



## Five Steps to Become a Residential Mortgage Loan Originator (RMLO)

1	<b>Create a NMLS Account at <a href="http://www.stateregulatoryregistry.org/NMLS">www.stateregulatoryregistry.org/NMLS</a></b> and receive a user name, password and NMLS number. Be sure to bring your NMLS number to class.
2	<b>Complete the required 23-hour SAFE Comprehensive Course at Champions School of Mortgage Lending®</b> <ul style="list-style-type: none"> <li>• Required 20-hours of SAFE Comprehensive NMLS approved education</li> <li>• 3-Hour TX SML SAFE: Texas Law and Practice</li> <li>• These courses satisfy the current National Mortgage License System (NMLS) educational requirement for Texas</li> </ul>
3	<b>Register for our Loan Originator Exam PREP Course - SAFE Mortgage Loan Originator Test National Component with Uniform State Content (USC)</b> Remember, once you pay the initial fee for the PREP you may retake our PREP as many times as you want at no charge for one year.
4	<b>Register and pass with a 75% or higher, the NMLS National Test Component with Uniform State Content exam (\$110)</b> <ul style="list-style-type: none"> <li>• There is a 30-day waiting period for exam retakes</li> <li>• If you do not pass after two retakes, there is a 6-month waiting period</li> <li>• A test enrollment must be requested and paid for in NMLS. The Test Enrollment function can be found under the Professional Requirements/ Testing Selection tab in NMLS after your MU4 log in.</li> </ul> <p><b>National Test Component with USC</b> 125 multiple choice questions Timed 190 minutes After enrolling for a test component, please contact Prometric to schedule your test date: <b>Prometric</b>, 877-671-6657 or <a href="http://www.prometric.com/nmls">www.prometric.com/nmls</a></p>
5	<b>Submit MU4 Form to the National Licensing System as well as the Criminal Background Check, Fingerprints and Credit Report Request</b> <ul style="list-style-type: none"> <li>• Submit the MU4 Form through the NMLS website <a href="http://www.stateregulatoryregistry.org/nmls">www.stateregulatoryregistry.org/nmls</a></li> <li>• Through the MU4 log in - select Filing/Individual. The MU4 filing fee is (\$30). The application fee will vary by license type.</li> <li>• Applicants are required to request a Criminal Background Check (\$36.25) and the Credit Report Request function (\$15)</li> <li>• Other fees include Texas MLO License (MU4) (\$300); Recover Fund (\$10) and Sponsorship Fee (\$25)</li> </ul>

Program Name	Program Hours	Delivery Method	Price†
<b>RMLO Texas License Program</b> 23-hour Mortgage Loan Origination SAFE Comprehensive Classroom course and RMLO PREP course (National with USC). Includes RMLO Exam Prep Flashcards. <b>Save \$45!</b>	23		<b>\$475</b>
<b>RMLO Tools for Success!</b> Champions RMLO Exam Prep Flashcards, Real Estate Qualifier Plus Calculator IIX, Real Estate Finance Textbook, Language of Real Estate Textbook and Texas Real Estate Contracts Textbook. <b>Don't miss this package! Save \$21!</b>			<b>\$185</b>

Individual Courses	Hours	Delivery Method	Price*
<b>20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals</b>	20		<b>\$215</b>
<b>3-Hour Tx-SML SAFE: Texas Law and Practice</b>	3		<b>\$50</b>
<b>20-Hour Mortgage Loan Origination SAFE Comprehensive</b>	20		<b>\$329</b>
<b>3-Hour TX-SML SAFE</b>	3		<b>\$59</b>
<b>RMLO National with USC 3-Day Prep Course</b> 🔍	24		<b>\$225</b>
<b>8-Hour Continuing Education</b> Includes mandatory 2-hours of Ethics	8		<b>\$125</b>
<b>Must-Have Study Aid - Champions RMLO Flashcards</b> Master the 360 Most Essential Terms in Loan Origination!			<b>\$30</b>
<b>Android, iPhone and iPad Loan Flashcard App</b> Flashcards delivered conveniently to your iPhone or iPad			<b>\$2.99</b>

