































 <b>5 STEPS TO BECOMING A RESIDENTIAL MORTGAGE LOAN ORIGINATOR (RMLO)</b>	
1	<b>Create an NMLS Account at <a href="http://www.statemortgageregistry.com/Public">www.statemortgageregistry.com/Public</a></b> and receive a user name, password and NMLS number. <ul style="list-style-type: none"> <li>• Be sure to bring your NMLS number to class.</li> </ul>
2	<b>Complete the required 23-hour SAFE Comprehensive Course at Champions School of Mortgage Lending®</b> <ul style="list-style-type: none"> <li>• Required 20-hours of SAFE Comprehensive NMLS approved education</li> <li>• 3-Hour TX SML SAFE: Texas Law and Practice</li> <li>• These courses satisfy the current National Mortgage License System (NMLS) educational requirement for Texas</li> </ul>
3	<b>Register for our Loan Originator Exam PREP Course - SAFE Mortgage Loan Originator Exam</b> <ul style="list-style-type: none"> <li>• 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.</li> </ul>
4	<b>Register (\$110) and pass the NMLS National Exam with a 75% or higher.</b> <ul style="list-style-type: none"> <li>• There is a 30-day waiting period for exam retakes.</li> <li>• If you do not pass after two retakes, there is a 6-month waiting period.</li> <li>• A test enrollment must be requested and paid for with NMLS. The Test Enrollment function can be found under the Professional Requirements/Testing Selection tab in NMLS after you log in..</li> </ul> <b>National Exam:</b> 120 multiple choice questions, timed 190 minutes <ul style="list-style-type: none"> <li>• After enrolling for a test component, please contact Prometric at <a href="http://prometric.com/nmls">prometric.com/nmls</a> or 877-671-6657 to schedule your test date.</li> </ul>
5	<b>Submit MU4 Form to the National Licensing System as well as the Criminal Background Check, Fingerprints and Credit Report Request</b> <ul style="list-style-type: none"> <li>• Submit the MU4 Form through the NMLS website <a href="http://mortgage.nationwidelicensingsystem.org">mortgage.nationwidelicensingsystem.org</a></li> <li>• Through the MU4 log in - select Filing/Individual. The MU4 initial set-up fee is (\$30). The application fee will vary by license type.</li> <li>• Applicants are required to request a Criminal Background Check (\$36.25) and the Credit Report Request function (\$15)</li> <li>• Other fees include initial Mortgage Loan Originator (MLO) License (MU4) (\$50); Recover Fund (\$20) and Sponsorship Fee (\$25)</li> </ul>

Program Name	Program Hours	Delivery Method	Price <sup>1</sup>
<b>"The Ultimate Jump Start to Your Career!"</b>			
<b>RMLO Texas License Career Success Program</b>			
<ul style="list-style-type: none"> <li>• 23-hour Mortgage Loan Origination SAFE Comprehensive Classroom course <b>SAVE \$35</b></li> <li>• RMLO PREP course <b>SAVE \$15</b></li> <li>• Essential Mortgage Skills and How to Market Yourself <b>SAVE \$25</b></li> <li>• 2-Day Success Through Business Etiquette Program <b>SAVE \$45</b></li> </ul>	23	   	<del>\$839</del> <b>\$719</b> <b>SAVE \$120</b>
<b>RMLO Texas License Essential Skills Program</b>			
<ul style="list-style-type: none"> <li>• 23-hour Mortgage Loan Origination SAFE Comprehensive Classroom course <b>SAVE \$25</b></li> <li>• RMLO PREP course <b>SAVE \$15</b></li> <li>• Includes electives Essential Mortgage Skills and How to Market Yourself <b>SAVE \$25</b></li> </ul>	23	   	<del>\$694</del> <b>\$629</b> <b>SAVE \$65</b>
<b>RMLO Texas License Program</b>			
<ul style="list-style-type: none"> <li>• 23-hour Mortgage Loan Origination SAFE Comprehensive Classroom <b>SAVE \$15</b></li> <li>• RMLO PREP course <b>SAVE \$15</b></li> </ul>	23	   	<del>\$515</del> <b>\$485</b> <b>SAVE \$30</b>

Course Delivery Options
 Blended Classroom
 ChampionsLive
 Online Correspondence
 Correspondence
 Online
 Classroom
<b>Learn More About Delivery Methods at <a href="http://ChampionsSchool.com">ChampionsSchool.com</a></b>

Individual Courses	Program Hours	Delivery Method	Price
20-Hour Mortgage Loan Origination SAFE Comprehensive (Online)	20		\$329
20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals	20		\$230
3-Hour TX-SML SAFE (Online)	3		\$59
3-Hour Tx-SML SAFE: Texas Law and Practice	3		\$50
RMLO National 3-Day Prep Course 	24	   	\$235
8-Hour Continuing Education Includes mandatory 2-hours of Ethics	8	  	\$135
Must-Have Study Aid - Champions School RMLO Flashcards Practice Over 400 of the Most Essential Terms in Loan Origination!			\$22
<b>Mobile Flashcard App</b> - Study the Essential Loan Terms on any mobile device.			\$2.99



