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

1. **Create an NMLS Account** at [www.stateregulatoryregistry.com/Public](http://www.stateregulatoryregistry.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.

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 initial set-up 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 initial Mortgage Loan Originator (MLO) License (MU4) ($150); Recover Fund ($10) and Sponsorship Fee ($25)

## Program Name

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Program Hours</th>
<th>Delivery Method</th>
<th>Price*</th>
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</thead>
<tbody>
<tr>
<td>RMLO Texas License Program</td>
<td>23</td>
<td>Classroom</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)</td>
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<td></td>
<td>Save $30</td>
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<tr>
<td>RMLO Texas License Program + Business Etiquette</td>
<td>23</td>
<td>Classroom</td>
<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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<tr>
<td>Don’t miss this package! Save $21!</td>
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## Individual Courses

<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>20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals</td>
<td>20</td>
<td>Classroom</td>
<td>$230</td>
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<tr>
<td>3-Hour Tx-SML SAFE: Texas Law and Practice</td>
<td>3</td>
<td>Classroom</td>
<td>$50</td>
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<tr>
<td>20-Hour Mortgage Loan Origination SAFE Comprehensive</td>
<td>20</td>
<td>Classroom</td>
<td>$329</td>
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<tr>
<td>3-Hour TX-SML SAFE</td>
<td>3</td>
<td>Classroom</td>
<td>$59</td>
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<tr>
<td>RMLO National with USC 3-Day Prep Course</td>
<td>24</td>
<td>Classroom</td>
<td>$235</td>
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<tr>
<td>8-Hour Continuing Education (Includes mandatory 2-hours of Ethics)</td>
<td>8</td>
<td>Classroom</td>
<td>$135</td>
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<tr>
<td>Must-Have Study Aid - Champions School RMLO Flashcards</td>
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<td>$19.99</td>
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<tr>
<td>Practice Over 400 of the Most Essential Terms in Loan Origination!</td>
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<tr>
<td>GO MOBILE - STUDY ANYWHERE (Android, iPhone and iPad Loan Flashcard App)</td>
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<td>$2.99</td>
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† All prices include textbooks and materials

### Course Delivery Options

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

Learn More About Delivery Methods on page 51 or ChampionsSchool.com

**Course Delivery Options**

- **Mobile App**
  - Delivered conveniently to your iPhone or iPad
  - **$2.99**

**Add Success Through Business Etiquette Course**

- **Course Delivery Options**
  - **Mobile App**
  - Delivered conveniently to your iPhone or iPad
  - **Price:** $2.99

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.

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

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!

<table>
<thead>
<tr>
<th>Day 1</th>
<th>8:30 AM - 4:45 PM</th>
<th>National Review</th>
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</thead>
<tbody>
<tr>
<td>Day 2</td>
<td>8:30 AM - 4:45 PM</td>
<td>National Review</td>
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<tr>
<td>Day 3</td>
<td>8:30 AM - 11:30 PM</td>
<td>National Review</td>
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<tr>
<td></td>
<td>12:30 PM - 4:45 PM</td>
<td>Mock Exams</td>
</tr>
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</table>

GO MOBILE!
STUDY FOR THE EXAM ANYWHERE!
Recently Redeveloped & Redesigned, Get the CSRE Loan Originator Exam Flashcard App For Only $2.99

Master the most essential terms and definitions in Loan with Champions School of Real Estate’s Flashcard App. Now available for purchase at the Apple iTunes App Store and Android Play store. This is an excellent supplement to the Exam Prep course and a great study tool for the actual state licensing exams.

Go to www.ChampionsSchool.com/flashcard-app
ESSENTIAL DEVELOPMENT COURSES FOR LOAN ORIGINATORS

The mortgage industry is a complex industry and as a licensed Loan Originator, there is no such thing as being too prepared. These developmental courses will shine a light on important and often overlooked aspects of the business that will ultimately help you practice more effectively.

ESSENTIAL MORTGAGE SKILLS $149

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 $30

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.

*Courses not for credit
NATIONAL LOAN MORTGAGE 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. Go to www.ChampionsSchool.com/loan/national to verify your state requirement.

PRE-LICENSING EDUCATION
20 HOUR SAFE MORTGAGE LOAN ORIGINATOR

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.

STATE SPECIFIC PRE-LICENSING EDUCATION
MORTGAGE LOAN ORIGINATOR

State-Specific education requirements can be found online at www.ChampionsSchool.com/loan/national

Available in All 50 States!

CONTINUING EDUCATION
ONLINE 8-HOUR SAFE COMPREHENSIVE: COMPLIANCE IN ACTION 2018

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.

Available in All 50 States!

I signed up for the 20 hour course with Champions as well as the National and State prep courses...Paul made it fun and informative. Having that interaction helped me tremendously. Paul not only taught us the course material but he also taught us testing techniques...I felt ready to take my exams...I honestly am beyond grateful for the days spent with all of you. Paul is a hoot and a great teacher. The rest of the Champions Staff was very welcoming and inviting and conversational all the while maintaining a professional atmosphere. When I decide to further pursue my career more (as Paul would say, 'I will not have just one source of income'), I will most certainly come back to you guys. You all were a blessing for me and because of all of you, I am well on my way to a new chapter in my career. I will forever market you guys to all who will listen and ask.

Danielle Payne

They have the best instructors, convenient locations, and even offer online classes. I know I took my loan officer classes there and passed the first time. Now, I'm taking my real estate classes there.

Barbara Davis Levine