

# 5 STEPS TO A TEXAS LICENSE IN MORTGAGE LOAN ORIGINATION

- 1 Create an NMLS account at [www.statemortgageregistry.com/public](http://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](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 [mortgage.nationwidelicencingsystem.org](http://mortgage.nationwidelicencingsystem.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 <sup>1</sup>
<b>The Ultimate Jump-Start to Your Career! MLO Texas License Career Success Program</b>			
<ul style="list-style-type: none"> <li>• 23-hour course (20-hour SAFE Comprehensive &amp; 3 Hour TX SML SAFE)</li> <li>• Mortgage Loan Originator Exam Prep course</li> <li>• Essential Mortgage Skills and How to Market Yourself</li> <li>• 2-Day Success Through Business Etiquette Program</li> </ul>	23		<del>\$1021</del> <b>\$901</b> <b>SAVE \$120</b>
<b>MLO Texas License Essential Skills Program</b>			
<ul style="list-style-type: none"> <li>• 23-hour course (20 Hour SAFE Comprehensive &amp; 3 Hour TX SML SAFE)</li> <li>• Mortgage Loan Originator Exam Prep course</li> <li>• Includes electives Essential Mortgage Skills and How to Market Yourself</li> </ul>	23		<del>\$822</del> <b>\$757</b> <b>SAVE \$65</b>
<b>MLO Texas License Program</b>			
<ul style="list-style-type: none"> <li>• 23-hour course (20 Hour SAFE Comprehensive &amp; 3 Hour TX SML SAFE)</li> <li>• Mortgage Loan Originator Exam Prep course</li> </ul>	23		<del>\$574</del> <b>\$544</b> <b>SAVE \$30</b>

**Course Delivery Options**

- Virtual Classroom
- Online Interactive
- Online Correspondence
- Classroom

Learn more about delivery methods at [ChampionsSchool.com](http://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: Latest and Greatest (Late CE 15537)	8		\$135
Mortgage Loan Originator Flashcards — Practice over 400 of the most essential terms in loan origination!			\$32
<b>Mobile Flashcard App</b> — Study essential loan origination terms on an iPhone.			\$2 <sup>99</sup>



NMLS: 1400073

# MORTGAGE LOAN ORIGINATION LICENSING

## 20-HOUR SAFE COMPREHENSIVE MORTGAGE LOAN FUNDAMENTALS

**With 3 Hour TX SML SAFE: Texas Law & 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.

**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

AUSTIN	
Jan 24 - 26	Wed - Fri
Feb 23 - 25	Fri - Sun
Mar 20 - 22	Wed - Fri
Apr 26 - 28	Fri - Sun
May 22 - 24	Wed - Fri
Jun 21 - 23	Fri - Sun
Jul 24 - 26	Wed - Fri
Aug 23 - 25	Fri - Sun

DALLAS	
Feb 2 - 4	Fri - Sun
Mar 1 - 3	Fri - Sun
Apr 5 - 7	Fri - Sun
May 14 - 16	Tue - Thu
Jun 7 - 9	Fri - Sun
Jul 5 - 7	Fri - Sun
Aug 2 - 4	Fri - Sun
Sep 6 - 8	Fri - Sun
Oct 4 - 6	Fri - Sun
Nov 1 - 3	Fri - Sun
Dec 6 - 8	Fri - Sun

SAFE Comprehensive: Latest and Greatest Classroom/Live: 15156; SAFE Comprehensive: Latest and Greatest Online: 15155

**Note:** You will need to bring your NMLS ID number to class. To obtain your ID number, 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.**

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

**\$339**

23-Hour TX Program

**\$289**

20-Hour Only

**\$50**

3-Hour Only

HOUSTON WEST	
May 31 - Jun 2	Fri - Sun

FORT WORTH	
Jan 19 - 21	Fri - Sun
Feb 21 - 23	Wed - Fri
Mar 22 - 24	Fri - Sun
Apr 22 - 24	Mon - Wed
May 29 - 31	Wed - Fri
June 24 - 26	Mon - Wed
July 22 - 24	Mon - Wed
Aug 28 - 30	Wed - Fri
Sep 25 - 27	Wed - Fri
Oct 21 - 23	Mon - Wed
Nov 15 - 17	Fri - Sun
Dec 16 - 18	Mon - Wed

SAN ANTONIO	
Jan 12 - 14	Fri - Sun
Mar 22 - 24	Fri - Sun
Apr 24 - 26	Wed - Fri
May 24 - 26	Fri - Sun
Jun 26 - 28	Wed - Fri
Jul 19 - 21	Fri - Sun
Aug 19 - 21	Mon - Wed
Sep 27 - 29	Fri - Sun
Oct 21 - 23	Mon - Wed

