevant topics, such as commercial real estate, business writing skills, "green" information, and more. Offering these titles in your school's bookstore provides real estate professionals with the resources they need to scale the ladder to success while generating additional revenue for your school.

## Before Hitting Send: Power Writing Skills for Real Estate Agents

by Karen Stefano, Esq. 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](http://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 Your 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

## The Green Guide for Real Estate Professionals

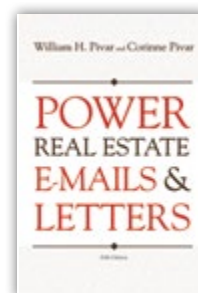
by Frank Cook

"Green" information about homes and housing is scattered across the Web and incorporated in government white papers from the Environmental Protection Agency to the Department of Energy. "Green" homes are not only selling well in today's market, but they are selling at premium prices. This book brings together key data in one place, combined with interviews from professionals in the field. A glossary of "green" terminology is also included.

**CONTENTS:** Green Isn't Going Away • A Little Science, a Little Math, and the Big Picture (the Small Picture, Too) • Forty Shades of Green • Who Sets the Green Rules? • What Building Certifications Mean, and Don't Mean • Turning Green with Education • Now That You're Green, People Need to Know It • Talking with Green Homebuyers • Talking to Homesellers • If I Go Green, Can I Get My Money Back? • Does Money Grow on Green Trees? • Why Does My Utility Want Me to Use Less Power? • Will Your Green Listings Appraise? • Green Homes Mean Green Home Inspections • What Is an Energy Audit, and Is It Your Friend? • Can a Mansion Be Green? • Sick House Syndrome: The Environment Within • Getting Your Office Green • Community Events, Outreach, and You • Green Investing for Fun and Profit • The Pros and Cons of Green • A Green Future Full of Challenges and Optimism • Resources • Glossary • Index



**Textbook**, 258 pages, 2012 copyright, 7¼ x 9"  
ISBN 1427711186 Retail Price \$28.30

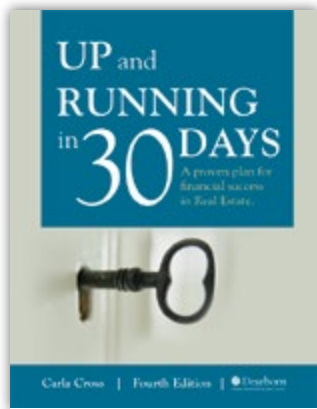


**Textbook**, 367 pages, 2012 copyright, 6 x 9"  
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**Textbook**, 151 pages, 2012 copyright, 6 x 9"  
ISBN 1427711399 Retail Price \$26.20



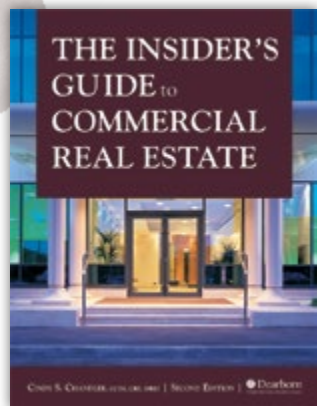


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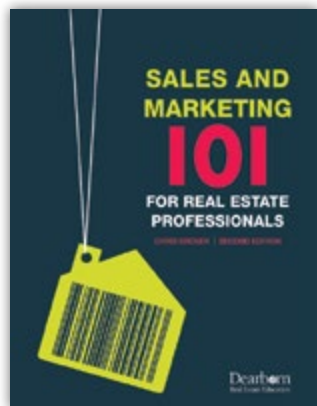


Learn more from the author at  
[www.YouTube.com/DearbornRealEstate](http://www.YouTube.com/DearbornRealEstate)

Beyond the  
 basics of  
 commercial  
 real estate



**Textbook**, 193 pages, 2013 copyright, 8½ x 11"  
**ISBN 9781427744326** **Retail Price \$26.72**



**Textbook**, 252 pages, 2012 copyright, 8½ x 11"  
**ISBN 9781427738240** **Retail Price \$39.64**



## 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

### NEW EDITION

## The Insider's Guide to Commercial Real Estate,

2nd Edition

by *Cindy S. Chandler, CCIM, CRE, DREI*

This commercial real estate text begins with the basics, such as property types and commercial real estate culture, moves into an in-depth discussion of math, finance, and contracts that every professional needs to master, and ends by exploring several entry-level career options. Readers will finish with a specific plan to begin their commercial real estate careers, apply all its terms, contracts, and processes, and do so with a knowledge of various career paths.

**CONTENTS:** Getting Started • Types of Properties • Investors and Other Types of Buyers • Land • Commercial Contracts • Math and Valuation • Finance • Brokerage Fundamentals • Leasing • Development • Property Management • Appendix A: Due Diligence Checklist • Glossary • Answer Key • Index

## 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