The following pages contain the lessons offered at Faith Point Institute.

Credit Restoration: This course will teach you how to dispute negative credit that is reporting on a credit report. Along with establishing and rebuilding credit, both personal and business credit. When you have completed this course, you should have learned the principles of what credit is, how to establish credit, how to report credit, how to improve credit scores, and how to repair negative reporting credit to all three credit bureaus. This career will have you working alongside real estate agents, mortgage brokers, business professionals, vehicle dealerships, escrow agents, etc.

Mortgage Lending: This course will teach you how to structure commercial and residential loans to present to investors all over the world. You will learn how to market your services to business professionals, how to collect the required documents from your client(s), such as, tax records, profit and less sheets, bank statements, appraisals, title record, and other required documents an investor may require. This career will have you working alongside business developers, multi-home builders, commercial builders ranging from high rises, strip malls, etc.

Business Consultant: This course will teach you the basics of owning a business, as well as purchasing and selling businesses in today's market. On the completion of this course, you will learn how to file for a business license, create a business plan, purchase companies, sell companies, investing, marketing, growing your client's ideas, etc.

Real Estate Developer/Agent: This course will teach you how to buy and flip real estate from single family residents to commercial buildings. You will learn how to budget, deal with contracts, network with others, how to raise capital, where to acquire properties, and much more.

Estate Planning: This course will show you how estate planners help individuals organize and manage their assets for the future, including planning for the transfer of assets at death. Their duties include analyzing the client's financial situation, understanding their personal goals and wishes, and advising on suitable strategies and financial products to achieve their estate objectives. Estate planners prepare legal documents such as wills, trusts, and powers of attorney, and work with other professionals like attorneys and accountants to execute estate plans. They ensure all planning complies with laws and regulations, review and update estate plans as necessary, and keep clients informed about changes in tax and estate laws that may impact their plans.

Document Preparer: This course will show you the process of creating, organizing, and formatting legal or business documents to ensure they are accurate, complete, and ready for submission or official use. This can include contracts, agreements, applications, forms, and other paperwork required for legal, financial, or administrative purposes. You will be required to help clients handle and file paperwork efficiently.

Credit Restoration Lessons Required Courses:

- General Studies in Mesoamerican History
- General Studies in Religion
- General Studies in Banking History
- General Studies in Psychology
- General Studies in Money, Banking and Banking Services Available for a Small Business
- General Studies in Financial Management for a Small Business
- General Studies in Credit Reporting for a Small Business
- General Studies in Small Business and Entrepreneurship
- General Studies in Organizational Types and Considerations for a Small Business
- General Studies in Management and Leadership for a Small Business
- General Studies in Risk Management and Insurance for a Small Business
- General Studies in Time Management for a Small Business
- General Studies in Recordkeeping for a Small Business
- General Studies in Tax Planning and Reporting for a Small Business
- General Studies in Marketing for a Small Business
- General Studies in Contracts for a Small Business
- General Studies in Mentoring
- Credit Restoration Course

Mortgage Originator Lessons / Real Estate Development

Prerequisite: Credit Restoration Course
Required Courses:

- General Studies in Redemption
- Fundamentals of the Legal Environment of Business
- Law and Commerce (Lessons 1-4) General
- Studies in Contracts
- Business Entities, Securities, Regulation, and Corporate Governance (Lessons 1-4)
- Regulatory Environment of Business (Lessons 1-9)
- Real Property 1 (Lessons 1-8)
- Real Property 2 (Lessons 1-14)
- Real Property 3 (Lessons 1-10)
- Real Property 4 (Lessons 1-9)
- Real Property 5 (Lessons 1-13)
- Trusts (Lessons 1-10)
- Mortgage Originator (Lessons 1-11)
- Real Estate Course (Lessons 1-21)

Entrepreneur Lessons

Prerequisite: Credit Restoration Course and Mortgage Originator Lessons/Real Estate Course

Required Classes:

- Estates (Lessons 1-9)
- Trusts (Lessons 1-10)
- Regulation in the Workplace
- Management: Definition and Overview (Lessons 1-5)
- Development the New Venture Business Plan (Lessons 1-6)
- Small Business Marketing (Lessons 1-4)
- Managing Small Business Operations (Lessons 1-5)
- Financial Management in the Entrepreneurial Firm (Lessons 1-4)
- Management: History and Concepts (Lessons 1-4)
- An Overview of the Functions of Management (Lessons 1-5)
- Organizational Structures: Concepts and Formats (Lessons 1-7)
- Managing Organizational Change (Lessons 1-8)

Document Preparer

Prerequisite: Credit Restoration, Real Estate and Mortgage Lending Course, and Entrepreneur Course.

- Legal System and Analyzing Legal Authority
- Writing a Legal Document and Organization of a Legal Discussion
- Legal Gramer, Punctuation, Quotation, and Sentence Structure
- Memorandum
- Writing to the Court
- Pleadings in Civil Actions (lessons 1-9)
- Practice in Civil Actions (lessons 1-9)
- Criminal Procedures (lessons 1-6)
- Criminal Law and Procedures (1-5)
- Redemption Advance
- Post Conviction Relief

General Studies Lessons Descriptions

General Studies in Mesoamerican Studies: This lesson examines the Toltec, Mexica (Aztec), and Maya civilizations as complex, interconnected societies whose achievements in education, governance, science, mathematics, astronomy, agriculture, art, law, and philosophy shaped Mesoamerica long before European contact. Through historical analysis and cultural interpretation, students explore how these civilizations organized knowledge, structured social systems, developed urban centers, and understood the natural and cosmic world. The lesson also addresses the lasting influence of these cultures, the role of oral tradition and archaeology in reconstructing their histories, and the impact of colonization on the preservation and interpretation of Indigenous knowledge. Emphasis is placed on evaluating historical narratives critically and recognizing Mesoamerican civilizations as foundational contributors to global intellectual and cultural history.

General Studies in Religion: This lesson critically examines the historical development of biblical religion and early Christianity by tracing how ancient Near Eastern, Egyptian, Greek, and Roman religious ideas, myths, and philosophies influenced the formation of Jewish and Christian theology. Through textual criticism, archaeology, comparative mythology, and historical analysis, students explore topics such as the divine council, the evolution from polytheism to monotheism, the origins and identities of deities like El and

Yahweh, and the role of Hellenistic philosophy in shaping scripture. The lesson also investigates how narratives central to Christianity—such as divine sonship, virgin birth, resurrection, and sacramental rituals—emerged within a broader Mediterranean religious landscape, challenging traditional claims of uniqueness and encouraging students to distinguish between faith, tradition, theology, and historical development.

General Studies in Banking History: This lesson examines the historical development of money, banking, and central banking with a focus on how monetary power has shifted over time and how those shifts have shaped economic stability, political authority, and social outcomes. Using General Studies in Banking History.docx as its core text, the lesson traces key episodes from early banking practices and national debt, through debates between figures such as Jefferson, Jackson, Lincoln, and Bryan, to the creation and evolution of the Federal Reserve and the transition from gold-backed to fiat currency. Students will explore major financial crises, competing theories of money creation, and critiques of debt-based systems, while developing the ability to distinguish historical evidence from interpretation. By the end of the lesson, students should understand how monetary systems are constructed, who controls them, and why debates over money remain central to modern economic and political life.

General Studies in Psychology: This lesson presents an integrative framework combining psychological principles and Toltec philosophy to help students understand how beliefs, language, and habitual thought patterns shape identity, behavior, and life outcomes; it emphasizes that many perceived external limitations are in fact internalized agreements learned through conditioning, and that personal growth emerges through awareness, disciplined attention, emotional regulation, and conscious action rather than motivation alone. Students are guided to examine inner dialogue, challenge inherited beliefs, understand the roles of fear, ego, and the shadow self, and apply concepts such as conscious life design, responsibility, focus, and habit formation to foster self-mastery, psychological integration, and intentional living, with reflective exercises supporting practical application and personal transformation.

General Studies in Money, Banking and Banking Services for a Small Business: Know the functions and important characteristics of money. Perceive the difference between commercial banks and other financial institutions in the banking industry. Be able to identify the primary services provided by commercial bank and other financial institutions Understand how the Federal Reserve System regulates the money supply. Be able to describe the Fed's role in clearing checks, controlling, and inspecting currency, and administering selective credit controls. Recognize the function of the Federal Deposit Insurance Corporation (FDIC) and the Federal Savings and Loans Insurance Corporation (FSCIC).

General Studies in Financial Management for a Small Business: Appreciate the need for financing and financial management in business. Understand the process of planning for financial management. Be able to name the various means of obtaining short-term financing and describe their relative advantages and disadvantages. Evaluate the advantages and disadvantages of equity financing and debt financing from the corporation's standpoint. Grasp the importance of using funds effectively.

