5 STEPS TO BECOMING A RESIDENTIAL MORTGAGE LOAN ORIGINATOR (RMLO)

1. Create an NMLS Account at [www.statemortgageregistry.com/public](http://www.statemortgageregistry.com/public) and receive a user name, password and NMLS number.
   • Be sure to bring your NMLS number to class.

2. Complete the required 23-hour SAFE Comprehensive Course at Champions School of Mortgage Lending®
   • 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. Register for our Loan Originator Exam PREP Course - SAFE Mortgage Loan Originator Test National Component with Uniform State Content (USC)
   • 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. Register ($110) and pass the NMLS National Test Component with Uniform State Content Exam with a 75% or higher.
   • 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.

   National Test Component with USC: 125 multiple choice questions, timed 190 minutes
   • After enrolling for a test component, please contact Prometric at prometric.com/nmls or 877-671-6657 to schedule your test date.

5. Submit MU4 Form to the National Licensing System as well as the Criminal Background Check, Fingerprints and Credit Report Request
   • Submit the MU4 Form through the NMLS website [www.stateregulatoryregistry.org/nmls](http://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)

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Program Hours</th>
<th>Delivery Method</th>
<th>Price*</th>
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<tbody>
<tr>
<td><strong>RMLO Texas License Program</strong></td>
<td>23</td>
<td></td>
<td>$485</td>
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<tr>
<td>23-hour Mortgage Loan Origination SAFE Comprehensive Classroom course and RMLO PREP course (National with USC). Save $30!</td>
<td></td>
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<td>Save $30</td>
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<tr>
<td><strong>RMLO Texas License Program + Business Etiquette</strong></td>
<td>23</td>
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<td>$585</td>
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<tr>
<td>2-Day Success Through Business Etiquette Program (see details on pg. 30)</td>
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<td>Save $221</td>
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<td>Don’t miss this package! Save $21!</td>
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<table>
<thead>
<tr>
<th>Individual Courses</th>
<th>Program Hours</th>
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<tbody>
<tr>
<td>20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals</td>
<td>20</td>
<td></td>
<td>$230</td>
</tr>
<tr>
<td>3-Hour Tx-SML SAFE: Texas Law and Practice</td>
<td>3</td>
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<td>$50</td>
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<tr>
<td>20-Hour Mortgage Loan Origination SAFE Comprehensive</td>
<td>20</td>
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<td>$329</td>
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<tr>
<td>3-Hour TX-SML SAFE</td>
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<td>$59</td>
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<tr>
<td>RMLO National with USC 3-Day Prep Course</td>
<td>24</td>
<td></td>
<td>$235</td>
</tr>
<tr>
<td>8-Hour Continuing Education Includes mandatory 2-hours of Ethics</td>
<td>8</td>
<td></td>
<td>$135</td>
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<tr>
<td>Must-Have Study Aid - Champions School RMLO Flashcards Practice Over 400 of the Most Essential Terms in Loan Origination!</td>
<td></td>
<td></td>
<td>$19.99</td>
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<tr>
<td>GO MOBILE - STUDY ANYWHERE  Android, iPhone and iPad Loan Flashcard App - Delivered conveniently to your iPhone or iPad</td>
<td></td>
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<td>$2.99</td>
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† All prices include textbooks and materials
### 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.