# LOAN ORIGINATION LICENSING

## 20-Hour SAFE Comprehensive Mortgage Loan Fundamentals

**\$280**

\$300 day of class

**\$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 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](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.**

### AUSTIN

Jan 19 - 21	Wed - Fri
Feb 18 - 20	Fri - Sun
Mar 23 - 25	Wed - Fri
Apr 22 - 24	Fri - Sun
May 18 - 20	Wed - Fri
Jun 17 - 19	Fri - Sun
Jul 20 - 22	Wed - Fri

### FORT WORTH

Jan 21 - 23	Fri - Sun
Feb 7 - 9	Mon - Wed
Mar 21 - 23	Mon - Wed
Apr 25 - 27	Mon - Wed
May 23 - 25	Mon - Wed
Jun 20 - 22	Mon - Wed
Jul 25 - 27	Mon - Wed

### SAN ANTONIO

Jan 7 - 9	Fri - Sun
Feb 4 - 6	Fri - Sun
Mar 4 - 6	Fri - Sun
Apr 1 - 3	Fri - Sun
May 6 - 8	Fri - Sun
Jun 17 - 19	Fri - Sun
Jul 8 - 10	Fri - Sun

### DALLAS

Jan 3 - 5	Mon - Wed
Feb 4 - 6	Fri - Sun
Mar 11 - 13	Fri - Sun
Apr 1 - 3	Fri - Sun
May 6 - 8	Fri - Sun
Jun 1 - 3	Wed - Fri
Jul 8 - 10	Fri - Sun

### HOUSTON NORTH

Jan 14 - 16	Fri - Sun
Feb 25 - 27	Fri - Sun
Apr 8 - 10	Fri - Sun
May 27 - 29	Fri - Sun
Jul 8 - 10	Fri - Sun

### CHAMPIONSLIVE

Jan 3 - 5	Mon - Wed
Jan 17 - 19	Mon - Wed
Jan 31 - Feb 2	Mon - Wed
Feb 14 - 16	Mon - Wed
Feb 28 - Mar 2	Mon - Wed
Mar 14 - 16	Mon - Wed
Mar 28 - 30	Mon - Wed
Apr 11 - 13	Mon - Wed
Apr 25 - 27	Mon - Wed
May 9 - 11	Mon - Wed
May 23 - 25	Mon - Wed
Jun 6 - 8	Mon - Wed
Jun 20 - 22	Mon - Wed
Jul 11 - 13	Mon - Wed
Jul 25 - 27	Mon - Wed

### HOUSTON GALLERIA

Feb 11 - 13	Fri - Sun
Mar 25 - 27	Fri - Sun
May 13 - 15	Fri - Sun
Jun 24 - 26	Fri - Sun

### HOUSTON WEST

Jan 28 - 30	Fri - Sun
Mar 11 - 13	Fri - Sun
Apr 22 - 24	Fri - Sun
Jun 10 - 12	Fri - Sun
Jul 22 - 24	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

## 3-DAY NATIONAL 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 - 12:30 PM 1:30 PM - 4:45 PM	National Review Mock Exams

### AUSTIN

Jan 26 - 28	Wed - Fri
Feb 25 - 27	Fri - Sun
Mar 30 - Apr 1	Wed - Fri
Apr 29 - May 1	Fri - Sun
May 25 - 27	Wed - Fri
Jun 24 - 26	Fri - Sun
Jul 27 - 29	Wed - Fri

### FORT WORTH

Jan 26 - 28	Wed - Fri
Feb 15 - 17	Tue - Thu
Mar 25 - 27	Fri - Sun
Apr 29 - May 1	Fri - Sun
May 27 - 29	Fri - Sun
Jun 27 - 29	Mon - Wed
Jul 29 - 31	Fri - Sun

### SAN ANTONIO

Jan 14 - 16	Fri - Sun
Feb 11 - 13	Fri - Sun
Mar 11 - 13	Fri - Sun
Apr 8 - 10	Fri - Sun
May 13 - 15	Fri - Sun
Jun 24 - 26	Fri - Sun
Jul 15 - 17	Fri - Sun

### DALLAS

Jan 7 - 9	Fri - Sun
Feb 11 - 13	Fri - Sun
Mar 16 - 18	Wed - Fri
Apr 8 - 9	Fri - Sun
May 13 - 15	Fri - Sun
Jun 10 - 12	Fri - Sun
Jul 18 - 20	Mon - Wed