**Course Delivery Options**

- Classroom
- ChampionsLive!** Broadcast
- Online Correspondence
- Correspondence

**Learn More About Delivery Methods at [ChampionsSchool.com](http://ChampionsSchool.com)**

**GO MOBILE Study Anywhere!**

Supplemental Study App for the Loan Originator Exam on your Android device, iPhone, and iPad.

- Improve your powers of recall
- Organized by topic
- Ease of use and search tool
- Study anywhere, anytime
- Use in conjunction with our Exam Prep course
- [ChampionsSchool.com/flashcard-app](http://ChampionsSchool.com/flashcard-app)

**CHAMPIONS SCHOOL of BUSINESS ETIQUETTE**

**Add Success Through Business Etiquette Course to any program for only \$100**

SEE PAGE 30 FOR DETAILS

† All prices include textbooks and materials

Residential Mortgage Loan Originator Licensing and Renewal

# 20-Hour SAFE Comprehensive Mortgage Loan Fundamentals

with 3-Hour TX SML SAFE: Texas Law and Practice

Held on 3rd day of the Schedule

This required course satisfies both Texas and federal education requirements to become a licensed mortgage loan originator. The course includes federal law, ethics and non-traditional mortgage lending plus information pertinent to becoming a professional mortgage originator. This course is required of anyone wishing to be certified under the Texas Department of Savings and Mortgage Lending.

\$265

\$285 day of class



\$50

3 Hour Only



AUSTIN/ROUND ROCK		
Jul 19 - 21	Wed - Fri	
Aug 23 - 25	Wed - Fri	
Sep 20 - 22	Wed - Fri	
Oct 18 - 20	Wed - Fri	
Nov 20 - 22	Mon - Wed	
Dec 19 - 21	Tue - Thu	
Jan 24 - 26	Wed - Fri	

DALLAS		
Jul 5 - 7	Wed - Fri	
Jul 31 - Aug 2	Mon - Wed	
Sep 5 - 7	Tue - Thu	
Oct 2 - 4	Mon - Wed	
Nov 6 - 8	Mon - Wed	
Dec 8 - 10	Fri - Sun	
Jan 2 - 4	Tue - Thu	

FORT WORTH		
Jul 21 - 23	Fri - Sun	
Aug 15 - 17	Tue - Thu	
Sep 11 - 13	Mon - Wed	
Oct 20 - 22	Fri - Sun	
Nov 20 - 22	Mon - Wed	
Dec 18 - 20	Mon - Wed	
Jan 19 - 21	Fri - Sun	

HOUSTON GALLERIA		
Aug 11 - 13	Fri - Sun	
Sep 15 - 17	Fri - Sun	
Oct 13 - 15	Fri - Sun	
Dec 1 - 3	Fri - Sun	
Jan 26 - 28	Fri - Sun	

HOUSTON NORTH		
Jul 7 - 9	Fri - Sun	
Aug 25 - 27	Fri - Sun	
Sep 29 - Oct 1	Fri - Sun	
Oct 30 - Nov 1	Mon - Wed	
Dec 13 - 15	Wed - Fri	
Jan 15 - 17	Mon - Wed	

SAN ANTONIO		
Jul 12 - 14	Wed - Fri	
Aug 2 - 4	Wed - Fri	
Sep 6 - 8	Wed - Fri	
Oct 4 - 6	Wed - Fri	
Nov 1 - 3	Wed - Fri	
Dec 6 - 8	Wed - Fri	
Jan 3 - 5	Wed - Fri	

HOUSTON WEST		
Jul 27 - 29	Thu - Sat	
Sep 5 - 7	Tue - Thu	
Nov 10 - 12	Fri - Sun	
Jan 5 - 7	Fri - Sun	

