

CeMAP Study Guide



**The London Institute
of Banking & Finance**

**Recognised CeMAP®
Learning Support Provider**

Recognition statement:

This learning support is recognised by The London Institute of Banking & Finance as being appropriate additional resource for students undertaking its CeMAP® qualifications

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Welcome to your CeMAP Study Guide

This guide provides an honest overview of the preparation you will need to do prior to attending the forthcoming 4-day examination revision workshops for CeMAP 1 and CeMAP 2/3.

Prior to the Workshop

Preparation and study prior to each of the exams is the essential key to ensuring you are successful in achieving the CeMAP qualification. It requires a significant investment in time - expect to spend around 60-70 hours study for CeMAP 1 and the same again for CeMAP 2 and 3 combined.

The revision workshop will provide an intense learning period but is not enough on its own. It has been designed on the assumption that prior to the workshop you will have:

- Fully read the study material provided by the LIBF.
- Read a copy of the syllabus.
- Worked through at least one practice paper or undertaken a mock exam to identify your development needs and familiarise yourself with the structure of the exam paper

Learning Essentials

To pass your exam you will should consider 4 essential things:

1. **The proper mental approach** - to help you get through the preparation and the exam.
2. **Time** – in which to do the necessary work.
3. **Co-operation** - from anyone who will be affected by your reallocation of time for this whole process of 'exam passing'.
4. **Information** - essentially the syllabus and suitable technical detail relating to it.

1. Your Mental Approach

- How you think about study and exams, as much as anything, will determine if you will pass or fail the exam.
- Believe in your ability to successfully study and pass is key.
- If you have previously failed this or other exams, not studied or taken an exam for a long time, maybe you are only doing this because your employer wants you to.
- These and other negative thoughts and feelings may jeopardise your chances of success so you need to get them in check now, before you start – and we can help with this.
- We have been involved in preparing people for these CeMAP exams since they started and it will be no surprise that the pass rate and the amount of preparatory work undertaken are directly linked.
- That may seem obvious, but it clearly was not obvious to those people who have attended the revision workshop and have not even unpacked their course notes.
- Yet even people with a past history of poor examination performance have passed easily when giving time and planning to their study and sticking to it.
- Keep in mind the purpose of the exercise – **to pass the exam**. Put the work in now and pass it first time, the activity is over and you are not only successful but will have improved your employability.#
- To a certain extent, you can afford to be selfish about the process – tune to your favourite radio station, W.I.I. FM (what's in it for me?). The long-term effects of a comparatively short-term investment of time are stacked in your favour.

2. Organise Your Time

You need to know:

- Date of the exam.
- Subject syllabus.
- Essential diary dates – commitments both business and personal
- You will also need a **planner** to mark in the study commitments you are about to make. We recommend you use the '21 Box' weekly planner we have included below.
- Start by marking in your weekly commitments and see how much timeslots you have left over. Then use the appropriate revision timetable to apportion your study.

3. Co-operation & Work-Life Balance

Others will be affected by the reallocation of your time to studying for and passing the exam. You will need to consider:

Your family.

- Do they know and appreciate why you are doing this and also how long it is likely to continue? Remember – it is not forever, just till you pass the exam.
- Display your planner where everyone – including you - can see it
- Set some boundaries for your revision time – where are you going to do it what are the rules about noise and interruptions?

Your social life.

- Keep some regular weekly events in your planner but some may need to be cancelled in the short-term
- Ensure friends and acquaintances know about your temporary additional commitment.

The more people know what you are doing, the more focused and committed you will be to achieve also, most will be supportive and understanding which also helps!