General Studies in Credit for a Small Business: Understand credit transactions, source of credit information, establishing, credit, personal credit, and effective collection procedures. Understand some important aspect of credit, credit enhancement, extending credit, and credit management.

General Studies in Small Business and Entrepreneurship: Know what a small business is and name the fields in which small businesses are concentrated. Describe the people who start small businesses, how some succeed, and why many fail. Understand the contributions of small business to the economy. Grasp the advantages and disadvantages of operating a small business. Explain how the Small Business Administration helps small business. Comprehend the concept of Franchising and the advantages and disadvantages of owning of owning a franchise.

General Studies in Organizational Types and Considerations for a Small Business: Understand the organizational types you may choose for a business, sometimes called a "legal structure," can impact the organizations taxes and income. You will learn some of the common organizational types such as sole proprietorship, general partnership, limited partnerships and limited liability partnerships, L.L.C.'s, C-corporations, and S-corporations.

General Studies in Management and Leadership for a Small Business: Understand the four basic management functions: goal setting and planning, organizing leading and motivating and controlling. Explore the various stages of the managerial decision – making process. Become aware of the different types of leadership. Distinguish among the various kinds of managers, in terms of both level and area of management. Know the key management roles in which those skills are used. Recognize the sources companies turn to for managers. Understand three important contemporary approaches to management.

General Studies in Risk Management and Insurance for a Small Business: Understand the principles underlying insurance and the insurability of risks. Be aware of the types of insurance that can be used to protect business and individuals against property and casualty losses. Be able to explain the advantages and disadvantages of term, whole, endowment, and universal life insurance.

General Studies in Time Management for a Small Business: This lesson is designed as a comprehensive guide designed to help small business owners improve their time management skills. It covers various aspects of time management, including the importance of time management, benefits, and different methods such as Pareto analysis, ABC method, Eisenhower method, and POSEC method. Overall, this lesson aims to equip small business owners with the tools and strategies needed to maximize productivity, reduce stress, and achieve their business goals efficiently.

General Studies in Recordkeeping for a Small Business: Know what accounting is and what accountants do. Be able to explain the difference between accounting and bookkeeping. Understand the accounting equation and the concept of double-entry bookkeeping. Be able to list the five-steps of the accounting cycle. Know how to read and interpret a balance sheet. Know how to interpret an income sheet. Recognize and be able to use the financial ratios that reveal how a business is doing.

General Studies in Tax Planning and Reporting for a Small Business: Understand the difference forms to file for a small business. Be aware of the various taxes through which the federal, state, and local government are financed. Understand the technology available to small business owners when reporting their business taxes.

General Studies in Marketing for a Small Business: Understand marketing and explain how it creates utility for purchasers of products. Trace the development of the marketing concept and understand how it is implemented. Know what markets are and how they are classified. Identify the four ingredients of the marketing max and become aware of their importance in development a marketing strategy. Comprehend how the marketing environment affects strategic market planning. Describe how market measurement and sales forecasting are used. Know the difference between marketing information system and marketing research. Recognize the role of promotion. Understand the purpose of the three types of advertising, also the various kinds of salespersons, the present – selling process, and the major sales management tasks. Get to know sale-promotion objectives and methods. Know what factors influence the selection of promotion mix ingredients.

General Studies in Contracts for a Small Business: In this lesson you'll learn about some of the different types of contracts. Also, about both informal and formal contracts, what an express, implied, and quasi-contracts are. You will learn the four parts of a contract, also when a contract is and isn't enforceable.

General Studies in Mentoring: This Lesson is a comprehensive guidebook developed by Faith Point Institute to assist mentors in their task of mentoring inmates into re-entry. It covers various aspects of mentoring, including the importance of self-leadership, the role of mentors, and the skills and techniques needed to be an effective mentor. It emphasizes the significance of mentors being positive role models and leaders who can teach life skills, support dreams, and help build a solid spiritual foundation for the mentees. It also provides practical tips on how to use positive reinforcement, handle difficult situations, and develop self-responsibility. Additionally, this lesson addresses the challenges mentors may face, such as dealing with passive people, improving communication skills, and fostering self-esteem and personal values in mentees. It offers strategies for effective problem-solving, coaching, and creating supportive relationships.

Credit Restoration Course: In this lesson we have various topics that we address, we start with, Assessing Your Client's Situation. This section covers understanding debt, dealing with debt emergencies, and getting a clear picture of your client's finances. Then we move to **Credit Scores**: This part explains how a credit score is calculated, why it is important, how to obtain it, and tips on improving it. In **Understanding a Credit Report,** we It discusses credit reporting agencies, reading a credit report, and what makes a good credit report. In **Changing a Credit Report**, this section provides information on disputing bills, correcting a credit report, and adding accounts to a credit report. **Reducing Debt and Improving Cash Flow**. It covers prioritizing debt, dealing with creditors, and specific strategies for different types of debt. **Coping with Marriage, Divorce, and Debt**. This part addresses the impact of marriage and divorce on credit and debt. **Recognizing Identity Theft**, it includes tips on preventing identity theft and dealing with it if it occurs. **Creating a Good Record,** this section provides guidance on understanding credit terms, obtaining new credit, and improving current credit.

Reading Assignment: Master Leaders: In this reading assignment you will learn how leaders have achieved their goals, what you could learn from their failures, and the 16 essential leadership keys that you need to know – like how to discover the qualities that make a successful leader, develop a high-functioning team, resolve conflicts, and strengthen and equip others.

Contract Law: In this lesson you'll learn about the laws regarding fraud in contracts. Also, the different types of promises, and when promises are considered legally valid. These are some of the promises you'll learn about: The promise to answer for the debt to another, the promise to manage a deceased person's estate, and the promise to sell land.

Types of Contracts: In this lesson you'll learn that the language in contracts is sometimes upon to debate. However, there are certain rules contracts must follow in order to be valid. This lesson will teach you these rules. You'll learn about independent and dependent promises. Also, about the history of conditions, and about contracts conditional upon satisfaction. You'll learn about impossibility of performance when it may appear on the contract, as well as a breach of contract how it could be either partial or total.

General Studies in the Foundations of Business: Our lesson in **General Studies in Foundations of Business,** provides a comprehensive overview of various foundational concepts in business. It covers a wide range of topics, including **Introduction to Business; American Business System; Competition and Market Dynamics; Types of Businesses; Economic Systems; Historical Development of American Business; Supply, Demand, and Competition**, and **Challenges and Future of the American Business System**. Overall, these lessons serve as a detailed guide to understanding the foundational principles and dynamics of business, particularly within the context of the American economic system.

General Studies in Redemption: These lessons present a comprehensive study of the Bible examined through the framework of redemption, while running a parallel with fundamental principles commonly discussed in the strawman theory. The course is structured as a systematic Bible study and is divided into multiple lessons, each addressing creation, man's relationship with God, authority, identity, and restoration.

Fundamentals of the Legal Environment of Business (Lessons 1-5)

Law and Commerce: Our Law and Commerce lessons serve as an educational resource on business contracts for small businesses. It covers various aspects of contract law, including the differences between various contracts, the legal requirements for creating enforceable contracts, and the importance of understanding contract law for business entrepreneurs. This lesson also delves into specific topics such as the requirements for valid contracts, the power of accepting and voiding contracts, the necessity of consideration, and the types of contracts that must be in writing to be enforceable.

General Studies in Contracts: In our General Studies in Contracts, we provide an in-depth exploration of contractual law, focusing on various aspects of contracts, including their formation, performance, breach, and discharge. It is divided into two main lessons: **Lesson 2: Contractual Law.** This lesson covers the laws regarding fraud in contracts, different types of promises, the capacity of individuals in contracts, the legalities regarding the subject matter of a contract, the role of third parties, assignment of contracts, and joint contracts. It also includes detailed discussions on the statute of frauds, the capacity of parties, legality of the subject matter, and limits of contractual obligation. **Lesson 3: Types of Contracts.** This lesson delves into the interpretation and construction of contracts, the nature of promises, conditions in contracts, impossibility of performance, breach of contract, and the discharge of contracts. It provides insights into the rules and conditions, performance dependent on approval, contracts conditional upon satisfaction, and the effects of acts of war on contracts

Business Entities, Securities Regulation, and Corporate Governance: In our lesson of Business Entities, Securities Regulation, and Corporate Governance we provide a comprehensive overview of various forms of business entities, including sole proprietorships, partnerships, limited liability partnerships (LLPs), limited liability companies (LLCs), and corporations. We cover the formation, management, and operational aspects of these entities, as well as their advantages and disadvantages. This lesson also delves into the regulation of securities, corporate governance, and financial markets, highlighting key legal principles and case studies that illustrate the application of these principles in real-world scenarios. Additionally, it discusses fiduciary duties, liability issues, and the impact of federal laws such as the Sarbanes-Oxley Act on corporate governance and financial reporting.