ChampionsLive!		
Jul 12 - 14	Wed - Fri	
Aug 18 - 20	Fri - Sun	
Sep 11 - 13	Mon - Wed	
Oct 17 - 19	Tue - Thu	
Nov 3 - 5	Fri - Sun	
Dec 4 - 6	Mon - Wed	
Jan 19 - 21	Fri - Sun	

**Course 2029 - 20 Hr Safe**  
 Day 1 - 2: 8:30 AM - 5:30 PM  
 Day 3: 8:30 AM - 12:30 PM  
**Course 4126 - 3 Hr TX SML**  
 Day 3: 1:30 PM - 4:30 PM

**Note to Students:** Student will need to bring their NMLS ID# to class. To obtain the NMLS ID#, please visit: [www.statereregulatoryregistry.org/NMLS](http://www.statereregulatoryregistry.org/NMLS). Students must attend the full 23-hours to receive credit or they must retake the entire class. **Makeup hours are not available for this course.**

# 3-Day National with USC Loan Originator Exam Prep

\$225  
\$245 day of class

After you've completed the required 23-Hour SAFE Comprehensive Mortgage Loan Fundamentals course, take the Loan Originator Exam Prep course and prepare to pass the exam on the first try!

This class and the mock exams can be repeated as many times as needed for one year so you can walk in to the testing center prepared and confident!

Day 1 8:30 AM - 4:45 PM National Review  
 Day 2 8:30 AM - 4:45 PM National Review  
 Day 3 8:30 AM - 11:30 PM National Review  
 12:30 PM - 4:45 PM Mock Exams

AUSTIN/ROUND ROCK		
Jul 27 - 29	Thu - Sat	
Aug 30 - Sep 1	Wed - Fri	
Sep 26 - 28	Tue - Thu	
Oct 25 - 27	Wed - Fri	
Nov 27 - 29	Mon - Wed	
Dec 26 - 28	Tue - Thu	
Dec 31 - Feb 2	Wed - Fri	

FORT WORTH		
Jul 28 - 30	Fri - Sun	
Aug 19 - 21	Sat - Mon	
Sep 21 - 23	Thu - Sat	
Oct 27 - 29	Fri - Sun	
Nov 27 - 29	Mon - Wed	
Dec 27 - 29	Wed - Fri	
Jan 26 - 28	Fri - Sun	

HOUSTON NORTH		
Jul 14 - 16	Fri - Sun	
Sep 1 - 3	Fri - Sun	
Oct 6 - 8	Fri - Sun	
Nov 6 - 8	Mon - Wed	
Dec 19 - 21	Tue - Thu	
Jan 29 - 31	Mon - Wed	

SAN ANTONIO		
Jul 19 - 21	Wed - Fri	
Aug 9 - 11	Wed - Fri	
Sep 13 - 15	Wed - Fri	
Oct 11 - 13	Wed - Fri	
Nov 8 - 10	Wed - Fri	
Dec 13 - 15	Wed - Fri	
Jan 10 - 12	Wed - Fri	

DALLAS		
Jul 12 - 14	Wed - Fri	
Aug 11 - 13	Fri - Sun	
Sep 8 - 10	Fri - Sun	
Oct 13 - 15	Fri - Sun	
Nov 13 - 15	Mon - Wed	
Dec 13 - 15	Wed - Fri	
Jan 10 - 12	Wed - Fri	

HOUSTON GALLERIA		
Aug 18 - 20	Fri - Sun	
Sep 22 - 24	Fri - Sun	
Oct 20 - 22	Fri - Sun	
Dec 8 - 10	Fri - Sun	
Feb 2 - 4	Fri - Sun	

HOUSTON WEST		
Aug 3 - 5	Thu - Sat	
Sep 13 - 15	Wed - Fri	
Nov 17 - 19	Fri - Sun	
Jan 12 - 14	Fri - Sun	

