



20-HOUR SAFE COMPREHENSIVE MORTGAGE LOAN ORIGINATOR FUNDAMENTALS (OIL)

DAY 1 & 2 | Module 1 | Self Study Topics | *Online Interactive portion of the course*

- Residential Mortgage Market
- Real Estate Settlement Procedures Act
- Truth In Lending Act
- Scenario based question – Must be answered prior to accessing Zoom session

DAY 2 | Module 1 | Zoom meeting | **7PM – 8PM CST**

DAY 3 & 4 | Module 2 | Self Study Topics | *Online Interactive portion of the course*

- TILA, RESPA Integrated Disclosures
- Equal Credit Opportunity Act
- Secure and Fair Enforcement for Mortgage Licensing Act
- Scenario based question – Must be answered prior to accessing Zoom session

DAY 4 | Module 2 | Zoom meeting | **7PM – 8PM CST**

DAY 5 & 6 | Module 3 | Self Study Topics | *Online Interactive portion of the course*

- Other Federal Mortgage Related Laws and Regulations
- Mortgage Financing Mathematics
- Non-Traditional Mortgage Products
- Scenario based question – Must be answered prior to accessing Zoom session

DAY 6 | Module 3 | Zoom meeting | **7PM – 8PM CST (Optional)**

DAY 7 | Module 4 | Self Study Topics | *Online Interactive portion of the course*

- Ethics, Mortgage Fraud and Consumer Protection
- Residential Appraisal

MUST TAKE EXAM WITHIN 48 HOURS OF COMPLETING THE COURSE