



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

1

**Create an NMLS Account at [www.stateregulatoryregistry.org/NMLS](http://www.stateregulatoryregistry.org/NMLS)** 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](http://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)

RESIDENTIAL MORTGAGE LOAN ORIGINATOR LICENSING AND RENEWAL

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). <i>Save \$30!</i>	23		<b>\$485</b> <i>Save \$30</i>
<b>RMLO Texas License Program + Business Etiquette</b> 2-Day Success Through Business Etiquette Program (see details on pg. 30) <i>Don't miss this package! Save \$21!</i>	23		<b>\$585</b> <i>Save \$221</i>

Individual Courses	Program Hours	Delivery Method	Price*
<b>20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals</b>	20		<b>\$230</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>\$235</b>
<b>8-Hour Continuing Education</b> Includes mandatory 2-hours of Ethics	8		<b>\$135</b>
<b>Must-Have Study Aid - Champions School RMLO Flashcards</b> Practice Over 400 of the Most Essential Terms in Loan Origination!			<b>\$19.99</b>
<b>GO MOBILE - STUDY ANYWHERE</b> Android, iPhone and iPad Loan Flashcard App - Delivered conveniently to your iPhone or iPad			<b>\$2.99</b>

**Course Delivery Options**

- Blended Classroom
- ChampionsLive!**
- Online Correspondence
- Correspondence
- Online
- Classroom

[Learn More About Delivery Methods on page 47 or \[ChampionsSchool.com\]\(http://ChampionsSchool.com\)](#)

**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



# 20-Hour SAFE Comprehensive Mortgage Loan Fundamentals

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

Held on 3<sup>rd</sup> 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.

**\$280**  
\$300 day of class



**\$50**  
3-Hour Only



**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

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	Tue - Thu
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

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

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

SAN ANTONIO	
Jul 9 - 11	Mon - Wed
Aug 1 - 3	Wed - Fri
Sep 5 - 7	Wed - Fri
Oct 3 - 5	Wed - Fri
Nov 7 - 9	Wed - Fri
Nov 28 - 30	Wed - Fri
Jan 2 - 4	Wed - Fri

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

ChampionsLive!	
Jul 9 - 11	Mon - Wed
Aug 27-29	Mon - Wed
Oct 1 - 3	Mon - Wed
Nov 6 - 8	Tue - Thu
Dec 12 - 14	Wed - Fri
Jan 7 - 9	Mon - Wed

**Note to Students:** Student will need to bring their NMLS ID# to class. To obtain the NMLS ID#, please visit: [www.stateregulatoryregistry.org/NMLS](http://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**

# 3-Day National with USC Loan Originator Exam Prep \$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!

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	
Aug 1 - 3	Wed - Fri
Aug 29 - 31	Wed - Fri
Sep 25 - 27	Wed - Fri
Oct 31 - Nov 2	Wed - Fri
Nov 26 - 28	Mon - Wed
Dec 26 - 28	Wed - Fri
Jan 30 - Feb 1	Wed - Fri

FORT WORTH	
Jul 27 - 29	Fri - Sun
Aug 28 - 30	Tue - Thu
Sep 19 - 21	Wed - Fri
Oct 24 - 26	Wed - Fri
Nov 26 - 28	Mon - Wed
Dec 27 - 29	Thu - Sat
Jan 25 - 27	Fri - Sun

HOUSTON NORTH	
Jul 23 - 25	Mon - Wed
Aug 24 - 26	Fri - Sun
Sep 21 - 23	Fri - Sun
Oct 23 - 25	Tue - Thu
Nov 30 - Dec 2	Fri - Sun
Dec 17 - 19	Mon - Wed
Jan 25 - 27	Fri - Sun

SAN ANTONIO	
Jul 16 - 18	Mon - Wed
Aug 6 - 8	Mon - Wed
Sep 12 - 14	Wed - Fri
Oct 10 - 12	Wed - Fri
Nov 14 - 16	Wed - Fri
Dec 5 - 7	Wed - Fri
Jan 9 - 11	Wed - Fri

DALLAS	
Jul 13 - 15	Fri - Sun
Aug 8 - 10	Wed - Fri
Sep 7 - 9	Fri - Sun
Oct 12 - 14	Fri - Sun
Nov 9 - 11	Fri - Sun
Dec 10 - 12	Mon - Wed
Jan 11 - 13	Fri - Sun

