



NMLS LOAN ORIGINATOR 5 STEPS TO A TEXAS RMLO LICENSE

MORTGAGE LOAN ORIGINATOR

1	<p>Create an NMLS account at www.statemortgageregistry.com/public and receive a username, 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 Mortgage Loan Originator Test prep course — Loan Officer Exam Prep </p> <ul style="list-style-type: none"> • Once you pay the initial fee for the prep course you may retake it as many times as you want for one year at no additional charge.
4	<p>Register (\$110) and pass the NMLS national 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. • You must request and pay for your test enrollment through NMLS. The "Test Enrollment" function is under the "Professional Requirements/Testing Selection" tab in the NMLS portal after you log in. <p>National Exam: 120 multiple choice questions, 190 minutes</p> <ul style="list-style-type: none"> • After enrolling in 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 mortgage.nationwidelicensingsystem.org • In the MU4 login portal, 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 (\$70), recovery fund (\$20), and sponsorship fee (\$25)

Program Name	Program Hours	Delivery Method	Price ¹
<p><i>The Ultimate Jump-Start to Your Career!</i> RMLO Texas License Career Success Program</p> <ul style="list-style-type: none"> • 23-hour course (20-hour SAFE Comprehensive & 3 Hour TX SML SAFE) • Loan Officer Exam Prep course • Essential Mortgage Skills and How to Market Yourself • 2-Day Success Through Business Etiquette Program 	23		<p>\$1021 \$901 SAVE \$120</p>
<p>RMLO Texas License Essential Skills Program</p> <ul style="list-style-type: none"> • 23-hour course (20 Hour SAFE Comprehensive & 3 Hour TX SML SAFE) • Loan Officer Exam Prep course • Includes electives Essential Mortgage Skills and How to Market Yourself 	23		<p>\$822 \$757 SAVE \$65</p>
<p>RMLO Texas License Program</p> <ul style="list-style-type: none"> • 23-hour course (20 Hour SAFE Comprehensive & 3 Hour TX SML SAFE) • Loan Officer Exam Prep course 	23		<p>\$574 \$544 SAVE \$30</p>

Course Delivery Options	Individual Courses			
		Program Hours	Delivery Method	Price
<p> Classroom</p> <p> Virtual Classroom</p> <p> Online Correspondence</p> <p> Online Interactive</p> <p>Learn more about delivery methods at ChampionsSchool.com</p>	20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals	20		\$329
	20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals	20		\$289
	Texas SML SAFE: Texas Law and Practice	3		\$99
	Texas SML SAFE: Texas Law and Practice	3		\$50
	Loan Officer Exam Prep	24		\$235
	SAFE Comprehensive: Latest and Greatest	8		\$135
	Mortgage Loan Originator Flashcards — Practice over 400 of the most essential terms in loan origination!			\$32
	Mobile Flashcard App — Study essential loan origination terms on an iPhone.			\$2 ⁹⁹

Champions School of Real Estate is NMLS provider #1400073



LOAN ORIGINATION LICENSING

20 Hour SAFE Comprehensive Mortgage Loan Fundamentals

\$339

23-Hour TX Program

\$289

20-Hour Only

\$50

3-Hour Only

with 3 Hour TX SML SAFE: Texas Law and Practice

This required course satisfies both Texas and federal education requirements to become a licensed mortgage loan originator. The course includes federal law, ethics, 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: You will need to bring your NMLS ID number to class. To obtain your ID number, 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.**

AUSTIN

Jul 19 - 21	Wed - Fri
Aug 25 - 27	Fri - Sun
Sep 20 - 22	Wed - Fri
Oct 20 - 22	Fri - Sun
Nov 20 - 22	Mon - Wed
Dec 15 - 17	Fri - Sun
Jan 24 - 26	Wed - Fri

FORT WORTH

Jul 17 - 19	Mon - Wed
Aug 21 - 23	Mon - Wed
Sep 18 - 20	Mon - Wed
Oct 23 - 25	Mon - Wed
Nov 14 - 16	Tue - Thu
Dec 12 - 14	Tue - Thu
Jan 19 - 21	Fri - Sun

SAN ANTONIO

Jul 7 - 9	Fri - Sun
Aug 11 - 13	Fri - Sun
Sep 8 - 10	Fri - Sun
Oct 20 - 22	Fri - Sun
Nov 6 - 8	Mon - Wed
Dec 6 - 8	Wed - Fri
Jan 12 - 14	Fri - Sun

