

# 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 (\$125), recovery fund (\$20), and sponsorship fee (\$25)

Program Name	Program Hours	Delivery Method	Price*
<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: 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
<b>Mobile Flashcard App</b> — Study essential loan origination terms on an iPhone.			\$2 <sup>99</sup>

# 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 loan originator. This course is required of anyone wishing to be certified under the Texas Department of Savings and Mortgage Lending.

<p><b>\$339</b> 23-Hour TX Program</p>	<p><b>\$289</b> 20-Hour Only</p>	<p><b>\$50</b> 3-Hour Only</p>
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<p><b>20-Hr SAFE</b> Day 1-2: 8:30 AM – 5:30 PM Day 3: 8:30 AM – 12:30 PM</p>	<p><b>3-Hr TX SML</b> Day 3: 1:30 PM – 4:30 PM</p>
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**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.**

AUSTIN	
Sep 25 - 27	Wed - Fri
Oct 25 - 27	Fri - Sun
Nov 20 - 22	Wed - Fri
Dec 20 - 22	Fri - Sun
Jan 22 - 24	Wed - Fri
Feb 21 - 23	Fri - Sun
Mar 19 - 21	Wed - Fri

HOUSTON NORTH	
Oct 4 - 6	Fri - Sun
Nov 22 - 24	Fri - Sun
Dec 20 - 22	Fri - Sun
Feb 6 - 8	Thu - Sat
Mar 28 - 30	Fri - Sun

DALLAS	
Oct 4 - 6	Fri - Sun
Nov 1 - 3	Fri - Sun
Dec 6 - 8	Fri - Sun
Jan 3 - 5	Fri - Sun
Feb 7 - 9	Fri - Sun
Mar 7 - 9	Fri - Sun

SAN ANTONIO	
Sep 27 - 29	Fri - Sun
Oct 21 - 23	Mon - Wed
Nov 22 - 24	Fri - Sun
Dec 13 - 15	Fri - Sun
Jan 24 - 26	Fri - Sun
Feb 21 - 23	Fri - Sun
Mar 28 - 30	Fri - Sun

FORT WORTH	
Sep 25 - 27	Wed - Fri
Oct 21 - 23	Mon - Wed
Nov 12 - 14	Tue - Thu
Dec 16 - 18	Mon - Wed
Jan 22-24	Wed - Fri
Feb 19 - 21	Wed - Fri
Mar 21 - 23	Fri - Sun

CHAMPIONSLIVE	
Oct 14 - 16	Mon - Wed
Oct 28 - 30	Mon - Wed
Nov 8 - 10	Fri - Sun
Nov 18 - 20	Mon - Wed
Dec 16 - 18	Mon - Wed
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

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

HOUSTON GALLERIA	
Nov 1 - 3	Fri - Sun
Dec 6 - 8	Fri - Sun
Jan 24 - 26	Fri - Sun
Mar 7 - 9	Fri - Sun

### 3-DAY NATIONAL MLO EXAM PREP

**\$235**

After you've completed the required 23 Hour SAFE Comprehensive MLO 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!

CHAMPIONSLIVE	
Oct 11 - 13	Fri - Sun
Oct 21 - 23	Mon - Wed
Nov 4 - 6	Mon - Wed
Nov 15 - 17	Fri - Sun
Nov 25 - 27	Mon - Wed
Dec 2 - 4	Mon - Wed
Dec 13 - 15	Fri - Sun
Dec 27 - 29	Fri - Sun
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

8:30 AM – 4:45 PM

### VIRTUAL STUDY HALL

**FREE**

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.

CHAMPIONSLIVE	
Sep 24	Tue
Oct 8	Tue
Oct 22	Tue
Nov 5	Tue
Nov 19	Tue
Dec 3	Tue
Dec 17	Tue
Jan 7	Tue
Jan 21	Tue
Feb 4	Tue
Feb 18	Tue
Mar 4	Tue
Mar 18	Tue

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

Oct 9 - 10 Wed - Thu

Nov 13 - 14 Wed - Thu

Dec 11 - 12 Wed - Thu

Jan 8 - 9 Wed - Thu

Feb 13 - 14 Thu - Fri

Mar 12 - 13 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

Oct 17 Thu

Nov 21 Thu

Dec 19 Thu

Jan 16 Thu

Feb 20 Thu

Mar 20 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.

## 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.




SCAN TO JOIN

# MORTGAGE LOAN ORIGATION CONTINUING EDUCATION

## 8-HOUR CE SAFE COMPREHENSIVE: KEEPING YOU CURRENT

\$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.



**COMING SOON!**

**ONLINE INTERACTIVE™  
8-HOUR CE SAFE**

A self-guided course delivery method done entirely on your desktop or mobile device.



AUSTIN		HOUSTON NORTH	
Oct 24	Thu	Oct 11	Fri
Nov 23	Sat	Oct 25	Fri
Dec 13	Fri	Nov 7	Thu
		Nov 22	Fri
DALLAS		Dec 6	Fri
Oct 8	Tue	Dec 12	Thu
Oct 26	Sat		
Nov 9	Sat	SAN ANTONIO	
Nov 23	Sat	Sep 27	Fri
Dec 10	Tue	Oct 25	Fri
		Nov 22	Fri
FORT WORTH		Dec 6	Fri
Oct 24	Thu		
Nov 18	Mon	CHAMPIONSLIVE	
Dec 4	Wed	Sep 24	Tue
		Oct 1	Tue
HOUSTON GALLERIA		Oct 12	Sat
Oct 4	Fri	Oct 19	Sat
Oct 15	Tue	Oct 24	Thu
Nov 15	Fri	Oct 29	Tue
Nov 26	Tue	Nov 5	Tue
Dec 13	Fri	Nov 12	Tue
		Nov 19	Tue
		Nov 30	Sat
		Dec 3	Tue
		Dec 10	Tue
		Dec 17	Tue

8:30 AM – 5:30 PM

SAFE Comprehensive: Keeping You Current Classroom: 16158



# 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](http://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 ORIGATION

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

**Available in All 50 States!**