HOUSTON GALLERIA	
Aug 3 - 5	Fri - Sun
Sep 7 - 9	Fri - Sun
Oct 19 - 21	Fri - Sun
Nov 16 - 18	Fri - Sun
Dec 21 - 23	Fri - Sun
Jan 11 - 13	Fri - Sun

HOUSTON WEST	
Jul 13 - 15	Fri - Sun
Aug 16 - 18	Thu - Sat
Sep 28 - 30	Fri - Sun
Oct 31 - Nov 2	Wed - Fri
Nov 19 - 21	Mon - Wed
Dec 28 - 30	Fri - Sun
Jan 30 - Feb 1	Wed - Fri

ChampionsLive!	
Jul 30 - Aug 1	Mon - Wed
Sep 3 - 5	Mon - Wed
Oct 8 - 10	Mon - Wed
Nov 12 - 14	Mon - Wed
Dec 26 - 28	Wed - Fri
Jan 14 - 16	Mon - Wed

## GO MOBILE Study Anywhere!

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

- Improve your powers of recall
- Easy to use
- Study anywhere, anytime
- Use in conjunction with our Exam Prep course



[ChampionsSchool.com/flashcard-app](http://ChampionsSchool.com/flashcard-app)

## CE AVAILABLE ONLINE!

NMLS Provider #1400073



# 8-Hour SAFE Comprehensive: Staying Compliant with Mortgage Law\* \$135

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 \$135



RESIDENTIAL MORTGAGE LOAN ORIGINATOR LICENSING AND RENEWAL

# 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.

HOUSTON WEST	
Jul 13	Fri
Aug 15	Wed
Sep 13	Th
Sep 21	Fri
Oct 15	Mon
Oct 30	Tue
Nov 9	Fri
Dec 14	Fri

AUSTIN/ROUND ROCK	
Aug 17	Fri
Sep 14	Fri
Oct 19	Fri
Nov 16	Fri
Dec 14	Fri

FORT WORTH	
Aug 4	Sat
Sep 25	Tue
Oct 11	Thu
Nov 7	Wed
Dec 8	Sat

HOUSTON NORTH	
Jul 20	Fri
Aug 13	Mon
Aug 31	Fri
Sep 15	Sat
Sep 28	Fri
Oct 5	Fri
Oct 19	Fri
Nov 2	Fri
Nov 17	Sat
Nov 30	Fri
Dec 11	Tue
Dec 20	Thu

SAN ANTONIO	
Jul 27	Fri
Aug 31	Fri
Sep 21	Fri
Oct 26	Fri
Nov 30	Fri
Dec 14	Fri

DALLAS	
Aug 16	Thu
Sep 10	Mon
Sep 22	Sat
Oct 19	Fri
Oct 27	Sat
Nov 16	Fri
Nov 30	Fri
Dec 7	Fri

HOUSTON GALLERIA	
Aug 6	Mon
Aug 24	Fri
Sep 6	Thu
Sep 17	Mon
Oct 12	Fri
Oct 27	Sat
Nov 5	Mon
Nov 24	Sat
Dec 7	Fri

8:30 AM - 5:30 PM

**Open Renewal Window is: Nov 1<sup>st</sup> - Dec 31<sup>st</sup>**

# 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](http://ChampionsSchool.com/loan/national) to verify your state requirement.

**PE PRE-LICENSING EDUCATION** Register for PE or CE at [ChampionsSchool.com/Loan/National](http://ChampionsSchool.com/Loan/National)

## 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** [ChampionsSchool.com/Loan/National](http://ChampionsSchool.com/Loan/National)

## 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

ChampionsLive!	
Jul 20 - 21	Fri - Sat
Aug 7 - 8	Tue - Wed
Sep 12 - 13	Wed - Thu
Oct 13 - 14	Sat - Sun
Nov 19 - 20	Mon - Tue
Dec 18 - 19	Tue - Wed
Jan 21 - 22	Mon - Tue
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!	
Jul 27	Fri
Aug 16	Thu
Sep 27	Thu
Oct 26	Fri
Nov 1	Thu
Dec 6	Thu
Jan 11	Fri
9:00 AM - 12:00 PM	

**\$30**  
Champions & Non-Champions Student

**For More Info Go To [ChampionsSchool.com/Loan/Dev](http://ChampionsSchool.com/Loan/Dev) or Call 800-284-1525 to Enroll**

\*Courses are not for credit