DALLAS

Jul 7 - 9	Fri - Sun
Aug 11 - 13	Fri - Sun
Sep 1 - 3	Fri - Sun
Oct 10 - 12	Tue - Thu
Nov 3 - 5	Fri - Sun
Dec 1 - 3	Fri - Sun
Jan 5 - 7	Fri - Sun

HOUSTON NORTH

Jul 7 - 9	Fri - Sun
Aug 18 - 20	Fri - Sun
Sep 29 - Oct 1	Fri - Sun
Nov 10 - 12	Fri - Sun
Jan 19 - 21	Fri - Sun

CHAMPIONSLIVE

Jul 10 - 12	Mon - Wed
July 24 - 26	Mon - Wed
Aug 7 - 9	Mon - Wed
Aug 21 - 23	Mon - Wed
Sep 5 - 7	Tue - Thu
Sep 18 - 20	Mon - Wed
Oct 2 - 4	Mon - Wed
Oct 16 - 18	Mon - Wed
Oct 30 - Nov 1	Mon - Wed
Nov 13 - 15	Mon - Wed
Nov 27 - 29	Mon - Wed
Dec 11 - 13	Mon - Wed
Jan 8 - 10	Mon - Wed
Jan 22 - 24	Mon - Wed

HOUSTON GALLERIA

Jun 2 - 4	Fri - Sun
Jul 21 - 23	Fri - Sun
Sep 1 - 3	Fri - Sun
Oct 9 - 11	Mon - Wed
Dec 1 - 3	Fri - Sun

HOUSTON WEST

Aug 4 - 6	Fri - Sun
Sep 15 - 17	Fri - Sun
Oct 27 - 29	Fri - Sun
Jan 5 - 7	Fri - Sun



20-Hr SAFE
Day 1-2: 8:30 AM - 5:30 PM
Day 3: 8:30 AM - 12:30 PM



3-Hr TX SML
Day 3: 1:30 PM - 4:30 PM

20-Hour SAFE Classroom/Live: 4126; 20-Hour SAFE Online: 6835; 3-Hour TX SML Classroom/Live: 2029; 3-Hour TX SML Online: 6829

3-DAY NATIONAL Loan Officer Exam Prep

\$235

\$255 day of class

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

You may repeat the class and the mock exams as many times as you want 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 - 12:30 PM	National Review
	1:30 PM - 4:45 PM	Mock Exams

CHAMPIONSLIVE

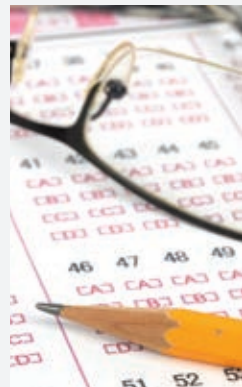
Aug 14 - 16	Mon - Wed
Aug 18 - 20	Fri - Sun
Aug 28 - 30	Mon - Wed
Sep 11 - 13	Mon - Wed
Sep 15 - 17	Fri - Sun
Sep 25 - 27	Mon - Wed
Oct 6 - 8	Fri - Sun
Oct 9 - 11	Mon - Wed
Oct 23 - 25	Mon - Wed
Nov 3 - 5	Fri - Sun
Nov 6 - 8	Mon - Wed
Nov 20 - 22	Mon - Wed
Dec 4 - 6	Mon - Wed
Dec 18 - 20	Mon - Wed
Jan 12 - 14	Fri - Sun
Jan 15 - 17	Mon - Wed
Jan 29 - 31	Mon - Wed

Virtual Study Hall

Champions School of Real Estate is proud to offer our Loan Officer Prep students the opportunity to attend free ChampionsLive Study Hall sessions where they can ask questions about the material to an Instructor. Students can attend these sessions remotely using a webcam and microphone.

Every other Tuesday from 6:00 - 9:00 PM

Jul 18	Sep 26	Dec 5
Aug 1	Oct 10	Dec 19
Aug 15	Oct 24	Jan 2
Aug 29	Nov 7	Jan 16
Sep 12	Nov 21	Jan 30



MORTGAGE LOAN ORIGINATOR



NMLS LOAN ORIGINATOR ESSENTIAL DEVELOPMENT

The mortgage industry is complex. As a licensed loan officer, there is no such thing as being too prepared. These development 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 \$199

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 include:

- The application/interview process
- Understanding the importance of a complete 1003 mortgage application
- Evaluating and calculating borrower income and assets
- Analyzing credit report components
- Review of conventional conforming & underwriting guidelines
- The Texas One to Four Family Residential Contract

CHAMPIONSLIVE ▶

Aug 9 - 10	Wed - Thu
Sep 13 - 14	Wed - Thu
Oct 11 - 12	Wed - Thu
Nov 8 - 9	Wed - Thu
Dec 13 - 14	Wed - Thu
Jan 10 - 11	Wed - Thu
8:30 AM - 4:45 PM	

HOW TO MARKET YOURSELF AS A MORTGAGE LOAN OFFICER \$49

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.