Lesson 1: Choice of Business Entity, Sole Proprietorship, and Partnerships: This lesson provides an overview of various forms of business entities, focusing on sole proprietorships and partnerships. It discusses the factors to consider when choosing a business entity, such as formation, liability, capitalization, taxation, and management. The lesson also covers the advantages and disadvantages of sole proprietorships and partnerships, including general and limited partnerships.

Lesson 2: Limited Liability Partnerships, Limited Liability Companies, and Other Business Arrangements: This lesson explores limited liability partnerships (LLPs) and limited liability companies (LLCs), highlighting their growth and popularity since the late 1970s. It covers the formation, liability, taxation, capitalization, and management of these entities. Additionally, the lesson discusses other business arrangements, such as franchises and business trusts, and their regulatory requirements.

Lesson 3: Corporations: This lesson delves into the structure, management, and operation of corporations. It explains the formation process, the roles of shareholders, directors, and officers, and the concept of limited liability. The lesson also covers the various categories of corporations, such as privately held, publicly held, domestic, foreign, alien, nonprofit, public, and professional corporations. It discusses the fiduciary duties of officers and directors, the business judgment rule, and the process of piercing the corporate veil.

Lesson 4: Regulation of Securities, Corporate Governance, and Financial Markets: This lesson focuses on the regulation of securities, corporate governance, and financial markets. It explains the issuance and trading of securities, the role of the Securities and Exchange Commission (SEC), and the requirements for registration and disclosure. The lesson also covers insider trading, tipper-tippee liability, and the impact of federal statutes such as the Sarbanes-Oxley Act and the Troubled Assets Relief Program (TARP) on corporate governance and financial markets.

Regulatory Environment of Business (Lessons 1-9)

Administrative Law: Explain the purpose of administrative law. List and articulate the primary functions of an administrative agency. Identify the primary source of law that provides authority and set limits for administrative agencies. Discuss how the Administration Procedures Act (APA) and enabling statutes interrelate to provide an agency with its jurisdiction and scope of authority. Identify and explain the steps used in administrative rule making. Define the powers of administrative agencies in the areas of licensing, inspection, and adjudication. Describe the limits an agency power imposed by the legislative, executive, and judicial branches of the government.

Environmental Law: Identify the origins and sources of environmental law. Describe the role of the Environmental Protection Agency and other agencies in implementation and enforcement of environmental laws. Understand the relationship between federal and state environmental agencies. Explain the role of citizen suit in enforcing environmental regulations. Describe the primary objections and provisions of major federal statutes that protect the environment. Understand liability of parties under federal environmental cleanup statutes. Distinguish between removal and remedial cleanup efforts in the context of environmental regulation.

Antitrust and Regulation of Competition: Understand the fundamental purpose and source of law for antitrust regulation. Identify the main federal statutes in antitrust law. Distinguish and explain the difference between the purpose standard and the rule of reasons standard. List and articulate the primary ways that businesses use horizontal and vertical restraints of trade. Recognize when a business has achieved a monopoly and explain the restrictions on a monopoly business under antitrust law. Articulate the role of the modern antitrust statutes in regulating competition.

Creditor's Rights and Bankruptcy: Distinguish between unsecured creditors and secured creditors and determine the rights of each set of creditors. Apply the framework for a secured transaction for personal property under UCC Article 9 in a business context. Articulate the process of obtaining a secured interest in real estate. Explain the various non-statutory options and legal ramifications for a business facing financial distress. Determine the rights, protections, and obligations of both creditors and debtors under federal bankruptcy laws. Distinguish and explain the various bankruptcy options for debtors under Chapter 7, Chapter 11, and Chapter 13 of the Bankruptcy code.

Consumer Protection Law: Explain the role of the Federal Trade Commission in terms of various statutory consumer protections. Articulate the standards used to define false advertising and other deceptive practices and identify specific consumer protection laws applied to bulk e-mail. Distinguish between express warranties and implied warrants, explain the protections afforded by each type of warranty, and articulate the standard to disclaiming a warranty. Explain the federal statutory protections afforded to consumers for faulty or unsafe products and for food and drug safety. Identify the parties in a credit transaction and understand the role of federal statutory laws in consumer credit transactions. List the reviews components of the Truth and Lending Act and give specific examples of regulatory requirements. Explain the protections afforded to consumers by federal statutes regulating the collection of consumer debt.

Criminal Law and Procedure in Business: Explain the origins and services of commercial law and procedures. Distinguish between commercial law and criminal procedures. Compare criminal law with civil law. Articulate the underlying tenets of criminal law and requirements for commercial liability. Identify circumstances when business managers and owners may be liable for commercial violations by a corporation. Give specific examples of white-collar crime laws that may impact a business entity and/or its owners. Explain the steps in the criminal justice system. Name and explain the various constitutional procedural protections afforded to those accused of a crime. Understand the exclusionary rule and how it applies to business.

Personal Property: Real Property, and Land Use Law: Distinguish between tangible property and intellectual property. Define and give examples of personal property used in business. Explain the concepts of title, bundle of rights, and ownership by possession. Identify the individual rights that landowners have in real property. List and give examples of the three major forms of real estate ownership interests most commonly held by business and individuals. Give examples of the duties, rights, and remedies of landlords and tenants in an agreement to lease real property. Identify the difference between legal protections for tenants in commercial leases versus residential leases. Distinguish between a sublease and an assignment and explain how each can be used in business planning objectives. Explain the government's rights and limits when exercising eminent domain.

Intellectual Property: Define a trade secret and other protectable business information and articulate various legal implications for misrepresentation of that information. Classify trademarks marks based on their level of distinctiveness and give example of trademarks in cyberspace apply to domain names. Identify and understand the impact of trademark infringement and dilution. Articulate the fundamental requirements of copyright protection, the legal ramifications of copyright infringement, and the impact of technology on copyright law. Apply the fair use defense and give examples from case law. Explain the process for obtaining and maintaining a patent and articulate the basic requirements for an invention to have patent protection. Identify and understand the remedies for acts patent infringement.

International Law and Global Commerce: Distinguish between international public law and international private law. Give example and explain the various sources that compose the body of international law. Explain the role of the various international courts. List the different categories of national legal systems used in the world and give an example of country in each category. Apply the standards of the Convention on the Recognition and Enforcement of foreign Arbitral Awards. Explain the various methods of alternate dispute resolution in an international context. Articulate several specific laws that regulate international commercial law understand when each law applies. Identify the methods used to enforce the rights of intellectual property holders in foreign countries.

Real Property 1 Lessons

Origin and Terminology of Rights in Land: In this lesson, you'll learn about rules relating to property from ancient times to the present. You'll learn about class of property, moveable and immoveable property, real property, and personal property, corporal and incorporeal property, as well as the distinguishment of property and title.

Real and Personal Property Distinguished: In this lesson you'll a closer look into real and personal property. You'll learn about crops, factures mines, stock in a corporation, and how the same property may be either real or personal.

The Federal System: In this lesson you'll learn how the federal system was first established by the Goths and Vandals when they overran and subdued Rome. How the king, or chief, divided the property among his followers, and who was allotted large parcels, which were called feuda, feuds, fiefs, or fees.

Manors: In this lesson you'll learn the nature and origin of manors, how the manors were measured out. Where the term villain came from, and how Tenure under the Federal system, was held by military tenure something like the reserves today.

Sources of Title in The U.S.: In this lesson you'll learn how the American titles are based on the right of discovery and possession, title to land under colonial charters, how the American law evolved from the English law, and the Acquisition by the U.S. of English titles. You'll take a look at Native American Titles and the relations of the U.S. government with Native American Tribes.

Tenures: You'll learn in this lesson that the word tenure covers not only the situation of the occupier of the land as answer, but it also includes the term on which to hold his land. The word is of title importance today because lands are all held in absolute ownership or by what was known as the tenure of free and common socage.

Seisin and Livery of Seisin: In this lesson you'll learn that seisin is a technical wording meaning the process by which, under the federal law, the tenant was admitted into the feud and performed the rights of loyalty demanded by the feudal system.

Growth of Individual Rights in Property and Alienation: In this lesson you'll learn who may be freeholders, subinfeudation under the feudal system, statute of Quia Emptores, and the right to devise land by a will.

Real Property 2 Lessons

Equitable Conversion: In this lesson you'll learn how land by a testator and directed by his will be sold is to be seen in equity as personal property and is to be so divided. You'll see how this nature and origin of doctrine is important in England, where the heir to land maybe a different person from the next of kin. Also, how this compares to Romans 8:16 and 17.