4. Information

- Use the examination handbook to check out **the syllabus** - having a mental picture of the spread of knowledge you need to pass the exam will help you put into perspective the subject you are studying at any one time.
- Check your LIBF Study Guide, making sure that it is **current** and has taken into account all recent syllabus changes. Go online to check for any new pages.
- Acquire **additional material**. The examination handbook will have a list of additional and recommended reading. Our experience is that those who make use of this list stand a greater chance of passing first time.
- Locate as many **example papers** as possible and go through them under examination conditions. Access to practice questions will demonstrate the:
 - Style of question and answer options you can expect to find in your exam.
 - Standard of knowledge required.
- Refer to the examination handbook to make you fully aware of **what is expected of you**, from registering for the examination, through standard and level of knowledge, to what you can and cannot take into the examination room.
- Do not let yourself be taken by surprise, either by the syllabus or examination requirements. Check it out!

Hints and Tips on How We Learn

How do we transfer all this information from paper to brain?

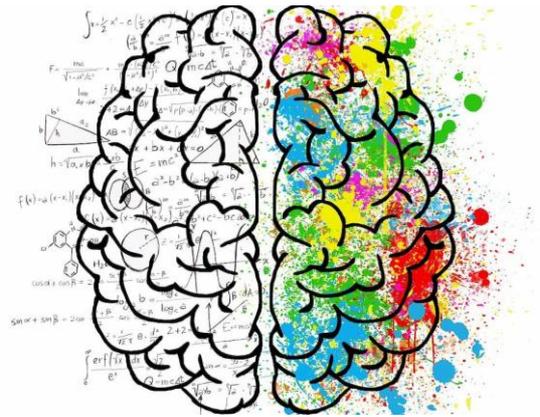
Distinct activities are dealt with using different sides of the brain:

The **Left Side** of our brain is responsible for

- logic
- analysis
- sequence
- number
- related 'formal' or 'structured' activity.

The **Right Side** of our brain is responsible for

- fantasy
- rhythm
- music
- pictures
- related 'informal' or 'non-structured' activity.



The Right Side of the brain is dominant for perhaps **90%** of our lives **BUT** up to 85% of teaching – and therefore learning – is based on structured Left Side brain activity.

To help overcome this you can use a variety of ways to make your notes and learning activities more 'Right Brain' and help you retain and recall the information you need to pass your exam.

Learning by rote and **repetitive learning** is good for embedding basic facts. This means that as you revisit information time and time again you memorise the lists of facts and figures.

Research has also shown that if we combine our senses, then our memory and recall faculties are boosted considerably - the 'average' person remembers:

- 20% of what we **read** first time
- 30% of what we **hear** first time
- 40% of what we **see** first time
- 50% of what we **say** first time
- 60% of what we **do** first time



When we combine these activities in two's or three's, the percentage figure increases significantly, so that using all activities for study and revision could improve memory and recall by up to 85%.

If we re-read, re-hear, and so on, this will increase further. Make this reviewing process a constant feature of your study. Do not wait until your revision phase to revise!

Making Your Notes Memorable



Coloured and hidden messages

- The simple action of turning the page is not often enough to secure the information so try writing a key idea sideways.

Example. Use flaps of paper stuck on to your notes, to highlight key ideas – write on the flap, on its underside, and on the hidden space beneath it to isolate specific ideas or images from the surrounding text.

Portability

- You may not wish to carry around your course and revision notes or other reading material so take a picture on your phone of your notes so use index cards for key ideas and images.

Favourite things

- What inspires and motivates you? What is your favourite food? Music? Colour? Sport? Work those into your study and revision.
- Promise yourself your favourite snack or music when you have completed a particularly difficult piece of study.
- Work with your favourite music playing; repeat the process during revision; think of the music in the exam room. The association will aid recall.

Illustration

- We think in pictures, so to help in the study process we need to illustrate the notes we make. You do not need to be an accomplished artist to take advantage of this; simple line illustrations (boxes, arrows, pointers, and so forth) will suffice, providing you have colour and 'activity' on the page.
- If you think you can't draw, cut pictures, cartoons and images from magazines to help the notes stand out. Use them in margins or to surround a key point.
- The images can be humorous, providing the humour element does not detract from the point you want to emphasise.



