

5 STEPS TO A TEXAS LICENSE IN MORTGAGE LOAN ORIGINATION

1

Create an NMLS account at www.statemortgageregistry.com/public and receive a username, password, and NMLS number

- Be sure to bring your NMLS number to class.

2

Complete the 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 Mortgage Loan Originator Test prep course — Mortgage Loan Exam Prep

- 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

Register (\$110) and pass the NMLS national 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.
 - 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.
- National Exam:** 120 multiple choice questions, 190 minutes
- After enrolling in 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 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 (\$125), recovery fund (\$20), and sponsorship fee (\$25)















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

Course Delivery Options

-  Virtual Classroom
-  Online Interactive
-  Online Correspondence
-  Classroom

Learn more about delivery methods at ChampionsSchool.com

Individual Courses

| | Program Hours | Delivery Method | Price |
|---|---------------|---|-------------------|
| 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 |
| Mortgage Loan Originator Exam Prep course  | 24 |   | \$235 |
| 8- Hour SAFE Comprehensive: Keeping You Current (16158) | 8 |   | \$135 |
| 8- Hour SAFE Comprehensive: Latest and Greatest (Late CE 15537) | 8 |  | \$135 |
| Mortgage Loan Originator Flashcards — Practice over 400 of the most essential terms in loan origination! | |  | \$35 |
| Mobile Flashcard App — Study essential loan origination terms on an iPhone. | |  | \$2 ⁹⁹ |

MORTGAGE LOAN ORIGINATION LICENSING

20-HOUR SAFE COMPREHENSIVE MORTGAGE LOAN FUNDAMENTALS

With 3-Hour TX SML SAFE: Texas Law & Practice

This required course satisfies Texas and federal education requirements to become a licensed mortgage loan originator and includes federal law, ethics, non-traditional mortgage lending, and information pertinent to becoming a professional mortgage loan originator. This course is required of anyone wishing to be certified under the Texas Department of Savings and Mortgage Lending.

\$339

23-Hour TX Program

\$289

20-Hour Only

\$50

3-Hour Only



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

Note: You will need to bring your NMLS ID number to class. To obtain your ID number, please visit: stateregulatoryregistry.org/NMLS

AUSTIN

| | |
|----------------|-----------|
| Jan 22 - 24 | Wed - Fri |
| Feb 21 - 23 | Fri - Sun |
| Mar 19 - 21 | Wed - Fri |
| Apr 25 - 27 | Fri - Sun |
| May 21 - 23 | Wed - Fri |
| Jun 27 - 29 | Fri - Sun |
| Jul 30 - Aug 1 | Wed - Fri |
| Aug 29 - 31 | Fri - Sun |

DALLAS

| | |
|-------------|-----------|
| Jan 3 - 5 | Fri - Sun |
| Feb 7 - 9 | Fri - Sun |
| Mar 7 - 9 | Fri - Sun |
| Apr 4 - 6 | Fri - Sun |
| May 8 - 10 | Thu - Sat |
| Jun 6 - 8 | Fri - Sun |
| Jul 11 - 13 | Fri - Sun |
| Aug 1 - 3 | Fri - Sun |

FORT WORTH

| | |
|-------------|-----------|
| Jan 22 - 24 | Wed - Fri |
| Feb 19 - 21 | Wed - Fri |
| Mar 21 - 23 | Fri - Sun |
| Apr 25 - 27 | Fri - Sun |
| May 21 - 23 | Wed - Fri |
| Jun 27 - 29 | Fri - Sun |
| Jul 25 - 27 | Fri - Sun |
| Aug 22 - 24 | Fri - Sun |

HOUSTON GALLERIA

| | |
|-------------|-----------|
| Jan 24 - 26 | Fri - Sun |
| Mar 7 - 9 | Fri - Sun |
| Apr 25 - 27 | Fri - Sun |
| Jun 20 - 22 | Fri - Sun |
| Aug 29 - 31 | Fri - Sun |

HOUSTON NORTH

| | |
|-------------|-----------|
| Feb 6 - 8 | Thu - Sat |
| Mar 28 - 30 | Fri - Sun |
| May 16 - 18 | Fri - Sun |
| Jul 11 - 13 | Fri - Sun |
| Sep 26 - 28 | Fri - Sun |

SAN ANTONIO

| | |
|-------------|-----------|
| Jan 24 - 26 | Fri - Sun |
| Feb 21 - 23 | Fri - Sun |
| Mar 28 - 30 | Fri - Sun |
| Apr 16 - 18 | Wed - Fri |
| May 16 - 18 | Fri - Sun |
| Jun 20 - 22 | Fri - Sun |
| Jul 18 - 20 | Fri - Sun |
| Aug 15 - 17 | Fri - Sun |

CHAMPIONSLIVE

| | |
|----------------|-----------|
| Jan 3 - 5 | Fri - Sun |
| Jan 13 - 15 | Mon - Wed |
| Feb 3 - 5 | Mon - Wed |
| Feb 24 - 26 | Mon - Wed |
| Mar 17 - 19 | Mon - Wed |
| Apr 4 - 6 | Fri - Sun |
| Apr 14 - 16 | Mon - Wed |
| May 5 - 7 | Mon - Wed |
| May 30 - Jun 1 | Fri - Sun |
| Jun 9 - 11 | Mon - Wed |
| Jun 30 - Jul 2 | Mon - Wed |
| Jul 21 - 23 | Mon - Wed |
| Aug 8 - 10 | Fri - Sun |
| Aug 18 - 20 | Mon - Wed |

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

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.**

MORTGAGE LOAN ORIGINATION

EXAM PREP

Your Key to Passing the National Exam!