Remainders and Reversions: In this lesson you'll learn the meaning of reversion and remainder, how these two are defined, when the seisin of any subsequent estate must take effect, when a remainder is vested and contingent, and when remainder is contingent after estate tail.

Contingent Remainders: In the lesson you'll learn the origin and classification of contingent remainders, how the expression cross remainders apply to cases where lands are given in undivided shares to two or more people, and statutes affecting contingent remainders.

Conditional Limitations – Executory Devises – Shifting and Springing Uses: In this lesson you'll learn about an estate upon condition and estate upon conditional limitation, how intent determines conditional limitation or condition, as well as conditional limitation distinguished from a remainder. You'll learn the meaning of an executory devise, and how the early common law shifted or spring use.

The Rule Against Perpetuities: In this lesson you'll the definition of the rule against perpetuities. How putting off the vesting of an estate effects the creation of executory devices, as well as the reason for the rule against perpetuities.

Application of the Rule Against Perpetuities: In this lesson you'll learn what the exception of charities, the rule against perpetuities in England applies to all future interest, but in America it applies to all future interest except conditions.

The Rule Against Perpetuities Applied to Charities: In this lesson you'll what charitable gifts are subject to the rule, limitation to charities, limitation after charitable gifts, limitation from one charity to another, a gift to a corporation to be formed-cy-pres, and a limitation in trust where property is to be managed or held for an indefinite period.

The Rule Against Perpetuities Applied to Classes: In this lesson you'll learn that a gift or devise may not be made to a particular person, but to a class of persons, how a class is treated as a whole, if the rules for determining whether a devise to a class is invalid, and the rules for determining whether the class is closed.

The Rule Against Perpetuities Applied to Powers: In this lesson you'll learn the person who makes the instrument creating a power in the doner of the power, and the person who has the right to use the power is the donee.

Co-Tenancy in General: In this lesson you'll learn how in joint tenancy, each co-owner is possessed of the whole subject to the others interest, tenants in common hold distinct although undivided parts. As well as the history or presumption, tenancy by entirety, what property may be held in co-tenancy and divisions not created by co-tenancies.

Tenancy in Common: In this lesson you'll learn the definition of tenancy in common, the creation by grant, the creation by descent, the creation by two grants of same property, partnership in land, rights to use and possession, and right of Action.

Joint Tenancy: In this lesson you'll learn about the creation of an estate held in joint tenancy, conveyances of joint estates, severance of an estate by joint tenancy, and the effect of modern statute on an estate by joint tenancy.

Coparcenary: In this lesson you'll learn an ancient kind of estate which was an estate by coparcenary, how this term applied to a form of estate where two or more people are from one heir to real estate. (Galatians 3:16).

Curtesy: In this lesson you'll learn about the history and definition of an estate by curtesy, how curtesy is abolished by statutes in the United States, the nature of curtesy – transfer, effect of disseisin, and how curtesy may be barred by an intention when lands are conveyed in trust.

Real Property 3 Lessons

Dower: In this lesson you'll learn the definition of dower and take an in depth look at the nature of dower, the three requisites of dower, dower in mortgage property, seisin of a husband as requisite to dower, dower in determinable estates, and how to bar dower.

Homestead Exemptions: In this lesson you'll the origin of homestead, the validity of homestead laws, beneficiaries, residents, and estate to support homestead.

Rights Appurtenant to Land: In this lesson you'll learn the difference between appendant and appurtenant, the nature of things appendant or appurtenant to land. Also, the transfer of rights of appurtenant, and how aerolites belong to the owner of the land.

Fruits of the Soil: In this lesson you'll learn the two classes of products of the soil, fracturs maturates, and fructus industrials. You'll also learn about the rules as to natural fruits, annual crops of emblements, landlord and tenant, trespass, and standing forest trees.

Waste: In this lesson you'll learn how wastes may be either legal or equitable. How legal waste covers all acts considered in law to be waste, and equitable waste includes malicious gets by a tenant without impeachment of waste.

Boundaries: In this lesson you'll learn about boundaries fixed by acts of the parties, evidence to locate boundaries, natural monuments, measuring from building, boundary on highway, and division of land underwater.

Fences: In this lesson you'll the nature of obligation to fence, creation of obligation to fence, proper land of fence, and the statutes that generally cover fences.

Natural Rights to Air and Water: In the lesson you'll learn the difference between a natural right and an easement. Also, the rights by prescription and the doctrine to prior appropriation.

Lateral and Subjacent Support: In this lesson you'll learn how the right of an owner to the support of the adjoining land is a natural right like the right in a flowing system.

Easements: In this lesson you'll learn the definition of easement, the different kinds of easements, easements in gross, easement by custom, the Mall Acts, abandonment of easement, merger and easements that remain undisturbed during the unity of title.

Real Property 4 Lessons

Licenses, Titles, Covenants, and Powers: In the lesson you'll learn how to distinguish between a license and an easement, the different forms of licenses and how a license is obtained. We explain the term profits a prede, the difference between profits and easements, the different types of commons, and the effect of transfers of land.

Profits: In this lesson you'll learn the two kinds of rights over the land to another. You'll see how profit is a right to take, and an easement is right to use. Also, how the law of profits hasn't been developed to any extent in the U.S., although the law of easements has become well developed.

Party Walls: In this lesson you'll learn about ownership and how landowners need to know the exact boundaries of their property through the registry system. Also, the right to use.

Rent: In this lesson you'll learn the definition of rent, the different kinds of rent, attornment, and distress.

Covenants Running with Land: In this lesson you'll learn about certain obligations or agreements of landowners that are so connected or appurtenant to the real estate and its use that they bind not only the owner who makes the agreement but also his successor in the titles.

Forms of Conveyances: In this lesson you'll learn that there are five methods of conveying real property at common law. The first being by livery of seisin by deed, third by parole, or by pard and entry, fourth by record, and fifth by special custom. In this lesson you will go into depth of what these five methods of conveying real property at common law entail.

Surrender and Release: In this lesson you'll learn that there are two kinds of surrender, the effects of the statute of frauds, the various kinds of releases, and how release by extinguishment that is applied to easements where the owner of the easement has made a release to the owner of the property droit.

Delivery and Acceptance: In this lesson you'll learn the necessity of delivery, oral statement of delivery, delivery in escrow, to whom, to whom delivery in escrow may be made, delivery to third party, recording as delivery, and that it is necessary that a deed be accepted to make it effective.

Other Essentials to Valid Conveyance: In this lesson you'll learn about the execution of delivery, who may convey land, deed to Grantor, and the exception of strip subject to easement.

Real Property 5 Lessons

Abstracts of Title: In this lesson you'll learn that the most important duty on attorney-at-law is called on to perform is that of giving an opinion upon the title to real property. Also, you'll be familiar with both the common law and statute law and how they refer to the execution and recording of deeds and mortgages and other instruments affecting title or constituting liens thereon.

Covenants of Title: In this lesson you'll learn the history of covenants of title. You will see in detail the five types of covenant of title which are 1) a covenant of seisin ; 2) a covenant that the grantor had given a perfect right to transfer title; 3) a covenant that the grantee should quietly possess and enjoy the premises without interruption, which was called a covenant for quiet enjoyment; 4) a covenant against incumbrances; and 5) a covenant that other deeds or instruments should be executed as might be necessary to perfect or confirm the title.

Recording Laws: In this lesson you'll learn that in all the states there are statutory provisions for the recording of deeds and mortgages and all other proceeds and instruments affecting the title to real estate. You'll learn that these statutes are purely local but are substantially uniform in the various states.

Torrens System of Land Registration: In this lesson you'll learn that there is a form of recording statutes known as the Torren's Act, which may become more important in the U.S. as time goes on. You'll learn about the history of the Torrens system, the purpose and effect, the operation, and when it's useful.

Dedication: In this lesson you'll learn the nature and form of dedication, the principles of dedication, for what time, for what purpose, conditional or limited dedication, and acceptance.

Public Lands: In this lesson you'll learn about the survey of the public lands how a baseline runs from east to east and the meridian line from north to south. You'll learn about the history of public lands, the sale of public lands, and governmental grants for educational purposes.

Powers: In this lesson you'll learn that a power is an authority conferred on one person to dispose of property rested in himself or in another person. A power has also been defined as a power of disposition over property given to a person not seized by someone who directs the made by which the powers shall be used by a particular instrument.

Acquisition or Transfer of Title: In this lesson you'll learn about original acquisition, eminent domain, the right to take easement by eminent domain, tax sales, and bankruptcy.

