



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

1	<p>Create an NMLS Account at www.stateregulatoryregistry.org/NMLS and receive a user name, password and NMLS number.</p> <ul style="list-style-type: none"> • Be sure to bring your NMLS number to class.
2	<p>Complete the required 23-hour SAFE Comprehensive Course at Champions School of Mortgage Lending®</p> <ul style="list-style-type: none"> • Required 20-hours of SAFE Comprehensive NMLS approved education • 3-Hour TX SML SAFE: Texas Law and Practice • These courses satisfy the current National Mortgage License System (NMLS) educational requirement for Texas
3	<p>Register for our Loan Originator Exam PREP Course - SAFE Mortgage Loan Originator Test National Component with Uniform State Content (USC)</p> <ul style="list-style-type: none"> • 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	<p>Register (\$110) and pass the NMLS National Test Component with Uniform State Content Exam with a 75% or higher.</p> <ul style="list-style-type: none"> • There is a 30-day waiting period for exam retakes • If you do not pass after two retakes, there is a 6-month waiting period • 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. <p>National Test Component with USC: 125 multiple choice questions, timed 190 minutes</p> <ul style="list-style-type: none"> • After enrolling for a test component, please contact Prometric at prometric.com/nmls or 877-671-6657 to schedule your test date.
5	<p>Submit MU4 Form to the National Licensing System as well as the Criminal Background Check, Fingerprints and Credit Report Request</p> <ul style="list-style-type: none"> • Submit the MU4 Form through the NMLS website www.stateregulatoryregistry.org/nmls • Through the MU4 log in - select Filing/Individual. The MU4 filing fee is (\$30). The application fee will vary by license type. • Applicants are required to request a Criminal Background Check (\$36.25) and the Credit Report Request function (\$15) • Other fees include Texas MLO License (MU4) (\$300); Recover Fund (\$10) and Sponsorship Fee (\$25)

Program Name	Program Hours	Delivery Method	Price†
RMLO Texas License Program 23-hour Mortgage Loan Origination SAFE Comprehensive Classroom course and RMLO PREP course (National with USC). Includes RMLO Exam Prep Flashcards. Save \$45!	23		\$475 Save \$45
RMLO Tools for Success! 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. Don't miss this package! Save \$21!			\$185 Save \$21

Individual Courses	Hours	Delivery Method	Price*
20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals	20		\$215
3-Hour Tx-SML SAFE: Texas Law and Practice	3		\$50
20-Hour Mortgage Loan Origination SAFE Comprehensive	20		\$329
3-Hour TX-SML SAFE	3		\$59
RMLO National with USC 3-Day Prep Course	24	 	\$225
8-Hour Continuing Education Includes mandatory 2-hours of Ethics	8	 	\$125
Must-Have Study Aid - Champions RMLO Flashcards Practice Over 400 of the Most Essential Terms in Loan Origination!			\$30
Android, iPhone and iPad Loan Flashcard App Flashcards delivered conveniently to your iPhone or iPad			\$2.99

† All prices include textbooks and materials

Course Delivery Options

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

Learn More About Delivery Methods at 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
- Ease of use and search tool
- Study anywhere, anytime
- Use in conjunction with our Exam Prep course
- **ChampionsSchool.com/flashcard-app**



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

See page 30 for details

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	
Jan 24 - 26	Wed - Fri
Feb 21 - 23	Wed - Fri
Mar 21 - 23	Wed - Fri
Apr 25 - 27	Wed - Fri
May 23 - 25	Wed - Fri
Jun 20 - 22	Wed - Fri
Jul 25 - 27	Wed - Fri

DALLAS	
Feb 2 - 4	Fri - Sun
Mar 5 - 7	Mon - Wed
Apr 6 - 8	Fri - Sun
May 7 - 9	Mon - Wed
Jun 4 - 6	Mon - Wed
Jul 6 - 8	Fri - Sun

HOUSTON GALLERIA	
Jan 26 - 28	Fri - Sun
Mar 16 - 18	Fri - Sun
Apr 27 - 29	Fri - Sun
Jun 1 - 3	Fri - Sun
Jul 27 - 29	Fri - Sun