### HOUSTON NORTH

Jan 21 - 23	Fri - Sun
Mar 4 - 6	Fri - Sun
Apr 14 - 16	Thu - Sat
Jun 3 - 5	Fri - Sun
Jul 15 - 17	Fri - Sun

### CHAMPIONSLIVE

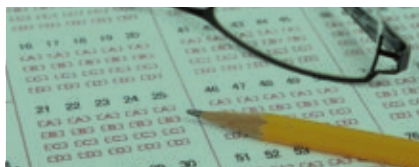
Jan 10 - 12	Mon - Wed
Jan 24 - 26	Mon - Wed
Feb 7 - 9	Mon - Wed
Feb 21 - 23	Mon - Wed
Mar 7 - 9	Mon - Wed
Mar 21 - 23	Mon - Wed
Apr 4 - 6	Mon - Wed
Apr 18 - 20	Mon - Wed
May 2 - 4	Mon - Wed
May 16 - 18	Mon - Wed
May 31 - Jun 2	Tue - Thu
Jun 13 - 15	Mon - Wed
Jun 27 - 29	Mon - Wed
Jul 18 - 20	Mon - Wed

### HOUSTON GALLERIA

Feb 18 - 20	Fri - Sun
Apr 1 - 3	Fri - Sun
May 20 - 22	Fri - Sun
Jul 1 - 3	Fri - Sun

### HOUSTON WEST

Feb 4 - 6	Fri - Sun
Mar 18 - 20	Fri - Sun
Apr 29 - May 1	Fri - Sun
Jun 16 - 18	Thu - Sat
Jul 29 - 31	Fri - Sun





# ESSENTIAL DEVELOPMENT COURSES FOR LOAN ORIGINATORS

The mortgage industry is a complex 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 mortgage application
- 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



“I highly recommend Champions. I have been a sponsor, student, and every time someone asks where to get their real estate or mortgage license, I refer them to Champions. I definitely recommend them.”

- Elivia R.

### CHAMPIONS LIVE

Jan 6 - 7	Thu - Fri
Feb 12 - 13	Sat - Sun
Mar 10 - 11	Thu - Fri
Apr 7 - 8	Thu - Fri
May 5 - 6	Thu - Fri
Jun 9 - 10	Thu - Fri
Jul 6 - 7	Wed - Thu
Aug 4 - 5	Thu - Fri

8:30 AM - 4:45 PM

### CHAMPIONS LIVE

Jan 27	Thu
Feb 24	Thu
Mar 24	Thu
Apr 21	Thu
May 26	Thu
Jun 30	Thu
Jul 28	Thu
Aug 25	Thu

9:00 AM - 12:00 PM

## 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.

## CHAMPIONS LIVE

### What is CHAMPIONS LIVE? Simple, It's a Virtual Classroom!

By harnessing today's live video streaming technology, Champions School of Real Estate® is delivering our unparalleled classroom experience of your local campus and instructors to any laptop or desktop computer connected to the internet.

Try our virtual classroom delivery method and see how ChampionsLive Virtual Classroom — with a real teacher, in the comfort of your own home or office — is the future of learning.



# NMLS LOAN ORIGINATOR CONTINUING EDUCATION

## 8-HOUR SAFE COMPREHENSIVE\*

This course 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 course includes topics such as Federal Law and Regulation changes made in 2020 and 2021, making the course current and relevant to new and experienced students.

Enroll at [ChampionsSchool.com/loan/tx/ce](https://ChampionsSchool.com/loan/tx/ce) or call a campus.

\*Pending NMLS Approval

### \$135

\$155 day  
of class

#### CHAMPIONS LIVE

Jun 9	Thu
Jul 21	Thu
Aug 4	Thu

#### DALLAS

June 24	Fri
Jul 16	Sat

#### HOUSTON GALLERIA

Jun 17	Fri
Jul 8	Fri

#### HOUSTON NORTH

Jun 3	Fri
Jul 29	Fri
Aug 12	Fri

#### HOUSTON WEST

Jun 24	Fri
Jul 15	Fri

Day 1 8:30 AM - 5:30 PM



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

## PRE-LICENSING EDUCATION 20 HOUR SAFE MORTGAGE LOAN ORIGINATOR

\$329 - \$459

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

\$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!

## CONTINUING EDUCATION LATE CE 8-HOUR SAFE COMPREHENSIVE: COMPLIANCE IN ACTION 2020 (12397)

\$135

The Late 8-Hour SAFE Comprehensive: Compliance in Action 2019 course satisfies the annual continuing education requirements for MLOs set forth by the SAFE Act. The course covers topics required by the SAFE Act: (3hrs) of federal law, (2hrs) of ethics (which shall include fraud, consumer protection, and fair lending issues), (2hrs) of nontraditional mortgage lending, plus (1hr) of undefined education (elective).

Available in All 50 States!

The following courses are approved by the Nationwide Multistate Licensing System (NMLS) - Provider #1400073