Forfeiture for Crime: In this lesson you'll learn about the history of a forfeiture of real estate of a criminal, and how it was an ordinary part of the medieval administration of justice. As well as confiscation sale when title passes.

Sale on Execution: In this lesson you'll learn that at common law real property couldn't be made liable for debts. You'll learn about execution, levy, execution sale, appraisal, conduct of sale purchases, deed, and vacating sale.

Partition: In this lesson you'll learn about how partition couldn't be compelled by joint tenants and tenants in common at common law, but co-partners had this right because their relations were involuntary in their inception.

Adverse Possession: In this lesson you'll learn about the origin of title by prescription, the nature of claim, the elements by prescription, defenses against acquisition of elements by prescription, constructive possession, disseisin by election, effect of deed by lessee, possession under a lease, estoppel against municipalities, and disabilities in case of easement.

Accretion, Alluvion, and Reliction: In this lesson you will take a look at accretion or alluvion in detail, how it is a latent increase in land added by water so gradually that you can't perceive at what moment of time it was added. You'll learn that according to the common law, which is in force today. Whatever is added in this way by accretion belongs to the owner of the land to which it is added.

Mortgage Originator

Chapter 1: Introduction To the Mortgage Business: This chapter provides an overview of the mortgage business, introducing key players such as account executives, appraisers, borrowers, builders, credit reporting agencies, escrow agents, lenders, loan originators, loan servicers, mortgage bankers, mortgage brokers, mortgage insurance companies, processors, realtors, real estate agents, surveyors, settlement companies, settlement attorneys, title companies, underwriters, and wholesale lenders.

Chapter 2: Mortgage Basics: This chapter defines what a mortgage is and explains the components of a mortgage payment, including principal, interest, taxes, and insurance (PITI). It also covers the history of mortgages, how mortgages work, and the secondary market.

Chapter 3: Mortgage Loan Types: This chapter reviews various mortgage products, including fixed-rate mortgages, adjustable-rate mortgages (ARMs), second mortgages, equity lines, reverse mortgages, and hybrid loans. It explains the features, benefits, and risks associated with each type of mortgage.

Chapter 4: Program Guidelines: This chapter outlines the specifications for different mortgage products, including conventional loans (conforming and nonconforming), insured government loans (FHA and VA), and Rural Housing Service loans. It covers eligibility criteria, property types, closing costs, mortgage amounts, and credit requirements.

Chapter 5: Mortgage Finance: This chapter discusses qualifying ratios, loan-to-value ratios, housing and debt ratios, and the process of prequalifying borrowers. It explains how lenders determine a borrower's ability to repay a mortgage loan and provides examples of ratio calculations.

Chapter 6: The Mortgage Process: This chapter details the steps involved in obtaining a mortgage, from prequalification to closing. It covers the application stage, processing stage, underwriting stage, final approval stage, loan document stage, signing stage, review stage, funding stage, and servicing stage6.

Chapter 7: Refinancing: This chapter explains the process of refinancing a mortgage, including the benefits, application stage, gathering documentation, processing stage, underwriting stage, review by processor, final approval stage, loan document stage, signing stage, review by lender, funding stage, and servicing stage.

Chapter 8: Mortgage Term: This chapter includes a quiz to test the reader's knowledge of mortgage terms and concepts covered in the previous chapters.

Chapter 9: Mortgage Loan Type: This chapter includes a quiz to test the reader's knowledge of different mortgage loan types and their features.

Chapter 10: Program Guidelines: This chapter includes a quiz to test the reader's understanding of program guidelines for various mortgage products.

Chapter 11: Mortgage Finance: This chapter includes a quiz to test the reader's understanding of mortgage finance concepts, including qualifying ratios, loan-to-value ratios, housing and debt ratios, and prequalification.

Real Estate Course

The Market for Real Estate Knowledge: In this lesson we define the Real Estate Body of Knowledge and help Define and Analyze the Market for Real Estate Knowledge.

Real Estate Legal Analysis: You will lean the difference between real vs. personal property, what fixtures are, the definition of Mineral, Air Rights and Water Rights. What Estate in Land and Concurrent Estates are. We also show the difference between Condominium Ownership and Time-Shares and go into detail of what Legal Descriptions are for a property.

Private Restrictions on Ownership: This lesson will teach you about liens, easements, licenses, profit a pendre, advise possession, encroachments, and restrictive covenants.

Public Restrictions on Ownership: This lesson explores the legal, social, and regulatory frameworks that place public restrictions on private property ownership. Students will examine how government entities – federal, state, and local – can impose limitations through mechanisms such as zoning laws, environmental regulations, eminent domain, historic preservation rules, and housing codes. The lesson will delve into the constitutional foundations for these restrictions, particularly the Takings Clause of the Fifth Amendment, and discuss how courts balance public interests with private property rights. Through case studies and legal analysis, students will gain a deeper understanding of the dynamic relationship between individual ownership rights and societal needs.

Deeds and Leases: This lesson introduces students to the legal instruments of deeds and leases, focusing on their roles in transferring and granting rights to real property. Students will learn the key elements and types of deeds (such as warranty and quitclaim deeds), as well as the structure and essential terms of leases, including duration, rent, and covenants. The lesson will also cover the difference between ownership and tenancy, and explore how these documents affect rights, responsibilities, and legal remedies for both parties involved.

Contracts in Real Estate Transactions: This lesson provides, an overview of the role contracts play in real estate transactions, from initial offer to closing. Students will examine the essential elements of a valid real estate contract, including offer, acceptance, consideration, and legal purpose. The lesson will also cover common contractual terms, contingencies (such as financing and inspections), and the consequences of breach or nonperformance. Emphasis will be placed on understanding how contracts protect the interests of both buyers and sellers and ensure the enforceability of agreements in real estate dealings.

Title Examination and the Closing Process: This lesson explores the critical steps involved in examining a property's title and completing a real estate c losing. Students will learn how to identify and resolve title issues such as liens, encumbrances, and ownership disputes through a title search. The lesson also covers the role of title insurance, the preparation of closing documents, the settlement statement, and the distribution of funds. Emphasis will be placed on the responsibilities of various parties involved in the closing process and the legal significance of delivering and recording the deed.

Understanding the Real Estate Markets: This lesson introduces students to the fundamentals of the real estate market, including the factors that influence supply and demand, property valuation, and market cycles. Students will examine key economic indicators, trends in residential and commercial markets, and the impact of interest rates, government policies, and demographic shifts. The lesson also covers how real estate professionals analyze market data to inform buying, selling, and investment decisions.

Urban and Regional Economics: This lesson explores the economic principles that shape the development and growth of cities and regions. Students will examine how location, transportation, land use, labor markets, and public policy influence urban structure and regional economies. The lesson also addresses issues such as urban sprawl, economic clustering, housing affordability, and the role of government in managing urban growth. Emphasis is placed on understanding how economic forces impact real estate development, investment, and planning decisions.

Real Estate Brokerage: This lesson provides an overview of the real estate brokerage industry, focusing on the roles, responsibilities, and legal obligations of brokers and agents. Students will learn about agency relationships, licensing requirements, fiduciary duties, and the process of listing, marketing, and selling property. The lesson also covers commission structures, disclosure requirements, and ethical standards that guide professional conduct in real estate transactions.

Real Estate Appraisal: This lesson introduces the principles and practices of real estate appraisal, focusing on how property value is determined for various purposes such as sales, financing, taxation, and investment. Students will explore the three main approaches to valuation – cost, income, and sales comparison – as well as factors that influence value, including location, condition, and market trends. The lesson also covers the appraisal process, the role of licensed appraisers, and the importance of objective, well-supported valuation in real estate transactions.

Property Management: This lesson explores the fundamentals of property management, focusing on the operational, financial, and legal responsibilities involved in managing residential and commercial real estate. Students will learn about tenant relations, lease administration, maintenance coordination, budgeting, and risk management. The lesson also covers the role of property value and ensuring compliance with landlord-tenant laws and local regulations.

Part 1 Overview of the Financial Environment: Part, one focuses on the flow of funds across financial markets, interest rates, and security prices. Lesson 1 introduces the key financial markets and the financial institutions that participate in those markets. Lesson 2 explains how changes in the flow of funds affect interest rates. Lesson 3 explains how interest rate movements influence security prices. Lesson 4 identifies factors other than interest rates that influence security prices. Participants in financial markets use this information to value securities and make investment decisions.

Part 2 The Fed and Monetary Policy: Lesson in Part Two will explain how the Federal Reserve System (the Fed) affects economic conditions. Because the policies implemented by the Fed can influence securities prices, they are closely monitored by financial market participants. The Fed's policies are assessed by market participants to value securities and make investment decisions.