CHAMPIONSLIVE ▶

Aug 31	Thu
Oct 5	Thu
Nov 2	Thu
Dec 7	Thu
Jan 18	Thu
9:00 AM - 12:00 PM	



Additional Study Tools Available for the Loan Officer Exam Prep Students

LOAN FLASH CARDS \$32

Master essential vocabulary with these handy flashcards, designed to supplement our MLO Exam Prep course. Access 400+ loan and finance concepts such as the Real Estate Settlement Procedures Act (RESPA), adjustable rate mortgages, the Truth in Lending Act (TILA), non-traditional mortgage products, and more.



NMLS Exam Prep Facebook Group

Join an encouraging community of students and teachers sharing their experience and advice as you get ready to pass the NMLS National Exam.



NMLS LOAN ORIGINATOR CONTINUING EDUCATION

8-HOUR CE SAFE COMPREHENSIVE: LATEST AND GREATEST \$135

This 8-Hour SAFE Comprehensive: Latest and Greatest class will provide the student a comprehensive review of the Federal laws, ethics, and lending principles essential for their development and advancement as a residential mortgage loan originator.

Designed to teach mortgage loan originators the required 8 hours of mandatory continuing education information which will ensure that they acquire proficiency in areas of study such as federal law and regulation, ethics, mortgage fraud, consumer protection law, and lending standards for the non-traditional mortgage product marketplace, the student will be presented with the information necessary to remain a proficient mortgage loan originator.

CE Requirements

All loan officers are required to complete 8 hours of continuing education (CE) each year. The 8 hours of CE must include:

- 3 hours of federal law
- 2 hours of ethics
- 2 hours of non-traditional mortgage lending
- 1 hour* of undefined education (this may be an elective or a state specific course)

NMLS requires that you may not repeat the same course within a two-year period. Fortunately, we update our course yearly to ensure new content!

**Some states require more than 1 hour of elective credit.*

AUSTIN	HOUSTON GALLERIA	SAN ANTONIO
Sep 15 Fri	Aug 18 Fri	Aug 25 Fri
Oct 14 Sat	Sep 15 Fri	Sep 22 Fri
Nov 17 Fri	Oct 6 Fri	Oct 6 Fri
Dec 14 Thu	Oct 27 Fri	Nov 17 Fri
	Nov 17 Fri	Dec 1 Fri
	Dec 8 Fri	
DALLAS	HOUSTON NORTH	CHAMPIONS LIVE
Aug 26 Sat	Aug 3 Thu	Aug 11 Fri
Sep 9 Sat	Sep 8 Fri	Sep 1 Fri
Oct 6 Fri	Sep 29 Fri	Sep 6 Wed
Oct 20 Fri	Oct 20 Fri	Sep 21 Thu
Nov 17 Fri	Nov 3 Fri	Sep 28 Thu
Dec 5 Tue	Nov 21 Tue	Oct 3 Tue
	Dec 15 Fri	Oct 10 Tue
		Oct 21 Sat
		Oct 25 Wed
		Nov 1 Wed
		Nov 9 Thu
		Nov 18 Sat
		Nov 28 Tue
		Dec 5 Tue
		Dec 14 Thu
		Dec 19 Tue
FORT WORTH	HOUSTON WEST	
Aug 24 Thu	Aug 25 Fri	
Sep 30 Sat	Sep 22 Fri	
Oct 26 Thu	Oct 11 Wed	
Nov 18 Sat	Nov 7 Tue	
Dec 7 Thu	Dec 1 Fri	
1 Day 8:30 AM – 5:30 PM		
SAFE Comprehensive: Latest and Greatest Classroom/Live: 15156; SAFE Comprehensive: Latest and Greatest Online: 15155		



NATIONAL LOAN MORTGAGE ORIGINATOR EDUCATION

Champions School of Real Estate® offers loan origination 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.

PRE-LICENSING EDUCATION \$329 – \$459 20-HOUR SAFE COMPREHENSIVE MORTGAGE LOAN FUNDAMENTALS

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. Important: This 20-hour course only fulfills all MLO pre-licensing education requirements for states that do not require state-specific content.

STATE SPECIFIC PRE-LICENSING EDUCATION \$VARIES MORTGAGE LOAN ORIGINATION

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

Available in All 50 States!