SAN ANTONIO	
Jan 31 - Feb 2	Wed - Fri
Feb 28 - Mar 2	Wed - Fri
Apr 4 - 6	Wed - Fri
May 2 - 4	Wed - Fri
May 30 - Jun 1	Wed - Fri
Jul 9 - 11	Mon - Wed

FORT WORTH	
Jan 19 - 21	Fri - Sun
Feb 16 - 18	Fri - Sun
Mar 21 - 23	Wed - Fri
Apr 23 - 25	Mon - Wed
May 18 - 20	Fri - Sun
Jun 18 - 20	Mon - Wed
Jul 20 - 22	Fri - Sun

HOUSTON NORTH	
Jan 15 - 17	Mon - Wed
Mar 2 - 4	Fri - Sun
Apr 16 - 18	Mon - Wed
May 10 - 12	Thu - Sat
Jun 14 - 16	Thu - Sat
Jul 16 - 18	Mon - Wed

ChampionsLive!	
Jan 19 - 21	Fri - Sun
Feb 19 - 21	Mon - Wed
Mar 19 - 21	Mon - Wed
Apr 13 - 15	Fri - Sun
May 1 - 3	Tue - Thu
Jun 18 - 20	Mon - Wed
Jul 9 - 11	Mon - Wed

HOUSTON WEST	
Feb 9 - 11	Fri - Sun
Mar 29 - 31	Thu - Sat
May 21 - 23	Mon - Wed
Jul 6 - 8	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.stateregulatoryregistry.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 12:30 PM - 4:45 PM	National Review Mock Exams

AUSTIN/ROUND ROCK	
Jan 31 - Feb 2	Wed - Fri
Feb 28 - Mar 2	Wed - Fri
Mar 28 - 30	Wed - Fri
Apr 30 - May 2	Mon - Wed
May 30 - Jun 1	Wed - Fri
Jun 27 - 29	Wed - Fri
Aug 1 - 3	Wed - Fri

FORT WORTH	
Jan 26 - 28	Fri - Sun
Feb 23 - 25	Fri - Sun
Mar 26 - 28	Mon - Wed
Apr 30 - May 2	Mon - Wed
May 23 - 25	Wed - Fri
Jun 22 - 24	Fri - Sun
Jul 27 - 29	Fri - Sun

HOUSTON NORTH	
Jan 29 - 31	Mon - Wed
Mar 9 - 11	Fri - Sun
Apr 23 - 25	Mon - Wed
May 18 - 20	Fri - Sun
Jun 22 - 24	Fri - Sun
Jul 23 - 25	Mon - Wed

SAN ANTONIO	
Jan 10 - 12	Wed - Fri
Feb 7 - 9	Wed - Fri
Mar 7 - 9	Wed - Fri
Apr 11 - 13	Wed - Fri
May 9 - 11	Wed - Fri
Jun 6 - 8	Wed - Fri
Jul 16 - 18	Mon - Wed

DALLAS	
Jan 10 - 12	Wed - Fri
Feb 12 - 14	Mon - Wed
Mar 9 - 11	Fri - Sun
Apr 13 - 15	Fri - Sun
May 14 - 16	Mon - Wed
Jun 13 - 15	Wed - Fri
Jul 13 - 15	Fri - Sun

HOUSTON GALLERIA	
Feb 2 - 4	Fri - Sun
Mar 23 - 25	Fri - Sun
May 4 - 6	Fri - Sun
Jun 6 - 8	Wed - Fri
Aug 3 - 5	Fri - Sun

HOUSTON WEST	
Jan 12 - 14	Fri - Sun
Feb 16 - 18	Fri - Sun
Apr 6 - 8	Fri - Sun
May 29 - 31	Tue - Thu
Jul 13 - 15	Fri - Sun

ChampionsLive!	
Jan 26 - 28	Fri - Sun
Feb 23 - 25	Fri - Sun
Mar 26 - 28	Mon - Wed
Apr 20 - 22	Fri - Sun
May 14 - 16	Mon - Wed
Jun 27 - 29	Wed - Fri
Jul 30 - Aug 1	Mon - Wed

Call 800-284-1525 to Enroll Today

8-Hour SAFE CE Comprehensive Mortgage Trends

\$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.