Part 3 Security Markets: Part three focuses on how four types of security markets facilitate the flow of funds from surplus units to deficit units. Lesson 1 focuses on money markets for investors and borrowers trading short-term securities. Lesson 2 and 3 focus on bond markets and mortgage markets, respectively, for investors and borrowers trading long-term securities. Lesson 4 focuses on stock markets, which normally involves long-term investors. Because some financial market participants trade securities in all of these markets, there is much interaction between these markets, as emphasized throughout the lessons.

Part 4 Derivative Security Markets: Derivatives are financial contracts whose values are derived from the values of underlying assets. They are widely used to speculate on future expectations or to reduce a security portfolios risk. The lesson in Part four on derivative security markets. Each of these lessons explains how institutional portfolio managers and speculators use these markets. Many financial market participants simultaneously use all these markets, as is emphasized throughout the lessons.

Part 5 Commercial Banking: The lessons in Part Five focus on commercial banking. Lesson 1 identifies the common sources and uses of funds for commercial banks, while lesson 1 describes the regulations imposed on sources and uses of funds and other banking operations. Lesson 2 explains how sources and uses of funds are managed by banks to deal with risks. Lesson 3 explains how commercial bank performance can be measured and monitored to assess previous managerial policies. Lesson 4 describes commercial bank regulation, management, and performance from an international perspective.

Part 6 Non-Banking Financial Institutional: The lessons in Part Six cover the key nonbank financial institutions. Each of these lessons is devoted to a particular type of financial institution, with a focus on sources of funds, regulations, management, and recent performance. Each financial institution’s interaction with other institutions and participation in financial markets are also emphasized in these lessons.

Management: Definition and Overview

Management: History and Concepts: In these lessons you will discover the definition key terms used in the management department. Also, the history and concepts of Management, social responsibility of management. You will learn of the management and the environments of business and the different type and styles of management decision-making.

An Overview of the Functions of Management: In this lesson you will focus on the planning, managerial strategy and goal setting management by objectives (MBO), and the basic concepts of organizing. You will grasp the definitions of hierarchy of objectives, budget period, operational planning, organizational purpose, innovative objectives, and span of control.

Organizational Structures: Concepts and Formats: In this lesson you’ll learn about human resource management, motivation in theory and practice, leadership, the control function, work group dynamics and creativity and community skills and management effectiveness.

Managing Organizational Change: In this lesson you’ll learn about conflict, organizational and personal dimension. Also, production and operations management known as (POM). Most importantly you will learn about time management. By the end of this lesson, you will be able to plan a managerial career, know about management information systems, and the changing trends in management and how to change with the trends.

Business and Government in the Global Marketplace

Part 1. Setting the Framework: In this lesson we will see the substantial arsenal of power that resides in the public sector of a modern society generates numerous changes in the complex relationships between business and governments. We will examine the instruments through which that power is exerted. Such introductory knowledge is essential in understanding the imparts of government or business and in evaluating the responses of business.

Part 2. Government Regulation of Business: Of all the powers that government exerts on private business, regulation is the most pervasive – and often the least understood. Part 2 is devoted to a detailed examination of the many ways in which regulation takes place and the various imparts that flows from the government actions. The composition of regulation is changing rapidly – there is more environmental and other social regulation at the same that there are reforms and curtailments of economic regulation.

Part 3. The Global Marketplace: To state that the modern business operates in a global marketplace is merely to acknowledge a phenomenon that is increasingly obvious. Part 3 goes beyond that by presenting a global perspective on the rule of the American business firm. The government policies that influence the flow of international trade and investment are examined, as are the variety of business responses.

Part 4. Government Promotion of Business: Many government actions are designed to assist one or another aspect of business operations -such actions include tax incentives, credit programs, and massive procurements. Part 4 takes on two tasks. The first is to explain the ways which government tries to help business. The second is to examine actual experiences in this aspect of business-government interaction.

Part 5. The Business Response: Because so much is at stake, private firms at times devote substantial amounts of resources to influencing the public policy environment as well as to complying with the many government policies and rules. Part 5 analyzes the major ways in which business can respond to government actions that affect it.

Part 6. The Future of the Corporation: Business and government both exist in a society in which a variety on interest groups attempt to impose their ideas on others. To the extent that business voluntarily responds to these other viewpoints, it may reduce the likelihood of additional governmental actions. As shown in Part 5, in changing itself by complying with external pressures and desires, the corporation assures its continuance as a vital institution in the modern society.

Estates

Estates: In this lesson you'll learn the meaning of estates how property or present interest held in real estate is known as an estate. The word estate is derived from the Latin word status, meaning condition. It shows the condition or circumstances in which the owner stands concerning his property.

Fee Simple: In this lesson you'll learn the meaning of an estate in fee simple, the necessity of the word "heir" to pass a fee, the unlimited right of alienation, liability of debts of a deceased owner, and fee in incorporeal hereditaments.

Determinable or Base Fee: In this lesson you'll learn that a determinable fee in a general term covering all fees is liable to be determined by some act or event expressed in the deed.

Estate Tail: In this lesson you'll about the nature and terminology of estate tail, the early history and construction, estate tail a form of conditional fee, the growth of the right of alienation. The Statute De Donis conditionalibus, and the statutes abolishing estate tail.

Rule in Shelley's Case: In this lesson you'll into detail of this rule which is "the heirs" when the ancestor, by any gift or conveyance (assurance), takes an estate of freehold, and by the same gift or conveyance and estate is limited, either mediately or immediately, to his heirs in fee or in tail, in such case the expression "the heirs" are words of limitation of the estate, and not words of purchase.

Life Estates: In this lesson you'll learn about the origin, nature, the right to assign or create sub-tenancies, estate Pur Autre Vie, statutes affecting estates Pur Autre Vie, merger, appointment of rent, and due to pay taxes and interests on encumbrances.

Restraints on Alienation: In this lesson you'll learn about legal and equitable estates, restraint either direct or indirect, restriction of the power of lease, fees, grants to corporations, other estates, spendthrift trusts, and trust for grantor.

Estate Upon Condition: In this lesson you'll learn that an estate upon condition is one that may be created, enlarged, or defeated on the happening of some uncertain event. And that an implied condition is a condition added to the estate created.

Uses: In this lesson you'll learn the origin of uses for grant, consideration of uses for grant, uses as an attack on the feudal system, the operation of the Statute of Uses, the application of statute to a use on a use, and the Statute of Uses in the United States.

Trusts

History of Trusts: In this lesson you'll learn about the definition of fundamental terms, the origin and history of trusts, the use and trust distinguished, the statute of uses, the effect of the statute of uses.

Trusts Distinguished from Other Relationships: In this lesson you'll learn about debt, bailment, equitable change, executorship, agency, and guardianship.

The Creation Implied Trusts: In this lesson you'll learn that there's a large class of trusts (implied trusts) that are created by the courts because the parties have performed certain acts or in certain situations. You'll go into detail how these implied trusts have previously been defined as being divided into two classes, resulting and constructive.

The Trust Purpose-Private Trusts: In this lesson you'll learn the trusts classified with respect to purpose and when considering purpose, trusts ae first classified as private and public. You will go into detail of public trust known as a charitable trust and a private trust created for the benefit of a definite individual or individuals.

The Creation of Express Trusts: In this lesson you'll lean with respect to their origin, trusts are divided into two classes express and implied. You'll learn about the language necessary to create an express trust, precatory expressions, statute of frauds, trust created by will, and transfer of the property.

The Trustee-Appointment, Qualification, and Powers: In this lesson you'll learn the essential elements of a trust started, who may be a trustee, appointment of a trustee, trustee's bond, powers of a trustee classified, trustee's powers, trustee's duties, trustee's rights, power of joint trustees, and the trustee's liabilities for his own acts or omissions.

The Beneficiary – Capacity, Acceptance, Rights, and Liabilities: In this lesson you'll learn who may be a beneficiary, the acceptance or refusal of the trust by the beneficiary, the beneficiary's rights and obligations, and how the beneficiary's remedies are in equity.

Beneficiary's Remedies: In this lesson you'll go more into detail of the beneficiary's remedies in equity, and how the beneficiary of a trust has no standing in a court of law, that the trust is the creation of the court of equity.

Ademption: In this lesson you'll learn about the four kinds of ademption: revocation of devise by conveyance, ademption of specific legacies, ademption of portions – satisfaction by advancement, and ademption in case of special purpose.

Lapsed and Void Legacies and Devices: In this lesson you'll lean the distinction between a lapsed legacy or device and a void one. You'll learn the slight distinction as far as the operation of the law is concerned on the rights of beneficiaries under a will.

Probate of Wills – In General: In this lesson you'll learn how probate is the representing of a will to a court for the purpose of having it approved and entered upon the records of the court.