Other people

- If you don't like the idea of working alone, try to find a study partner going through the same process as yourself.
- You can test each other to determine weak knowledge areas, agree work schedules, 'contract' with each other - this may provide extra incentive to complete the work on time.

Posters

- Use the back of old posters or a flip chart pad to create wall charts to show your study schedule and progress
- Record problem areas; questions and reminders.
- Put them in strategic positions so they will catch your eye and so you do not become blind to their message, move them around and re-write them, using the colour and design ideas mentioned previously.

Recording

- Use your phone to combine your own voice and your study partners voice to study notes
- Explain the topic in your own words and try playing your favourite music in the background.
- Try asking questions, then leave a gap for you to give the answer when you are listening to it later, then dictate the answer.



Revision

- Revision isn't study – is it something to be done only in the run up to the exam.
- The purpose of revision is to revisit and review information to ensure you have a full understanding of what is required.
- You should review your notes use any revision of materials available
- Treat it as an exercise that will ensure you will not be taken by surprise, so check thoroughly during this period:
- **Knowledge** requirements as outlined in the syllabus.
- **Administration** requirements – registration and location of the examination centre.
- **Examination** requirements – layout and timing of the exam; type of questions; standard instructions on the computer screen; what you can and cannot take into the examination room; what will be provided for you once in the room.

The Examination

As part of your preparation you will already have checked:

- Date and examination centre location.
- Start time and duration of the examination.
- Route and timing to the examination centre.

During the period you acquired the knowledge and revised, you will also have checked:
Recommended timing for each unit of the exam.

The type of question that will appear on the computer screen highlighted in the example papers.

What you can and cannot take into the testing centre.

Before you start the exam:

- Tell yourself how prepared you are.
- Read through the exam example screen making sure you understand the instructions and can use the system correctly. If in doubt, ask the invigilator.
- Bear in mind that you may be feeling stressed. **This is quite normal and to be expected.** Quite often, therefore, on first reading of the question on the screen, the first response is to say, "That wasn't in the syllabus!" or some such panic remark. The examiner is not trying to be tricky, to catch you out with new subjects.
- This first 'shock' sight is generally no more than a type of 'fight or flight' reaction because your system is pumping adrenaline, leading to overreaction. To help calm yourself, work through all the questions first answering those that you know the answers to and red flagging the others for later. This will give you confidence. Write key words and what main subject areas of your knowledge are covered on the white board provided.
- This will give you a little time for your system to calm down, so that your next reading of the questions you did not know the answers to will not be in panic mode. By that time

you will be able to relate all the work and practice time to the problem in hand, and answer the outstanding questions accordingly.

- After completing each question, read through and go on to the next. Wait until you have completed the paper before checking all questions for errors. There is a good reason for this. Having just completed a question, the material uppermost in your mind will contain all the correct and any incorrect points you have just thought about. Consequently, checking will only compare it with this 'current' material which you have in your mind. By the time you finish the exam and have returned to check the first question, you will be reviewing it afresh and stand a better chance of spotting any errors.

STUDY GUIDE SUMMARY

- Start work early enough to fit in all the work necessary.
- Make sure you have all the technical material to hand.
- Write out a study and revision plan and stick to it.
- Make your notes colourful, lively and interesting – put the right side of your brain to work for you.
- Attend the revision workshop and use example papers.
- Prepare yourself mentally.
- Work and revise with others.

And in the Exam

- Read the question and make notes on the white boards
- Answer the question on the screen – don't be tempted to answer your own version.
- Avoid irrelevant information if it has no immediate or direct bearing on the answer.

The Study Planner

TIME SLOT 			
DAY 	MORNING	AFTERNOON	EVENING
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			
SATURDAY			
SUNDAY			

Sample Revision Timetable CeMAP 1

To break down the study material into revision sessions we have provided a sample pre-course revision planner for CeMAP 1 below. Obviously, different people will have differing levels of prior knowledge before starting their revision and the table below is simply a guide with approximate timings to assist your self-study.