- **Cost:** $280 (300 day of class) + $50 (3-Hour Only)
- **Course Dates:**
  - **AUSTIN/ROUND ROCK**
    - Jul 25 - 27, Wed - Fri
    - Aug 22 - 24, Wed - Fri
    - Sep 19 - 21, Wed - Fri
    - Oct 24 - 26, Wed - Fri
    - Nov 19 - 21, Mon - Wed
    - Dec 19 - 21, Wed - Fri
    - Jan 23 - 25, Wed - Fri
  - **FORT WORTH**
    - Jul 20 - 22, Fri - Sun
    - Aug 21 - 23, Thu - Tue
    - Sep 12 - 14, Wed - Fri
    - Oct 17 - 19, Wed - Fri
    - Nov 16 - 18, Fri - Sun
    - Dec 17 - 19, Mon - Wed
    - Jan 18 - 20, Fri - Sun
  - **DALLAS**
    - Jul 6 - 8, Fri - Sun
    - Aug 1 - 3, Wed - Fri
    - Aug 31 - Sep 2, Fri - Sun
    - Oct 1 - 3, Mon - Wed
    - Nov 2 - 4, Fri - Sun
    - Dec 3 - 5, Mon - Wed
    - Jan 4 - 6, Fri - Sun
  - **HOUSTON GALLERIA**
    - Jul 27 - 29, Fri - Sun
    - Aug 31 - Sep 2, Fri - Sun
    - Oct 12 - 14, Fri - Sun
    - Nov 9 - 11, Fri - Sun
    - Dec 7 - 9, Fri - Sun
    - Jan 4 - 6, Fri - Sun
  - **HOUSTON NORTH**
    - Jul 16 - 18, Mon - Wed
    - Aug 17 - 19, Fri - Sun
    - Sep 14 - 16, Fri - Sun
    - Oct 16 - 18, Tue - Thu
    - Nov 26 - 28, Mon - Wed
    - Dec 10 - 12, Mon - Wed
    - Jan 18 - 20, Fri - Sun
  - **HOUSTON WEST**
    - Jul 6 - 8, Fri - Sun
    - Aug 3 - 5, Fri - Sun
    - Sep 7 - 9, Fri - Sun
    - Oct 26 - 28, Fri - Sun
    - Nov 12 - 14, Mon - Wed
    - Dec 20 - 22, Thu - Sat
    - Jan 23 - 25, Wed - Fri
  - **SAN ANTONIO**
    - Jul 9 - 11, Mon - Wed
    - Aug 27 - 29, Mon - Wed
    - Sep 14 - 16, Fri - Sun
    - Oct 1 - 3, Mon - Wed
    - Nov 7 - 9, Wed - Fri
    - Nov 28 - 30, Wed - Fri
    - Jan 2 - 4, Wed - Fri
  - **HOUSTON WEST**
    - Jul 6 - 8, Fri - Sun
    - Aug 3 - 5, Fri - Sun
    - Sep 7 - 9, Fri - Sun
    - Oct 26 - 28, Fri - Sun
    - Nov 12 - 14, Mon - Wed
    - Dec 20 - 22, Thu - Sat
    - Jan 23 - 25, Wed - Fri

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.

Call 800-284-1525 to Enroll Today

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### 3-Day National with USC Loan Originator Exam Prep

**Cost:** $235 (255 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 that you can walk in to the testing center prepared and confident!

<table>
<thead>
<tr>
<th>Day 1</th>
<th>8:30 AM - 4:45 PM</th>
<th>National Review</th>
<th>National Review</th>
<th>National Review</th>
<th>Mock Exams</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day 2</td>
<td>8:30 AM - 4:45 PM</td>
<td>National Review</td>
<td>National Review</td>
<td>National Review</td>
<td>Mock Exams</td>
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<tr>
<td>Day 3</td>
<td>8:30 AM - 11:30 PM</td>
<td>National Review</td>
<td>National Review</td>
<td>National Review</td>
<td>Mock Exams</td>
</tr>
</tbody>
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### 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).

**Late CE 8-Hour SAFE Comprehensive: The Proficient MLO**

- **NMLS Course Number:** 6171
- **Cost:** $135

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### Residual Mortgage Loan Originator Licensing and Renewal

- **NMLS Provider #: 1400073**
TEXAS LOAN ORIGINATOR CONTINUING EDUCATION

8-Hour SAFE CE Comprehensive Current Trends $135

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.

**NATIONAL LOAN ORIGINATOR CONTINUING 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. Go to ChampionsSchool.com/loan/national to verify your state requirement.

**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.

**CE CONTINUING EDUCATION**

8-Hour SAFE CE Comprehensive Current Trends

Visit our website to verify availability in your state.

**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

**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.