Administration: In this lesson you'll learn about jurisdiction who may claim appointment as administrator, how the appointment is evidenced, rights, duties, and liabilities of executors and administrators, concerning the management of the estate, co-executors and co-administrators, foreign representatives, and the accounting and discharge of the administrator.

Administration Definitions and General Principles: In this lesson you'll learn about guardianship its definition, guardian at common law, guardianship in the United States, parents as natural guardians, appointment of guardians, appointment by the parent, the rights and duties of the guardian, guardian's accounts and termination of the guardian's authority.

Law – It's Origin, Nature, and Development

Nature of Law: In this lesson you'll learn the meaning of law, the administration of justice, evolution of law, and the sanction of law.

Sources of Law: In this lesson you'll learn where judges obtain the law from its many sources, including the state. As well as custom, judicial precedent, disregarding of precedents, creation of precedents, justice writing, public policy and natural laws, legislation, interpretation of statutes, and codification.

Subject Matter of Law: In this lesson you'll learn about claims and the law, classification of interests, balancing of interests, advantages, elements of rights and duties, rights in rem and in person am, and law of procedure.

Classifications of Law: In this lesson you'll learn that the usual classification of law is based on the nature of the relations with which each department of the law deals, such as municipal law, national law, public law, private law, constitutional law, administrative law, criminal law, and law of persons.

Beginning of Law: In this lesson you'll learn about the relation of English history of the English law, Anglo-Saxon beginnings, the effects of the Norman Conquest, The Feudal System, local and ecclesiastical courts, and a general view of this period.

Making of the Common Law: In this lesson you'll learn about the work of Henry II, the crown, the church, and the barons, older modes of trial, the writ process, Megna Carta, professionalizing the administration of justice, development of trial by jury, and the growth of legal doctrine.

Enlargement of the Common Law: In this lesson you'll learn about the legislation as source of law, the limits of common law jurisdiction, writ-issuing power, courts of law, Ossification of the common law, legislation in the fourteenth and fifteenth centuries, equitable jurisdiction of chancery, development of law in the court of common law, and the law merchant and the court of admiralty.

Maturity of the Law: In this lesson you'll learn about the administration of justice by counsel, the constitutional struggle with the Stuarts, standardizing of equity, inclusion of the law merchants within the common law, and legislative reform.

American Development of the Common Law: In this lesson you'll learn the adoption of the common law, the revolution and the common law, the effect of the revolution, the new states, demand for a native law, content of the adoption law, and court of law.

Pleading in Civil Actions

Necessity of Pleading and Importance of Subject: In this lesson you'll learn that the pleadings in an action at law consist of statements, in a logical and legal form, of the facts that make up the plaintiff's cause of action and the defendant's ground of defense.

History of Courts and Pleadings: In this lesson you'll learn about the description of ancient English courts, the chancellor's power to issue writs and grant equitable relief, courts established in the United States, actions maintainable at common-law, the importance of proper writ, and how the statutes remedy the abuses of the rules of pleading.

Course of Action: In this lesson you'll learn how to obtain knowledge of facts and preparing declaration, the process of bring defendants into court, the form and substance required in pleadings, stating essentials of a pleading by the defendant, the effect and importance of issues, and principal examples of pleadings and as aids.

Common Law Course of Action: In this lesson you'll learn about real actions, classification of personal actions, personal actions on contract, assumpsit, covenant, debt, account, torts, classification, exemptions, and trespass.

Pleadings in Other Courts: In this lesson you'll learn the difference between common law actions and suits in equity. Also, you'll learn about courts of equity, code system of pleading, codes that modify the law of pleading, and actions under the code-forms of action abolished.

Pleadings in Civil Actions (continued…)

Parties to Actions and Joinder of Actions: In this lesson you'll learn who must be brought before the court, assignment of rights of action, joint and several rights and liabilities, parties to actions in torts, and joinder of actions.

The Plaintiff's First Pleading and General Rules of Pleadings: In this lesson you'll learn the use of forms in preparing pleadings, the matters that need not be stated, statement of general rules, qualifications and exceptions to general rules, how title and authority must be shown, demand for relief and conclusion, and filing the declaration, praecipe and process.

The Defenses to an Action and the Defendant's Pleadings and Rules Governing Them: In this lesson you'll learn about the preliminary investigation by an attorney for a defendant, use of pleas in abatement, the demurrer to the declaration, forms of demurrers, motions attacking defects in pleadings, plea of general denial, plea of non-assumption, special traverse surplusage and partial answers-setoff and counter claim.

The Plaintiffs Second Pleading, The Closing of the Issues, and Judgment: In this lesson you'll learn that at common law of the defendant pleads anything but a traverse, the plaintiff must reply. His replication, as it called, must fully meet all new matter pleaded by the defendant. It may be either a denial or the statement of new matter that avoids the plea.

Practice in Civil Actions

Beginning Suit: In this lesson you'll learn about praecipe, who should be party's plaintiff, who should be party's defendant, who may be made joint plaintiffs, misjoinder and non-joinder, service of writ, discovery, dispositions, interrogatories, request for admission, and request for production of documents.

Preliminary Motions: In this lesson you'll learn that if it appears upon the face of the plaintiff's declaration or compliant that the court is without jurisdiction to try the cause, the defendant should move for judgment at the earliest opportunity.

Non-Jury Cases: In this lesson you'll learn that nearly all state constitutions preserve to every citizen the right to a trial by jury in civil actions at law, as well as in criminal matters, and submission of proposition of law or fact, finding of law and fact by the court, judgment or finding, and appeal and error.

Jury Trials: In this lesson you'll learn about the right to a jury trial, qualification of jurors, jury lists, drawing the jury, examination of jurors by counsel, peremptory challenge, and swearing the jury.

Opening Statements, Excluding Witnesses, Depositions: In this lesson you'll learn about the court reporter, the right to open and close, opening statement, excluding witnesses, depositions-written interrogatories, and oral interrogatories.

Examination of Witnesses, Non-Suit, Directed Verdict: In this lesson you'll learn what the plaintiff must prove, examination of defendant by plaintiff, cross examination, voluntary non-suit, motion to direct verdict, and objections and exceptions.

Charging the Jury-Verdicts: In this lesson you'll learn about the submission of instructions, argument to the jury, charging the jury, the verdict, deception of verdict, and the amendment of verdict.

Entering Judgment: In this lesson you'll learn about the motion for a new trial, arrest and judgment, judgment on the verdict, prayer for appeal, writ of error and supersedeas.

Appeals: In this lesson you'll learn about who may appeal, when an appeal must be taken, the effect of an appeal on the judgment, the effect of issuing writ of error, preparing and filing record assignments of error, abstracts, briefs, and oral arguments.

Criminal Procedure

Criminal Procedure, Jurisdiction, and Venue: In this lesson you'll learn the meaning of criminal procedure, the sources of law, jurisdiction-in general, jurisdiction of the person, state courts, federal courts, venue, and change of venue.

Preliminary Proceedings: In this lesson you'll learn that before the trial of a person changed with a crime, there are certain preliminary steps that must be taken in any system procedure, such as, modes of prosecution, affidavit and warrant, arrest, extradition, preliminary, examinations, commitment and bail, and trials by inferior courts.

Indictment and Information: In this you'll learn about the grand jury, the general requirements of indictments, formal parts, motion to quash, plea to jurisdiction, demurrer, plea in bar, impaneling and challenging and swearing the jury.

Procedure Between Indictment and Trial: In this lesson you'll learn about the bench warrant, arraignment, preliminary motions and pleas, motion to quash, plea to jurisdiction, demurrer, plea in bar, impaneling and challenging, and swearing the jury.

The Trial: In this lesson you'll learn that in the U.S. system of jurisprudence, there are certain rights that belong to any person on trial for a crime. The history of the development and recognition of these rights would carry you back beyond the days of kings John and Magna Charta.

Steps After the Trial: In the lesson you'll learn about the motion for new trial, the grounds for new trial, the necessary of motion, arrest of judgment, sentence, appellate proceedings, writ of error, bills of exceptions, certiorari, federal courts, and appeals in England.

Part 1: Criminal Law

Lesson 1. Introduction to the Legal System: Overview of the structure of the legal system, including federal vs. state courts, criminal vs. civil law, sources of law (constitutions, statutes, case law), and how authority and jurisdiction are established.

Lesson 2. Introduction to Criminal Law: Explanation of what criminal law is, its purpose, how crimes are classified (felonies, misdemeanors, infractions), and the difference between crimes against the state versus private wrongs.

Lesson 3. The Two Essential Elements: Study of the two required components of most crimes: Actus Reus (the criminal act) or Mens Rea (the criminal intent) Including how intent levels affect charges and defenses.