Remember – you get a copy of the tax tables in the exam so you don't need to memorise the information on them.

Unit 1: 2 hours

- **Topic 1** - Introducing the financial services industry, pages 1-14
- Complete & mark - test your knowledge exercise on page 16
- **Topic 2** - Economic policy and financial regulation, pages 17 – 21 (to end of section 2.1)

Unit 1: 2 hours

- **Topic 2** - Economic policy and financial regulation, pages 22 – 33
- Complete & mark - test your knowledge exercise on page 34
- **Topic 3** – UK taxation pages 37 – 40 (to end of section 3.2.2)
- Complete & mark - check your understanding 2 on page 41

Unit 1: 2 hours

- **Topic 3** – UK taxation pages 41 – 55 (income tax and national insurance)
- Complete & mark – think again on page 55 and test your knowledge exercise on pages 56-57

Unit 1: 2 hours

Topic 4 – UK taxation pages 59 – 73 (capital gains tax, inheritance tax and value added tax)
Complete & mark - test your knowledge exercise questions 1-8 on pages 78-79

Unit 1: 3 hours

- **Topic 4** – UK taxation pages 74 – 77 (stamp duty, corporation tax and withholding tax)
- Complete & mark - test your knowledge exercise questions 9 & 10 on page 79
- **Topic 5** – State benefits pages 81 - 93
- Complete & mark - test your knowledge exercise questions on pages 95-96

Unit 1: 3 hours

- **Topic 6** – Direct investments: cash and fixed interest securities pages 97-113
- Complete & mark - test your knowledge exercise questions on pages 114-115

Unit 1: 2 hours

- **Topic 7** – Other direct investments pages 117-135
- Complete & mark - test your knowledge exercise questions on page 136

Unit 1: 2 hours

- **Topic 8** – Collective investments pages 137-156 (to end of section 8.4.3)
- Complete & mark - test your knowledge exercise questions 1-7 on page 164

Unit 1: 2 hours

- **Topic 8** – Collective investments pages 156 (starting section 8.5) – 163
- Complete & mark - test your knowledge exercise questions 8-10 on page 165
- **Topic 9** – Tax wrappers pages 167-176
- Complete & mark - test your knowledge exercise questions on pages 178-179

Unit 1: 2 hours

- **Topic 10** – Pension products pages 181-197
- Complete & mark - test your knowledge exercise questions on pages 199-200

Unit 1: 3 hours

- **Topic 11** – Life assurance pages 201-222
- Complete & mark - test your knowledge exercise questions on pages 223-225

Unit 1: 3 hours

- **Topic 12** – Health and general insurance pages 227-246
- Complete & mark - test your knowledge exercise questions on pages 248-249

Unit 1: 2 hours

- **Topic 13** – Secured and unsecured lending pages 251-272
- Complete & mark - test your knowledge exercise questions on pages 273-274

Unit 1: 2 hours

- **Topic 14** – Understanding and satisfying customer needs pages 275-293
- Complete & mark - test your knowledge exercise questions on pages 295-296

Unit 1: 2 hours

- **Topic 15** – The main advice areas pages 297-313
- Complete & mark - test your knowledge exercise questions on pages 315-316

Unit 1: 2 hours

- **Topic 16** – Key legal concepts pages 317-336
- Complete & mark - test your knowledge exercise questions on pages 337-338

Unit 2: 3 hours

- **Topic 17** – The FCA's aims and activities pages 339-357
- Complete & mark - test your knowledge exercise questions on pages 358-359
- **Topic 18** – Regulating firms and individuals pages 361-368 to end of 18.2.4.1)

Unit 2: 3 hours

- **Topic 18** – Regulating firms and individuals pages 369-381
- Complete & mark - test your knowledge exercise questions on pages 383-384
- **Topic 19** – Prudential supervision pages 385-397
- Complete & mark - test your knowledge exercise questions on pages 399-400