ChampionsLive!		
Jul 17 - 19	Mon - Wed	
Aug 28 - 30	Mon - Wed	
Sep 28 - 30	Thu - Sat	
Oct 27 - 29	Fri - Sun	
Nov 13 - 15	Mon - Wed	
Dec 15 - 17	Fri - Sun	
Jan 26 - 28	Fri - Sun	

**Call 800-284-1525 to Enroll Today**

# 8-Hour SAFE CE Comprehensive Mortgage Update

\$125

Keep your license active and stay current on industry trends. Be sure you know where the industry is heading, learn what you need to stay on top of the industry and satisfy your CE requirement all in one place.



### Continuing Education Requirements:

SAFE requires 8 hours of continuing education to be completed each year prior to renewal.

**Open renewal window is:**  
**Nov 1st - Dec 31st**

AUSTIN/ROUND ROCK		
Jul 7	Fri	
Aug 26	Sat	
Sep 15	Fri	
Oct 21	Sat	
Nov 17	Fri	
Dec 18	Mon	

DALLAS		
Jul 20	Thu	
Aug 9	Wed	
Aug 26	Sat	
Sep 15	Fri	
Sep 27	Wed	
Oct 6	Fri	
Oct 12	Thu	
Oct 30	Mon	
Nov 3	Fri	
Nov 10	Fri	
Nov 20	Mon	
Dec 1	Fri	
Dec 12	Tue	

FORT WORTH		
Aug 24	Thu	
Sep 29	Fri	
Oct 10	Tue	
Oct 24	Tue	
Nov 4	Sat	
Dec 7	Thu	

HOUSTON GALLERIA		
Jul 11	Tue	
Aug 2	Wed	
Sep 8	Sat	
Sep 22	Fri	
Oct 3	Tue	
Oct 14	Sat	
Nov 3	Fri	
Nov 17	Fri	
Dec 1	Fri	
Dec 12	Tue	

HOUSTON NORTH		
Jul 25	Tue	
Aug 8	Tue	
Aug 23	Wed	
Sep 12	Tue	
Sep 26	Tue	
Oct 11	Wed	
Oct 20	Fri	
Oct 30	Mon	
Nov 10	Fri	

HOUSTON NORTH [CONT]		
Nov 25	Sat	
Dec 6	Wed	
Dec 16	Sat	
Dec 19	Tue	

HOUSTON WEST		
Aug 25	Fri	
Sep 1	Fri	
Sep 16	Sat	
Oct 6	Fri	
Oct 27	Fri	
Nov 6	Mon	
Nov 29	Wed	
Dec 8	Fri	

SAN ANTONIO		
Jul 28	Fri	
Aug 25	Fri	
Sep 29	Fri	
Oct 27	Fri	
Nov 27	Mon	
Dec 18	Mon	

ChampionsLive!		
Jul 24	Mon	
Aug 21	Mon	
Sep 9	Sat	
Sep 21	Thu	
Oct 7	Sat	
Oct 16	Mon	
Nov 11	Sat	
Nov 20	Mon	
Dec 11	Mon	
Dec 18	Mon	

8:30 AM - 5:30 PM

**"See our free seminars and industry update schedule on page 3."**



# National Loan Originator Education

Champions School of Real Estate® offers **Loan Originator qualifying and continuing education courses for states that do not have state-specific course requirements.** For states other than Texas, we offer convenient online courses for your learning experience. Champions offers the necessary national course, as approved by the states listed below.