CHAMPIONSLIVE	
Jan 22 - 24	Mon - Wed
Feb 12 - 14	Mon - Wed
Mar 4 - 6	Mon - Wed
Mar 25 - 27	Mon - Wed
Apr 15 - 17	Mon - Wed
May 13 - 15	Mon - Wed
Jun 10 - 12	Mon - Wed
July 1 - 3	Mon - Wed
Jul 29 - 31	Mon - Wed
Aug 26 - 28	Mon - Wed
Sep 16 - 18	Mon - Wed
Oct 14 - 16	Mon - Wed

HOUSTON GALLERIA	
Feb 2 - 4	Fri - Sun
Apr 5 - 7	Fri - Sun
Jun 28 - 30	Fri - Sun
Sep 6 - 8	Fri - Sun

HOUSTON NORTH	
Jan 19 - 21	Fri - Sun
Mar 15 - 17	Fri - Sun
May 3 - 5	Fri - Sun
Jul 19 - 21	Fri - Sun
Aug 16 - 18	Fri - Sun
Oct 4 - 6	Fri - Sun

**3-DAY NATIONAL MORTGAGE LOAN EXAM PREP**

**\$235**  
\$255 day of class

After you've completed the required 23 Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals course, take the Mortgage 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!

8:30 AM – 4:45 PM

CHAMPIONSLIVE	
May 9 - 11	Thu - Sat
May 20 - 22	Mon - Wed
Jun 7 - 9	Fri - Sun
Jun 17 - 19	Mon - Wed
Jul 8 - 10	Mon - Wed
Jul 26 - 28	Fri - Sun
Aug 5 - 7	Mon - Wed
Aug 23 - 25	Fri - Sun
Sep 3 - 5	Tue - Thu
Sep 13 - 15	Fri - Sun
Sep 23 - 25	Mon - Wed
Oct 11 - 13	Fri - Sun
Oct 21 - 23	Mon - Wed

### VIRTUAL STUDY HALL

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

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

CHAMPIONSLIVE	
May 7	Tue
May 21	Tue
Jun 4	Tue
Jun 18	Tue
Jul 2	Tue
Jul 16	Tue
Jul 30	Tue
Aug 13	Tue
Aug 27	Tue
Sep 10	Tue
Sep 24	Tue
Oct 8	Tue
Oct 22	Tue



# MORTGAGE LOAN ORIGINATION ESSENTIAL DEVELOPMENT

The mortgage industry is complex. As a licensed 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.



\$199

## CHAMPIONSLIVE



### ESSENTIAL MORTGAGE SKILLS

Jan 10 - 11	Wed - Thu
Feb 7 - 8	Wed - Thu
Mar 13 - 14	Wed - Thu
Apr 10 - 11	Wed - Thu
May 8 - 9	Wed - Thu
Jun 12 - 13	Wed - Thu
Jul 10 - 11	Wed - Thu
Aug 7 - 8	Wed - Thu
Sep 11 - 12	Wed - Thu
Oct 9 - 10	Wed - Thu

2 Days 8:30 AM – 4:45 PM

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



### HOW TO MARKET YOURSELF AS A MORTGAGE LOAN OFFICER

\$49

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

9:00 AM – 12:00 PM

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.



Additional study tools available for Mortgage Loan 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.



# MORTGAGE LOAN ORIGINATION CONTINUING EDUCATION

**8-HOUR CE SAFE**
**\$135**

## COMPREHENSIVE: KEEPING YOU CURRENT

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-Hr CE SAFE  
Day 1: 8:30 AM – 4:45 PM



*I highly recommend Champions. I have been a sponsor and a student. Every time someone asks where to get their real estate or mortgage license, I refer them to Champions School of Real Estate. I definitely recommend them.*

— Elvira Rodrigues, Fairway Mortgage


**CHAMPIONS LIVE**

Aug 9	Fri
Aug 20	Tue
Sep 4	Wed
Sep 10	Tue
Sep 21	Sat
Sep 24	Tue
Oct 1	Tue
Oct 12	Sat
Oct 19	Sat
Oct 24	Thu
Oct 29	Tue

8:30 AM – 4:45 PM

**CE REQUIREMENTS**

All mortgage 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.



## 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](https://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 ORIGINATION**
**\$VARIES**

State-specific education requirements can be found online at [www.ChampionsSchool.com/loan/national](https://www.ChampionsSchool.com/loan/national)

**Available in All 50 States!**