Unit 2: 2 hours

- **Topic 20** – Conduct of business requirements (1) pages 401-423
- Complete & mark - test your knowledge exercise questions on pages 425-427

Unit 2: 2 hours

- **Topic 21** – Conduct of business requirements (2) pages 429-457
- Complete & mark - test your knowledge exercise questions on pages 458-459

Unit 2: 2 hours

- **Topic 22** – Consumer credit pages 461-472
- Complete & mark - test your knowledge exercise questions on pages 473-474
- **Topic 23** – Anti-money laundering pages 475-487
- Complete & mark - test your knowledge exercise questions on pages 488-490

Unit 2: 2 hours

- **Topic 24** – Other regulation affecting the advice process pages 491-512
- Complete & mark - test your knowledge exercise questions on pages 513-514

Unit 2: 3 hours

- **Topic 25** – Consumer rights, complaints & compensation pages 515-532
- Complete & mark - test your knowledge exercise questions on pages 533-534

When finished, go back through revision material and make notes of areas of weakness you would like to focus on during the tutor led revision workshop.

Also, complete mini-mock exam. Mark and review answers – for those you got wrong, try to establish why the correct answer is right and the others are wrong

Again, make a note of areas of weakness to highlight on the revision workshop.

Sample Revision Timetable CeMAP 2/3

As with the CeMAP 1 revision timetable, this CeMAP 2/3 timetable is a guide with approximate timings which may be used to assist your self-study. Please note, you do not need to learn the Scottish Law sections.

Unit 3: 2 hours

- **Topic 1** – Property and mortgage markets pages 1-22
- Complete & mark - test your knowledge exercise on page 24

Unit 3: 2 hours

- **Topic 2** – Types of borrower pages 25-44
- Complete & mark - test your knowledge exercise on pages 46-47

Unit 3: 2 hours

- **Topic 3** – Mortgage regulation pages 49-66
- Complete & mark – test your knowledge exercise on pages 68-69

Unit 3: 2 hours

- **Topic 4** – Principles of mortgage and property law pages 71- 94
- Complete & mark - test your knowledge exercise on pages 96-97

Unit 3: 3 hours

- **Topic 5** – Practical aspects of property and mortgage law pages 99-117
- Complete & mark - test your knowledge exercise on pages 118-119
- **Topic 6** – Buying a property: an overview pages 121-130 (to end of section 6.4.1)

Unit 3: 3 hours

- **Topic 6** – Buying a property: an overview pages 131-141
- Complete & mark - test your knowledge exercise questions on pages 142-143
- **Topic 7** – The legal aspects of property purchase pages 145-155
- Complete & mark - test your knowledge exercise questions on pages 156-157

Unit 3: 2 hours

- **Topic 8** – Regulation and the buying process pages 159-179
- Complete & mark - test your knowledge exercise questions on pages 180-181

Unit 4: 2 hours

- **Topic 9** – The role of the mortgage adviser pages 191-200
- Complete & mark - test your knowledge exercise on page 201
- **Topic 10** – Assessing the applicant's financial status pages 203-212 (to end of section 10.5.1)

Unit 4: 2 hours

- **Topic 10** – Assessing the applicant's financial status pages 213-222

- Complete & mark - test your knowledge exercise on pages 223-225
- **Topic 11** – Checking the applicant's credit status pages 227-236 (to end of section 11.2)

Unit 4: 2 hours

- **Topic 11** – Checking the applicant's credit status pages 236 (starting from section 11.3) - 246
- Complete & mark - test your knowledge exercise questions on pages 247-248
- **Topic 12** – Suitability pages 249-257
- Complete & mark - test your knowledge exercise questions on page 258

Unit 4: 3 hours

- **Topic 13** – Assessing the property pages 259-273
- Complete & mark - test your knowledge exercise questions on pages 275-276
- **Topic 14** – Valuations and surveys pages 277-294
- Complete & mark - test your knowledge exercise questions on pages 296-297

