

HRODC Postgraduate Training Institute

A Postgraduate-Only Institution

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**Mortgage Strategy in Real Estate Management:
Mortgage Repayment Decision
Course or Seminar**

Leading To:

**DIPLOMA – POSTGRADUATE IN
Mortgage Strategy in Real
Estate Management:**

Accumulating to

POSTGRADUATE DIPLOMA

Progressing To A Masters Degree –

MBA – MSc - MA

Course Coordinator:

Prof. Dr. R. B. Crawford – Director of HRODC Ltd. and Director of HRODC Postgraduate Training Institute, A Postgraduate-Only Institution. He has the following Qualifications and Affiliations:

- Doctor of Philosophy {(PhD) (University of London)};
- MEd. Management (University of Bath);
- Advanced Dip. Science Teacher Ed. (University of Bristol);
- Postgraduate Certificate in Information Systems (University of West London, formerly Thames Valley University);
- Diploma in Doctoral Research Supervision, (University of Wolverhampton);
- Teaching Certificate;
- Fellow of the Institute of Management Specialists;
- Human Resources Specialist, of the Institute of Management Specialists;
- Member of Academy of Management (MAoM), within the following Management Disciplines:
 - Human Resources;
 - Organization and Management Theory;
 - Organization Development and Change;
 - Research Methods;
 - Conflict Management;
 - Organizational Behavior;
 - Management Consulting;
 - Gender & Diversity in Organizations; and
 - Critical Management Studies.
- Member of the Asian Academy of Management (MAAM);
- Member of the International Society of Gesture Studies (MISGS);
- Member of the Standing Council for Organisational Symbolism (MSCOS);
- Life Member of Malaysian Institute of Human Resource Management (LMIHRM);
- Member of ResearchGate Community;
- Member of Convocation, University of London;
- Professor HRODC Postgraduate Training Institute.

Prof. Crawford was an Academic at:

- University of London (UK);

- London South Bank University (UK);
- University of Greenwich (UK); and
- University of Wolverhampton (UK).

For Whom This Course is Designed This Course is Designed For:

- Real Estate Agents;
- Real Estate Managers;
- Venture Capitalists;
- Property Investors;
- Real Estate Developers;
- Mortgage Lenders;
- Fund Holders;
- Bankers;
- Property Valuers;
- Mortgage Advisors;
- All others concerned with Mortgage and Real Estate.

Duration: 5 Days

Cost: £5,000.00 Per Delegate

Please Note:

- V.A.T. (Government Tax) does not apply to Corporate Sponsored Individuals, taking Programmes or Courses in any location - within or outside the UK.
- It applies only to Individuals and Corporations based in the UK and to Non-UK Individual Residents taking courses in the UK.

Cost includes:

- Free Continuous snacks throughout the Event Days;
- Free Hot Lunch on Event Days;
- Free City Tour;
- Free Stationery;
- Free On-site Internet Access;
- Diploma – Postgraduate – in **Mortgage Strategy in Real Estate Management**; or
- Certificate of Attendance and Participation – if unsuccessful on resit.

HRODC Postgraduate Training Institute's Complimentary Products include:

1. HRODC Postgraduate Training Institute's **Leather Conference Folder**;
2. HRODC Postgraduate Training Institute's **Leather Conference Ring Binder/ Writing Pad**;
3. HRODC Postgraduate Training Institute's **Key Ring/ Chain**;
4. HRODC Postgraduate Training Institute's **Leather Conference (Computer – Phone) Bag** – Black or Brown;
5. HRODC Postgraduate Training Institute's **8GB USB Flash Memory Drive**, with Course Material;
6. HRODC Postgraduate Training Institute's **Metal Pen**;
7. HRODC Postgraduate Training Institute's **Polo Shirt**.

****Please see product images, as a separate file - Complimentary Products For Students and Delegates, from HRODC Postgraduate Training Institute.****

Daily Schedule: 9:30 to 4:30 pm.

