

Contracts:

- Requirements to have a valid deed.
- What makes a contract valid, void, and voidable.
- The differences between implied and expressed contracts.
- Types of deeds/warranties and the differences between them.
- Know the purpose of a deed.
- Types and definitions of liens.
- Know what is required on an offer for it to become a contract.
- Know what the habendum clause is in a deed.

Math/Financial:

- How to calculate square footage.
- Tax assessment in Georgia is based on 40% of market value.
- How taxes are pro-rated. Who receives a credit / debit at the time of closing.
- How interest on a loan is calculated.
- One discount point equals one percent of the loan amount.
- Square feet in an acre.
- How to calculate the property value.
- Know how to calculate commissions.

Agency:

- Know the definition of Subagency.
- Different types of agency:
 - Universal
 - General
 - Special
- Know the different types of listings.

Laws:

- Know the following laws:
 - Fair Housing Act
 - Real Estate Settlement Procedures Act (RESPA)
 - Equal Credit Opportunity Act
 - Civil Rights Act
 - Truth-in-Lending Act
- The purpose of the Sherman Anti Trust Laws.
- What the differences are between the Civil Rights Act of 1866 and 1968.
- How the Fair Housing laws affect advertising.
- The provisions of BRRETA.
- The Statute of Frauds and how it affects real estate.
- Who is exempt from disclosure in the truth in lending laws.
- Who is primarily affected by the Americans with Disabilities Act.
- Be familiar with zoning terminology.
- Know what the National Do-Not-Call Registry provides.

Loans:

- When the first payment of a loan is due based on the closing date.
- Amortized loans and how they work.
- Blanket mortgages: who obtains them, how they work.
- The different types of loans that are offered by lenders:
 - Conventional
 - Term
 - Straight
 - Balloon payments
- Primary and Secondary markets: where borrowers obtain FHA or VA loans.
- Know the clauses in a promissory note.
- Know what the loan-to-value ratio is.
- Know what the purpose of a mortgage is.
- Know what equitable right of redemption is.
- Know what an Adjustable-rate mortgage is.
- Know what hypothecation is.
- Know what loan origination fee is.
- Know what document a lender must record when a mortgage is paid off.
- Know what a Reverse-annuity mortgage is.

Ownership:

- The differences in vesting of ownership:
 - Joint tenancy
 - Severalty
 - Tenancy in common
 - Community property
- Types of ownership which are valid in Georgia.
- Know the different types of tenancy and their definitions.
- Distinguish the differences in ownership rights for condominiums, PUD's, and cooperatives.
- Interest in ownership rights:
 - Freehold Estates
 - Non-Freehold Estates
 - Reversion
 - Remainder
- Know the different types of leases.
- Know what a trust is.
- Know what a homestead is.

Appraisal:

- Differences in depreciation:
 - Physical deterioration
 - Functional Obsolescence
 - Economic Obsolescence
- Steps in the appraisal process.
- How adjustments are made in the comparative market analysis.
- Gross Rent Multiplier is calculated by dividing the sales price by the gross monthly rent.

- Know that an appraiser is responsible for estimating value.
- Know the differences between a CMA and an Appraisal.

Georgia License Law

- Be familiar with the license laws in regards to agents and brokers.
- Tenancy laws in GA
- Titles and deeds in GA
- Know the responsibilities of a property manager

General:

- Test to determine whether an item is a fixture or personal property.
- Know the difference between real property and personal property.
- Land measurement / description:
 - Township
 - Metes and Bounds
 - Government Survey System
- Where deeds are recorded.
- Know what the term improvements refers to in real estate.
- Know the physical characteristics of land.
- Be familiar with what radon and lead are.
- Know what ad valorem taxes are.
- Know what a lis pendens is.
- Know what an abstract of title is.
- Know what subrogation is.