

加州地产经济考前突击小笔记

1. BOOT = EXCHANGE
2. A Quiet title action = an action by a court to remove a cloud or claim that has been placed on title to property
3. Open-End Clause is a provision in mortgage contract that declares the mortgaged real estate may be used as security to borrow additional money
4. estate = a possessory right to ownership interest in real estate
5. Antitrust violations = price fixing, restraints, price discrimination, monopolization= Sherman Antitrust Act
6. Commercial Acre = Buildable Acre = the buildable portion of an acre after deductions for streets, curbs and sidewalks.
7. A variance = **a request** to deviate from current zoning requirements. (注意它和grandfather clause不一样)
8. 14 days to rescind the purchase
9. et us = wife
10. tax shelter = income tax
11. An acre = 43560 square feet (常考题)
12. intestacy = die without will
13. Due-on-sale clause = alienation clause = resale clause = the balance must be paid in full if the property is sold.
 - Voluntary alienation = a sale or gift= transfer of real property through one's intentional actions
14. Remainder = future interest conveyed to the remainderman in the deed
15. GPAM (Graduated Payment Adjustable Mortgage) = allows for the deferment of certain principal payments
16. warehousing = packaging loans for sale on the secondary market
17. Foreclosure = 银行拍卖, 法拍
18. Trust deed 银行抵押
19. Installment = 分期付款
20. Liquidate a financial obligation清算财务
21. Alienation = due-on-sale clause 在支付完所有贷款前把房子转让给儿子了, 直接触发该技能
22. impounds=reserves储备金
23. Conversion
24. Escrow?
25. Capitalization rate = $\text{mkt val} / \text{its net income}$
26. 政府留置权高于私人留置权
27. Condition vs covenant
28. Attorney-in-fact受委托人= a legally competent person who has been given the power of attorney by another competent person
29. 禁止邻居烧垃圾, 禁令=an injunction
30. Police power = zoning, rent control laws, eminent domain.
31. 房产局不能提出民事诉讼, 如违法歧视, 可刑事诉讼, 吊销执照
32. capitalization=building residual technique
33. +-是在comparable上面做的(相比较的房产有游泳池, 你的没有, 所以要减掉游泳池的价格)
34. Contract of sale = 买家可住, 但产权在卖家那里=a security device
35. (几乎必考) Regulation Z = truth in lending 保护个体的贷款, 不保商业贷款。apr,保护消费者的表白文件。disclose the true costs of obtaining credit
36. Mechanic's lien = verified and recorded

37. Equity净值
38. Assume继承(从上任房主那里继承的贷款等)
39. FHA只是担保, 不做交易, 也不做贷款
40. Collateralize抵押
41. Promissory note = evidence of debt=债务证据=期票, 没抵押或有抵押
42. 5年不交税, 房子会被拍卖, 有多少天筹款的时间?
43. Escrow信托结束后, 60天把overcharge fee还给buyer
44. Open-end ==某个贷款没有期限= borrow additional money
45. 举凡罚款, 最高1万刀。
46. Bill of sale =私人财产转移=Title to personal property
47. A blanket mortgage = builder整块买地, 一个抵押去抵押多个。
48. Mello-Roos Community =特殊税, 卖公债筹建设施-special assessment.卖家要表白这件事
49. CC&R==condo
50. 农夫收的稻草是chattel=personal property
51. Joint Tenancy特点survivorship(必考)
52. 农业土地51年
53. Title transfer最不想得到什么(有一个选项是lien,一个是quitclaim deed)
54. Zoning code是谁负责
55. Buyer和seller在escrow close之前纠纷不应该找谁处理
56. Due-on-sale
57. FHLMC - Conventional loan
58. FTC control- regulation Z
59. Interim loan和take out loan
60. 开funds的目的是什么
61. Buyer和agent contract是怎么建立起来的
62. Novation
63. 什么时候签和给listing agreement? 什么时候告知commission?
64. Disclosure 目视检查是谁的责任
65. 冻结令writ of attachment=judgement 判决, 有效期10年
66. Escheat=deceased has no heirs or will归state
67. Equitable title= 净值title= 公平合理的title
68. 对账consideration不平衡怎么办?
69. 1960年前的房子和地震
70. Market val = DUST= 4个核心元素= scarcity, transferability, utility, demand
71. Cost approach
72. Capitalization 计算要素
73. Turnkey project打开钥匙就能入住
74. acre= 43560 sq ft
75. RESPA
76. General lien=government
77. Blockbusting
78. 200刀trust fund, 3天内depositjinzhanghu
79. 当seller接offer时, 什么时候offer生效
80. Deposit receipt是从什么时候开始算要保存多少年的?
81. Police power= zoning, city building codes, health standards, private property utilization
82. Discount point = 贷款金额*1%
83. Purpose of secondary market = provide liquidity funds for the primary mkt
84. Like kind = swapping one investment property for another investment property
85. 1 mile = 5280feet