Location: **Central London and International Locations**

Mortgage Strategy in Real Estate Management: Mortgage Repayment Decision Leading to Diploma-Postgraduate in Mortgage Strategy in Real Estate Management

Course Contents, Concepts and Issues

- Basic Concepts and Legal Regulation;
- Factors Defining the Characteristics of Mortgage;
- Mortgage Lenders;
- Mortgage Quotes;
- Standard or Conforming Mortgages;
- Fixed Mortgage;
- Subprime Mortgages;
- Subprime Mortgage Crisis;
- FreddieMac and Fannie Mae Example;

- Reverse Mortgage;
- Self-certified Mortgage;
- Second Mortgage;
- Graduated Payment Mortgage Loan;
- Balloon Payment Mortgage;
- Wraparound Mortgage;
- Biweekly Mortgage;
- Shared Appreciation Mortgage;
- Flexible Mortgage;
- Offset Mortgage;
- Endowment Mortgage;
- Commercial Mortgage;
- Participation Mortgage;
- Subprime Mortgage Loan;
- Buy To Let Mortgage;
- Right To Buy Mortgage;
- Let and Buy Mortgage;
- Adverse Credit Mortgage;
- Non-status Mortgage;
- Deferred Interest Mortgage;
- Foreign Currency Mortgage;
- Mortgage Refinanced;
- Basic Types of Amortised Loan;
- Mortgage Repayment Structures:
 - Capital and Interest;
 - Interest Only Mortgages;
 - No Capital or Interest;
 - Interest and Partial Capital.
- Types of Interest Rate:
 - Variable Rate;
 - Standard Variable Rate;
 - Tracker Rate;
 - Fixed Rate;
 - Discount Rate;
 - Capped Rate.

- Mortgage Against Life Policies: Traditional Endowment;
- Mortgage against Annuity;
- Calculating Repayments;
- Mortgage Underwriting;
- Mortgage Insurance;
- Mortgage Instruments;
- Mortgage Comparison.

Synopsis of Diploma – Postgraduate, Postgraduate Diploma and Postgraduate Degree Regulation

Postgraduate Diploma and Diploma – Postgraduate: Their Distinction and Assessment Requirement

Delegates studying courses of 5-9 days' duration, equivalent to 30-54 Credit Hours (direct lecturer contact), will, on successful assessment, lead to the Diploma – Postgraduate. This represents a single credit at Postgraduate Level. While 6-day and 7-day courses also lead to a Diploma – Postgraduate, they accumulate 36 and 42 Credit Hours, respectively. Delegates and students who fail to gain the required level of pass, at Postgraduate Level will receive a Certificate of Attendance and Participation. The Certificate of Attendance and Participation will not count, for cumulative purpose, towards the Postgraduate Diploma.

Courses carry varying credit values; some being double credit, triple credit, quad credit and 5-credit, etc. These, therefore, accumulate to a Postgraduate Diploma. As is explained, later, in this document, a Postgraduate Diploma is awarded to students and delegates who have achieved the minimum of 360 Credit Hours, within the required level of attainment.

Credit Value and Credit Hours examples of Diploma – Postgraduate Courses are as follows:

Credit Value	Credit Hours
Single-Credit	30-36
Double-Credit	60-72
Triple-Credit	90-108
Quad-Credit	120-144
10-Credit (X36 Credit-Hours) to 12-Credit (X30 Credit-Hours)	360

Other Credit Values are calculated proportionately.

Because of the intensive nature of our courses and programmes, assessment will largely be in-course, adopting differing formats. These assessment formats include, but not limited to, in-class tests, assignments, end of course examinations. Based on these assessments,

successful candidates will receive the Diploma – Postgraduate, or Postgraduate Diploma, as appropriate.

In the case of Diploma – Postgraduate, a minimum of 70% overall pass is expected. In order to receive the Award of Postgraduate Diploma, candidate must have accumulated at least the required minimum 'credit-hours', with a pass (of 70% and above) in at least 70% of the courses taken.