## QE

## QUALIFYING EDUCATION

### 20-Hour SAFE Comprehensive Mortgage Loan Fundamentals

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. **Important:** This 20-hr course is applicable for those states that do not require state-specific content. To verify your state requirement, go to [championsschool.com/loan-originator-school/choose-state](http://championsschool.com/loan-originator-school/choose-state)

<a href="#">Alabama</a>	<a href="#">Illinois</a>	<a href="#">Minnesota</a>	<a href="#">Texas</a>
<a href="#">Alaska</a>	<a href="#">Indiana</a>	<a href="#">Missouri</a>	<a href="#">Utah</a>
<a href="#">Arkansas</a>	<a href="#">Iowa</a>	<a href="#">North Dakota</a>	<a href="#">Virgin Islands</a>
<a href="#">California</a>	<a href="#">Kansas</a>	<a href="#">Puerto Rico</a>	<a href="#">Virginia</a>
<a href="#">Delaware</a>	<a href="#">Louisiana</a>	<a href="#">South Carolina</a>	<a href="#">Wisconsin</a>
<a href="#">Florida</a>	<a href="#">Maine</a>	<a href="#">South Dakota</a>	<a href="#">Wyoming</a>

## CE

## CONTINUING EDUCATION

### 8-Hour SAFE CE Comprehensive Mortgage Update

Keep your license active and stay current on industry trends. Be sure you know where the industry is heading, learn what you need to stay on top of the industry and satisfy your CE requirement all in one place.

<a href="#">Alabama</a>	<a href="#">Indiana</a>	<a href="#">Montana</a>	<a href="#">Tennessee</a>
<a href="#">Alaska</a>	<a href="#">Iowa</a>	<a href="#">Nebraska</a>	<a href="#">Texas</a>
<a href="#">Arkansas</a>	<a href="#">Kansas</a>	<a href="#">New Hampshire</a>	<a href="#">Utah</a>
<a href="#">California</a>	<a href="#">Louisiana</a>	<a href="#">North Dakota</a>	<a href="#">Vermont</a>
<a href="#">Delaware</a>	<a href="#">Maine</a>	<a href="#">Ohio</a>	<a href="#">Virgin Islands</a>
<a href="#">Florida</a>	<a href="#">Michigan</a>	<a href="#">Oklahoma</a>	<a href="#">Virginia</a>
<a href="#">Guam</a>	<a href="#">Minnesota</a>	<a href="#">Puerto Rico</a>	<a href="#">Wisconsin</a>
<a href="#">Illinois</a>	<a href="#">Missouri</a>	<a href="#">South Carolina</a>	<a href="#">Wyoming</a>

## NEW ELECTIVE COURSES!

**CALL 800-284-1525 TO ENROLL**  
(Not for Credit)

### Mortgage Origination 101

This course covers the day-to-day skills every Residential Mortgage Loan Originator needs to master if they are to be successful. Experienced originators have developed these skills and perform them instinctively. New originators must learn these skills, and practice them every day until they become second nature.

#### Topics Covered Include

- The Application/Interview Process and Understand the importance of a complete 1003
- Evaluating and Calculating Borrower Income and Assets
- Analyzing the Components of a Credit Report
- Review of Conventional Conforming, Underwriting Guidelines
- The Texas One to Four Family Residential Contract

ChampionsLive!	
Sep 1 - 2	Fri/Sat
Oct 13 - 14	Fri/Sat
Nov 17 - 18	Fri/Sat
Jan 12 - 13	Fri/Sat
8:30 AM - 5:30 PM	

**\$149**

Champions student

**\$199**

non-Champions student

### How to Market Yourself as a Mortgage Loan Officer

This 3-hour dynamic marketing strategies course will assist new residential mortgage loan originators in developing skills and knowledge required for a successful career in the mortgage industry. New mortgage loan originators who take this marketing strategies course will be better equipped to practice ethically and effectively. The course material addresses current techniques and approaches for a long-term successful career in the mortgage loan industry. The last hour of the course will include an interview with a successful, experienced loan officer.

ChampionsLive!	
Sep 5	Tue
Oct 20	Fri
Nov 10	Fri
9:00 AM - 12:00 PM	

**\$30**

Champions & non-Champions student

**For More Info Go To**  
**ChampionsSchool.com/Loan101**