Unit 4: 3 hours

- **Topic 15** – Other factors that affect the lending decision pages 299-327
- Complete & mark - test your knowledge exercise questions on pages 330-331

Unit 5: 2 hours

- **Topic 16** – Mortgage repayment methods pages 33-347
- Complete & mark - test your knowledge exercise questions on pages 349-350

Unit 5: 2 hours

- **Topic 17** – Using endowment policies for mortgage repayment pages 351-370
- Complete & mark - test your knowledge exercise questions on pages 371-372

Unit 5: 2 hours

- **Topic 18** – Other repayment vehicles for interest-only mortgages pages 373-391
- Complete & mark - test your knowledge exercise questions on pages 392-393

Unit 5: 2 hours

- **Topic 19** – Interest-rate options pages 395-408
- Complete & mark - test your knowledge exercise questions on pages 411-412

Unit 5: 3 hours

- **Topic 20** – Other mortgage products pages 413-433
- Complete & mark - test your knowledge exercise questions on pages 435-436

Unit 5: 3 hours

- **Topic 21** – Schemes for specific groups of borrower pages 437-463
- Complete & mark - test your knowledge exercise questions on pages 465-466

Unit 5: 2 hours

- **Topic 22** – Mortgage related insurance products pages 467-487
- Complete & mark - test your knowledge exercise questions on pages 489-490

Unit 6: 2 hours

- **Topic 23** – Raising additional funds from property pages 491-510
- Complete & mark - test your knowledge exercise questions on pages 511-512

Unit 6: 2 hours

- **Topic 24** – Transferring mortgages pages 513-530
- Complete & mark - test your knowledge exercise questions on pages 531-532

Unit 6: 2 hours

- **Topic 25** – Arrears and debt management pages 533-553
- Complete & mark - test your knowledge exercise questions on pages 554-555

Unit 6: 3 hours

- **Topic 26** – Lenders' legal rights and remedies pages 557-568
- Complete & mark - test your knowledge exercise questions on pages 570-571

Complete mini-mock CeMAP 2 exam – 1 hour without book / notes

Mark and review answers – for those you got wrong, try to establish why the correct answer is right and the others are wrong

Spend remainder of session today going back through revision material and make notes of areas of weakness you would like to focus on during the tutor led revision workshop.

CeMAP 3 – 3 hours

- Complete mock exam A
- Mark and review answers – for those you got wrong, try to establish why the correct answer is right and the others are wrong
- Again, make notes of areas of weakness you would like to focus on during the tutor led revision workshop.

Overview of the revision workshop

The revision workshop will usually commence at 9.00 am and conclude at 17.00 pm allowing 1 hour for lunch. Morning and afternoon breaks and lunch times will be timetabled depending on the workshop location and availability of facilities. The course facilitator will confirm the agenda at the workshop during the first session.

This workshop is to supplement the materials provided by the Company, the examining body, individual's self-study and support by their line manager/regional trainer. As a result the workshop is designed to embed, complement, reinforce and consolidate learning.

It is important that you have worked through the LIBF study materials before attending and completed the pre-course work provided. This will enable you to identify your own development areas so that these can be covered during the course.

The revision workshop facilitator will welcome any areas of concern to be known at the start of the workshop to ensure that any particular points are covered over the duration of the workshop. There should be plenty of time to make any areas of concern known but writing them down beforehand is always a useful reminder.

Our "Guide to Study" is enclosed to assist further in preparation, learning, revision and pre-exam techniques.