Delegates and students who fail to achieve the requirement for Postgraduate Diploma, or Diploma - Postgraduate - will be given support for 2 re-submissions for each course. Those delegates who fail to achieve the assessment requirement for the Postgraduate Diploma or Diploma - Postgraduate - on 2 resubmissions, or those who elect not to receive them, will be awarded the Certificate of Attendance and Participation.

Diploma – Postgraduate, Postgraduate Diploma and Postgraduate Degree Application Requirements

Applicants for Diploma – Postgraduate, Postgraduate Diploma and Postgraduate Degrees are required to submit the following documents:

- Completed Postgraduate Application Form, including a passport sized picture affixed to the form;
- A copy of Issue and Photo (bio data) page of the applicant's current valid passport or copy of his or her Photo-embedded National Identity Card;
- Copies of credentials mentioned in the application form.

Admission and Enrolment Procedure

- On receipt of all the above documents we will make an assessment of the applicants' suitability for the Programme for which they have applied;
- If they are accepted on their Programme of choice, they will be notified accordingly and sent Admission Letters and Invoices;
- One week after the receipt of an applicant's payment or official payment notification, the relevant Programme Tutor will contact him or her, by e-mail or telephone, welcoming him or her to HRODC Postgraduate Training Institute;

- Non-European Students will be sent immigration documentation, incorporating a Visa Support Letter. This letter will bear the applicant's photograph and passport details;
- Applicants will be notified of the dates, location and venue of enrolment and orientation;
- Non-UK students will be sent general information about 'student life' in the UK and Accommodation details.

Modes of Study for Postgraduate Diploma Courses

There are three delivery formats for Postgraduate Diploma Courses, as follows:

1. Intensive Full-time Mode (3 months);
2. Full-time Mode (6 month);
3. Video-Enhanced On-Line Mode.

Whichever study mode is selected, the aggregate of 360 Credit Hours must be achieved.

Cumulative Postgraduate Diploma Courses

All short courses can accumulate to the required number of hours, for the Postgraduate Diploma, over a six-year period from the first registration and applies to both general and specialist groupings. In this regard, it is important to note that short courses vary in length, the minimum being 5 days (Diploma – Postgraduate) – equivalent to 30 Credit Hours, representing one credit. Twelve 5-day short courses, representing twelve credits or the equivalent of 360 Credit Hours are, therefore, required for the Award of Postgraduate Diploma.

A six-day course (Diploma – Postgraduate) is, therefore, equivalent to 36 hours Credit Hours, representing one credit. Therefore, ten short courses, of this duration, equates to the required 360 Credit Hours, qualifying for the Award of Postgraduate Diploma. While double-credit courses last between ten and fourteen days, triple-credit courses range from fifteen to nineteen days. Similarly, quad-credit courses are from sixteen to nineteen days. On this basis, the definitive calculation on the Award requirement is based on the number of hours studied (aggregate credit-value), rather than merely the number of credits achieved. This approach is particularly useful when a student or delegate studies a mixture of courses of different credit-values.

For those delegates choosing the accumulative route, it is advisable that at least two credits be attempted per year. This will ensure that the required number of credit hours for the Postgraduate diploma is achieved within the six-year time frame.

Service Contract, incorporating Terms and Conditions

Click, or copy and paste the URL, below, into your Web Browser, to view our Service Contract, incorporating Terms and Conditions.

https://www.hrodc.com/Service_Contract_Terms_and_Conditions_Service_Details_Delivery_Point_Period_Cancellations_Extinuating_Circumstances_Payment_Protocol_Location.htm

The submission of our application form or otherwise registration by of the submission of a course booking form or e-mail booking request is an attestation of the candidate's subscription to our Policy Terms and Conditions, which are legally binding.

Prof. Dr. R. B. Crawford - Director HRODC Postgraduate Training Institute