HOUSTON GALLERIA	
Jul 6	Fri

HOUSTON NORTH	
Jun 1	Fri
Jul 20	Fri

HOUSTON WEST	
Jun 22	Fri
Jul 13	Fri

SAN ANTONIO	
Jul 27	Fri

ChampionsLive!	
Jun 15	Fri
Aug 3	Fri

8:30 AM - 5:30 PM

CE AVAILABLE ONLINE!



8-Hour SAFE Comprehensive: Staying Compliant with Mortgage Law*

This course satisfies the annual continuing education requirements for mortgage loan originators set forth by the SAFE Act. The course covers the following continuing education topics as required by the SAFE Act: Federal Law and Regulations: Changes in Law: The Well-Prepared MLO (3 hrs); Ethics: Ethics in Housing (2 hrs); Nontraditional: Nontraditional Lending Evolution and Current Guidelines (2 hrs); and Federal Elective: Analyzing a Borrower's Income (1 hr).

*NMLS Course Number - 7065 - You cannot repeat the same course within a 2-year period.

Late CE 8-Hour SAFE Comprehensive: The Proficient MLO

*NMLS Course Number - 6171

*This is a timed course

NMLS Provider #1400073

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





NATIONAL MORTGAGE LOAN ORIGINATOR EDUCATION

Champions School of Real Estate® offers **Loan Originator pre-licensing 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.

PE PRE-LICENSING 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. Go to ChampionsSchool.com/Loan-Originator/National to verify your state requirement. See the chart below for availability by state.

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 requirements all in one place. See below for availability by state.

Availability by State

Alabama	PE	CE	Kentucky	PE	CE	Ohio		CE
Alaska	PE	CE	Louisiana	PE	CE	Oklahoma		CE
Arizona	PE	CE	Maine	PE	CE	Oregon	PE	
Arkansas	PE	CE	Maryland		CE	Pennsylvania	PE	CE
California	PE	CE	Massachusetts		CE	Puerto Rico	PE	CE
Colorado		CE	Michigan		CE	Rhode Island	PE	CE
Connecticut	PE	CE	Minnesota	PE	CE	South Carolina	PE	CE
Delaware	PE	CE	Mississippi	PE	CE	South Dakota	PE	CE
D.C.	PE	CE	Missouri	PE	CE	Tennessee		CE
Florida		CE	Montana		CE	Texas	PE	CE
Georgia	PE	CE	Nebraska	PE	CE	Utah	PE	CE
Guam	PE	CE	Nevada	PE		Vermont		CE
Hawaii	PE	CE	New Hampshire		CE	Virgin Islands	PE	CE
Idaho		CE	New Jersey	PE		Virginia	PE	CE
Illinois	PE	CE	New Mexico	PE	CE	Washington		
Indiana	PE	CE	New York	PE		West Virginia	PE	CE
Iowa	PE	CE	North Carolina	PE	CE	Wisconsin	PE	CE
Kansas	PE	CE	North Dakota	PE	CE	Wyoming	PE	CE

NEW LOAN ELECTIVE COURSES!

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
- Understand the importance of a complete 1003
- Evaluating and Calculating Borrower Income and Assets
- Analyzing Credit Report Components
- Review of Conventional Conforming, Underwriting Guidelines
- The Texas 1-to-4 Family Residential Contract

ChampionsLive!		
Jan 12 - 13	Fri - Sat	
Feb 17 - 18	Sat - Sun	
Mar 7 - 8	Wed - Thurs	
Apr 7 - 8	Sat - Sun	
May 7 - 8	Mon - Tues	
Jun 6 - 7	Wed - Thurs	
Jul 20 - 21	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. This course addresses current techniques 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!		
Mar 1	Thurs	
Apr 19	Thurs	
May 24	Thurs	
Jun 21	Thurs	
Jul 27	Fri	
9:00 AM - 12:00 PM		

\$30
Champions &
Non-Champions
Student

**For More Info Go To
ChampionsSchool.com/Loan101
or Call 800-284-1525 to Enroll**

*Courses are not for credit