



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
- Post-Module Question & Instructor Chat – **Must be answered prior** to accessing Zoom session
- Post-Module Question Answers will be responded to between 8 AM-7 PM CST on the same day or the following day if sent after 7 PM CST.

DAY 2 | Module 1 | Zoom meeting | 7PM – 8PM CST (Government I.D. Required at Check-In)

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
- Post-Module Question & Instructor Chat – **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
- Post-Module Question & Instructor Chat – **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 PASS EXAM WITHIN 48 HOURS OF COMPLETING THE COURSE