Lesson 4. Crimes Against the Person: Examination of offenses involving harm or threat to individuals, such as assault, battery, homicide, kidnapping, and sexual offenses, with attention to intent, injury, and lawful defenses.

Lesson 5. Crimes Against Property and Habitation: Covers crimes involving property or dwellings, including theft, burglary, robbery, arson, vandalism, and trespass, focusing on ownership, possession, and unlawful entry.

Lesson 6. Crimes Against the Public: Discussion of offenses that impact public order and safety, such as drug offenses, weapons violations, disorderly conduct, obstruction, and regulatory crimes.

Lesson 7. Parties and Inchoate Offenses: Explains criminal liability for multiple parties (principals, accomplices, accessories) and incomplete crimes such as attempt, conspiracy, and solicitation.

Lesson 8. Factual and Statutory References: Teaches how to read and apply statutes, distinguish facts from allegations, understand charging documents, and identify the statutory elements required to prove a crime.

Lesson 9. Constitutional Defenses: Overview of defenses based on constitutional protections, including due process, unlawful search and seizure, self-incrimination, right to counsel, equal protection, and lack of jurisdiction.

Part 2: Criminal Procedures

Lesson 10. Introduction and Participants: Introduces the key participants in a criminal case—judge, prosecutor, defense, defendant, jury, law enforcement—and explains their roles and responsibilities throughout the process.

Lesson 11. The Constitutional Aspects of Criminal Procedures: Covers constitutional rights during criminal proceedings, including the 4th, 5th, 6th, and 14th Amendments, and how violations can impact a case.

Lesson 12. Searches, Seizures, and Arrests: Explains legal standards for stops, searches, warrants, seizures, and arrests, including probable cause, reasonable suspicion, and exceptions to warrant requirements.

Lesson 13. Interrogation and Other Law Enforcement Practices: Focuses on police questioning, Miranda rights, confessions, lineups, informants, and undercover operations, including how improper practices may invalidate evidence.

Lesson 14. The Pretrial Process: Covers arraignment, bail, motions, discovery, preliminary hearings, grand juries, plea negotiations, and dismissal grounds.

Lesson 15. Trial: Walks through the trial process step-by-step: jury selection, opening statements, presentation of evidence, objections, witness examination, closing arguments, and verdicts.

Lesson 16. Sentencing and Appeal: Explains sentencing guidelines, mitigating and aggravating factors, post-conviction remedies, appeals, habeas corpus, and collateral challenges to convictions.

Writing and Analysis in the Law

Part 1: Legal System and Analyzing Legal Authority

Introduction to the Legal System and Legal Writing: Students are introduced to the structure of the legal system and the purpose of legal writing. This lesson covers how legal writing differs from ordinary writing, focusing on clarity, precision, authority, and objective analysis.

Analyzing Legal Authority & Case Law: This lesson teaches how to read, brief, and analyze judicial opinions. Students learn to identify holdings, rules, reasoning, and how precedent applies to new factual situations.

Analyzing Legal Authority & Statutes: Students learn how to read statutes and codes, identify elements, definitions, and legislative intent, and apply statutory language to specific facts.

Part 2: Writing a Legal Document and Organization of a Legal Discussion

Writing a Legal Document: The Legal Memorandum: Covers the purpose, format, and components of a legal memorandum. Students practice framing legal issues, presenting facts, analyzing the law, and reaching reasoned conclusions.

Organization of a Legal Discussion: Large-Scale Organization: Focuses on structuring an entire legal document, including issue sequencing, logical flow, use of headings, and balancing facts, law, and analysis.

Organization of Legal Discussion: Small-Scale Organization: Teaches paragraph-level organization, including topic sentences, rule statements, analysis, and transitions that create clarity and cohesion.

Part 3: Legal Grammar, Punctuation, Quotation, and Sentence Structure

The Thesis Paragraph: Students learn how to write strong thesis paragraphs that clearly state the legal issue, rule, and conclusion, setting the direction for the entire document.

Grammar, Punctuation, and Quotation: Covers common grammatical issues in legal writing, proper punctuation, and correct quotation and citation of legal authority.

Effective Paragraphs: Focuses on building clear, persuasive paragraphs using logical reasoning, precise language, and effective use of authority.

Sentence Structure: Teaches how to write concise, readable legal sentences, avoid ambiguity, eliminate unnecessary complexity, and improve persuasive clarity.

Part 4: Memorandum

Sample Office Memorandum: Students review and analyze a standard office memorandum to understand formatting, tone, and professional expectations in legal practice.

The Complex Memorandum: Builds on earlier lessons by addressing multiple issues, conflicting authority, and more advanced factual analysis.

Memorandum in Support of a Motion: Introduces persuasive legal writing by teaching how to draft a memorandum supporting a court motion, including arguments, counterarguments, and citations.

Part 5: Writing to the Court

Research Strategies: Covers legal research methods, including finding cases, statutes, and secondary sources, and evaluating the strength and relevance of authority.

Writing to the Court: Teaches formal court writing, including motions, pleadings, and briefs, emphasizing tone, professionalism, and procedural compliance.

Writing the Appellate Court: Focuses on appellate briefs, issue preservation, standards of review, and persuasive legal argument at the appellate level.

Oral Argument: Introduces oral advocacy skills, including issue framing, responding to judicial questions, and presenting clear, respectful arguments before a court

Knowledge Under Lockdown: Why Self-Education Matters

Throughout history, power has been put on display—portraits on walls, titles on doors, degrees framed like trophies. These symbols are meant to signal authority and intelligence. But away from those polished halls, in quiet places most people overlook, another kind of intelligence has always existed. This is the intelligence of people who teach themselves—people who learn because they have to, think for themselves, and don't wait for permission to grow.

Prison is One of Those Quiet Places

When your movement is limited and distractions are stripped away, something powerful can happen. Forced isolation, when used intentionally, builds inner strength. It sharpens focus. It forces you to confront who you are and who you're becoming. What many systems fear isn't violence or rebellion—it's people who learn to think for themselves and no longer depend on approval to know their worth.

Real power doesn't come from being smarter than everyone else or holding a title. It comes from controlling information and training people to believe they need permission to be capable. Most systems stay in control by convincing people that real knowledge only comes from schools, certificates, or official approval. If you accept that lie, you stay dependent. If you reject it, you become dangerous—not to people, but to the system.

A Self-Taught Person Breaks that Illusion

Someone who studies on their own, sharpens their mind, and builds skills without asking for validation proves a simple truth: knowledge doesn't belong to institutions. Wisdom doesn't follow rank. And strength starts inside. That's the foundation of Original Nations Institute—to help individuals, especially those in confinement, break mental dependency and reclaim ownership of their intellect.

There's a reason people say that those in power don't sleep easy. Somewhere, in cells, garages, libraries, and quiet corners of the world, people are teaching themselves what schools never taught them. They're learning what systems don't want explained. And they're building skills that make traditional gatekeepers unnecessary. That's the real threat—not lack of credentials, but competence that doesn't need them.

When someone teaches themselves math, technology, languages, law, or creative skills without formal approval, they expose the truth: many barriers to education exist to limit access, not to protect quality. They're about control, not excellence. Once you can do the work, the paperwork matters a lot less.

You see this everywhere. A self-taught coder outperforms college graduates. A self-educated researcher challenges accepted narratives. A man or woman with no formal background shows deeper understanding than those with degrees. And the response is almost always the same: instead of recognizing the achievement, institutions question credentials, dismiss the work, and ignore results. Why? Because systems care more about who is allowed to speak than what is actually true.

That's Why This Program Exists

This isn't about rebellion. It's about responsibility. It's about using the time you have—right now—to strengthen your mind, rebuild your identity, and develop skills no one can take from you. When you're thinking becomes disciplined and self-directed, your circumstances stop defining you. You may be confined physically—but your mind doesn't have to be. And once you learn how to think, learn, and grow on your own, no system can ever fully control you again.

Why Systems Push Back Against Self-Taught People

The pushback against self-taught people isn't about jealousy or competition. It goes much deeper than that. If someone can become skilled, knowledgeable, and capable through their own effort, then the question becomes uncomfortable: what are the gatekeepers really for?

A person who teaches themselves doesn’t just compete with the system—they expose a flaw in it. They prove that intelligence doesn’t require permission. That alone challenges the idea that expertise must come with official approval. When you look at history honestly, this contradiction becomes impossible to ignore.

Many of the people who changed the world didn’t follow traditional education paths. They learned on their own, pushed past limits, and figured things out because they were driven—not certified. Yet that truth is often watered down or buried. Instead of highlighting independent thinkers, the story is rewritten to make institutions look like the source of progress, while self-taught success gets treated like an exception instead of a pattern.