Further information on the CeMAP qualification can be found at:

[https://www.libf.ac.uk/study/professional-qualifications/mortgage-advice/certificate-in-mortgage-advice-and-practice-\(cemap\)](https://www.libf.ac.uk/study/professional-qualifications/mortgage-advice/certificate-in-mortgage-advice-and-practice-(cemap))

CeMAP REVISION WORKSHOP AGENDA

The following is a typical agenda for a 4 day CeMAP 1 course:

CeMAP 1 (09:00 – 17:00)	
<p>Day 1</p> <ul style="list-style-type: none"> • Introduction • CeMAP 1 and exam technique • Topic 1 – Introducing the financial services industry • Topic 2 – Economic policy and financial regulation • Topic 3 – UK Tax 1: Residence and Domicile / Income Tax / National Insurance • Topic 4 – UK Tax 2: Capital Gains tax / Inheritance tax / Stamp Duty / VAT / Corporation tax / Withholding tax • Topic 5 – State benefits 	<p>Day 3</p> <ul style="list-style-type: none"> • Review of Day 2 • Topic 12 – Health and general insurance • Topic 13 – Secured and unsecured lending • Topic 14 – Understanding & satisfying customer needs • Topic 15 – The main advice areas • Topic 16 – Key legal concepts • Topic 17 – The FCA’s aims and activities • Topic 18 – Regulating firms and individuals
<p>Day 2</p> <ul style="list-style-type: none"> • Review of Day 1 • Topic 6 – Direct investments: Cash and fixed interest securities • Topic 7 – Other direct investments • Topic 8 – Collective investments • Topic 9 – Tax wrappers • Topic 10 – Pension products • Topic 11 – Life assurance 	<p>Day 4</p> <ul style="list-style-type: none"> • Review of Day 3 • Topic 19 – Prudential supervision • Topic 20 - COBS 1: types of client and adviser / advertising and financial promotions / disclosure requirements and documents / cooling off and cancellation • Topic 21 - COBS 2: Regulation of Mortgages and General Insurance • Topic 22 – Consumer credit • Topic 23 – Anti-money laundering • Topic 24 – Other regulation affecting the advice process • Topic 25 – Consumer rights, complaints and compensation • Close
<p>Day 5 – EXAM</p> <ul style="list-style-type: none"> • CeMAP 1 exam (2 hours) - Close to home location. 	

The following is a typical agenda for a 4 day CeMAP 2/3 course:

CeMAP 2/3 (09:00 – 17:00)	
<p>Day 1</p> <ul style="list-style-type: none"> • Topic 1 – Property and mortgage markets • Topic 2 – Types of borrower • Topic 3 – Mortgage Regulation • Topic 4 – Principles of mortgage and property law • Topic 5 – Practical aspects of property and mortgage law • Topic 6 – Buying a Property: an overview • Topic 7 – The legal aspects of property purchase 	<p>Day 3</p> <ul style="list-style-type: none"> • Review of Day 2 • Topic 15 – Other matters affecting the lending decision • Topic 16 – Mortgage repayment methods • Topic 17 – Using endowment policies for mortgage repayment • Topic 18 - Other repayment vehicles for interest-only mortgages • Topic 19 - Interest rate options • Topic 20 – Other mortgage products • Topic 21 – Schemes for specific groups of borrowers • Topic 22 – Mortgage related insurance products • Topic 23 – Raising additional funds from property • Topic 24 – Transferring mortgages • Topic 25 & 26 - Arrears and debt management & Lenders’ legal rights and remedies • Homework – Mock CeMAP 2 paper
<p>Day 2</p> <ul style="list-style-type: none"> • Review of Day 1 • Topic 8 – Regulation and the buying process • Topic 9 – The role of the mortgage adviser • Topic 10 –Assessing the applicant’s financial status • Topic 11 – Checking the applicant’s credit status • Topic 12 – Suitability • Topic 13 – Assessing the property • Topic 14 – Valuations and surveys 	<p>Day 4</p> <ul style="list-style-type: none"> • Review of Day 3 and homework • CeMAP 3 exam technique and overview • Areas of concern • Exam practice and review • Outstanding issues • Close
<p>Day 5 – EXAMS</p> <ul style="list-style-type: none"> • CeMAP 2 exam (2 hours) • CeMAP 3 exam (2 hours) • Both close to home location 	