\$235

3-Day National

This 3-day course is an intense preparation course for the National Exam. Our intensive prep material is similar to the actual exam and updated regularly to help our students benefit from a high passing rate on their first attempt! The material covers all sections of the loan Originator National exam. Our course is designed to increase your powers of recall and confidence, and help renew your learned skills fast!

This course includes math, test taking techniques, discussion questions, terminology and mock exams, all designed to enable you to target the most relevant topics and thoroughly understand all of the materials.

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!

Course Delivery Options:


Virtual Classroom

Online Correspondence

Learn more about delivery methods at ChampionsSchool.com

CHAMPIONSLIVE

| | |
|----------------|-----------|
| Jan 10 - 12 | Fri - Sun |
| Jan 20 - 22 | Mon - Wed |
| Jan 31 - Feb 2 | Fri - Sun |
| Feb 10 - 12 | Mon - Wed |
| Feb 21 - 23 | Fri - Sun |
| Mar 3 - 5 | Mon - Wed |
| Mar 14 - 16 | Fri - Sun |
| Mar 24 - 26 | Mon - Wed |
| Apr 11 - 13 | Fri - Sun |
| Apr 21 - 23 | Mon - Wed |
| May 2 - 4 | Fri - Sun |
| May 12 - 14 | Mon - Wed |
| May 23 - 25 | Fri - Sun |
| Jun 16 - 18 | Mon - Wed |
| Jun 27 - 29 | Fri - Sun |
| Jul 7 - 9 | Mon - Wed |
| Jul 18 - 20 | Fri - Sun |
| Jul 28 - 30 | Mon - Wed |
| Aug 15 - 17 | Fri - Sun |
| Aug 25 - 27 | Mon - Wed |

8:30 AM – 4:45 PM

MLO VIRTUAL STUDY HALL

FREE!

Mortgage Loan Originator Prep students can attend **free Study Hall sessions** where they can ask instructor direct questions about the material.

CHAMPIONSLIVE

| | |
|--------|--------|
| Jan 7 | May 13 |
| Jan 21 | May 27 |
| Feb 4 | Jun 10 |
| Feb 18 | Jun 24 |
| Mar 4 | Jul 8 |
| Mar 18 | Jul 22 |
| Apr 1 | Aug 5 |
| Apr 15 | Aug 19 |
| Apr 29 | Sep 2 |

TUESDAYS: 6:00 PM – 9:00 PM

MORTGAGE LOAN ORIGINATION ESSENTIAL DEVELOPMENT

The mortgage industry is complex. As a licensed mortgage loan originator, 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.



CHAMPIONSLIVE

| | |
|--------------------------|-----------|
| Jan 8 - 9 | Wed - Thu |
| Feb 13 - 14 | Thu - Fri |
| Mar 12 - 13 | Wed - Thu |
| Apr 9 - 10 | Wed - Thu |
| May 8 - 9 | Thu - Fri |
| Jun 4 - 5 | Wed - Thu |
| Jul 16 - 17 | Wed - Thu |
| Aug 13 - 14 | Wed - Thu |
| Sep 10 - 11 | Wed - Thu |
| 2 Days 8:30 AM – 4:45 PM | |

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 and underwriting guidelines
- The Texas One to Four Family Residential Contract

CHAMPIONSLIVE

| | |
|--------|-----|
| Jan 16 | Thu |
| Feb 20 | Thu |
| Mar 20 | Thu |
| Apr 17 | Thu |
| May 22 | Thu |
| Jun 19 | Thu |
| Jul 24 | Thu |
| Aug 21 | Thu |
| Sep 18 | Thu |

9:00 AM – 12:00 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 the 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.



Additional study tools available for Mortgage Loan Exam Prep Students



MLO FLASH CARDS \$35

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.

f 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.

MORTGAGE LOAN ORIGATION CONTINUING EDUCATION

8-HOUR CE SAFE COMPREHENSIVE: KEEPING YOU CURRENT (LATE)

\$135

The 8 hour SAFE Keeping You Current CE course is 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.

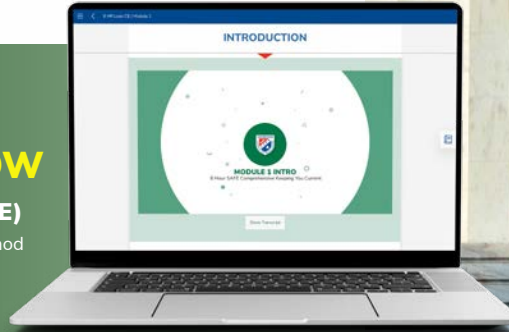


8-Hour CE SAFE Comprehensive: 16792

ONLINE INTERACTIVE AVAILABLE NOW

8-HOUR CE SAFE (LATE)

A self-guided course delivery method done entirely on your desktop or laptop and saves your progress automatically.



NATIONAL MORTGAGE LOAN 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 MORTGAGE LOAN ORIGATION

\$VARIES

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

Available in All 50 States!