



5 STEPS TO BECOMING A RESIDENTIAL MORTGAGE LOAN ORIGINATOR (RMLO)

1	<p>Create an NMLS Account at www.statemortgageregistry.com/Public and receive a user name, password and NMLS number.</p> <ul style="list-style-type: none"> • Be sure to bring your NMLS number to class.
2	<p>Complete the required 23-hour SAFE Comprehensive Course at Champions School of Mortgage Lending®</p> <ul style="list-style-type: none"> • 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	<p>Register for our Loan Originator Exam PREP Course - SAFE Mortgage Loan Originator Exam</p> <ul style="list-style-type: none"> • 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.
4	<p>Register (\$110) and pass the NMLS National Exam with a 75% or higher.</p> <ul style="list-style-type: none"> • 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. • 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 your MU4 log in. <p>National Exam: 125 multiple choice questions, timed 190 minutes</p> <ul style="list-style-type: none"> • After enrolling for a test component, please contact Prometric at prometric.com/nmls or 877-671-6657 to schedule your test date.
5	<p>Submit MU4 Form to the National Licensing System as well as the Criminal Background Check, Fingerprints and Credit Report Request</p> <ul style="list-style-type: none"> • Submit the MU4 Form through the NMLS website mortgage.nationwidelicencingsystem.org • Through the MU4 log in - 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) (\$150); Recover Fund (\$10) and Sponsorship Fee (\$25)

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

Course Delivery Options

- Blended Classroom
- ChampionsLive
- Online Correspondence
- Correspondence
- Online
- Classroom

Learn More About Delivery Methods at ChampionsSchool.com

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
Mobile Flashcard App - 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.

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	
Jul 20 - 22	Tue - Thu
Aug 20 - 22	Fri - Sun
Sep 22 - 24	Wed - Fri
Oct 22 - 24	Fri - Sun
Nov 22 - 24	Mon - Wed
Dec 17 - 19	Fri - Sun
Jan 19 - 21	Wed - Fri

FORT WORTH	
Jul 23 - 25	Fri - Sun
Aug 10 - 12	Tue - Thu
Sep 7 - 9	Tue - Thu
Oct 19 - 21	Tue - Thu
Nov 22 - 24	Mon - Wed
Dec 20 - 22	Mon - Wed
Jan 21 - 23	Fri - Sun

SAN ANTONIO	
Aug 6 - 8	Fri - Sun
Sep 1 - 3	Wed - Fri
Oct 1 - 3	Fri - Sun
Nov 5 - 7	Fri - Sun
Dec 1 - 3	Wed - Fri
Jan 7 - 9	Fri - Sun

DALLAS	
Aug 2 - 4	Mon - Wed
Sep 3 - 5	Fri - Sun
Oct 8 - 10	Fri - Sun
Nov 1 - 3	Mon - Wed
Dec 6 - 8	Mon - Wed
Jan 3 - 5	Mon - Wed

HOUSTON NORTH	
Aug 6 - 8	Fri - Sun
Sep 17 - 19	Fri - Sun
Oct 15 - 17	Fri - Sun
Dec 1 - 3	Wed - Fri

CHAMPIONS LIVE	
Jul 19 - 21	Mon - Wed
Aug 2 - 4	Mon - Wed
Aug 16 - 18	Mon - Wed
Aug 30 - Sep 1	Mon - Wed
Sep 13 - 15	Mon - Wed
Sep 27 - 29	Mon - Wed
Oct 11 - 13	Mon - Wed
Oct 25 - 27	Mon - Wed
Nov 8 - 10	Mon - Wed
Nov 22 - 24	Mon - Wed
Dec 6 - 8	Mon - Wed
Dec 20 - 22	Mon - Wed
Jan 3 - 5	Mon - Wed
Jan 17 - 19	Mon - Wed
Jan 31 - Feb 2	Mon - Wed

HOUSTON GALLERIA	
Jul 9 - 11	Fri - Sun
Aug 20 - 22	Fri - Sun
Oct 1 - 3	Fri - Sun
Nov 12 - 14	Fri - Sun

HOUSTON WEST	
Jul 23 - 25	Fri - Sun
Sep 3 - 5	Fri - Sun
Oct 29 - 31	Fri - Sun
Jan 28 - 30	Fri - Sun

Course 2029: 20-Hr Safe
 Day 1-2: 8:30 AM - 5:30 PM
 Day 3: 8:30 AM - 12:30 PM

Course 4126: 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	National Review
	1:30 PM - 4:45 PM	Mock Exams

AUSTIN	
Jul 27 - 29	Tue - Thu
Aug 27 - 29	Fri - Sun
Sep 29 - Oct 1	Wed - Fri
Oct 29 - 31	Fri - Sun
Nov 29 - Dec 1	Mon - Wed
Dec 27 - 29	Mon - Wed
Jan 26 - 28	Wed - Fri

FORT WORTH (CONT)	
Dec 27 - 29	Mon - Wed
Jan 26 - 28	Wed - Fri

SAN ANTONIO	
Aug 13 - 15	Fri - Sun
Sep 8 - 10	Wed - Fri
Oct 8 - 10	Fri - Sun
Nov 12 - 14	Fri - Sun
Dec 8 - 10	Wed - Fri
Jan 14 - 16	Fri - Sun

DALLAS	
Aug 13 - 15	Fri - Sun
Sep 10 - 12	Fri - Sun
Oct 22 - 24	Fri - Sun
Nov 12 - 14	Fri - Sun
Dec 10 - 12	Fri - Sun
Jan 7 - 9	Fri - Sun

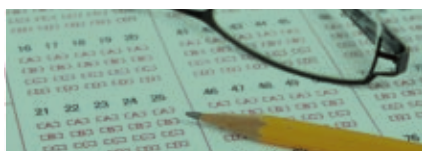
HOUSTON GALLERIA	
Jul 16 - 18	Fri - Sun
Aug 27 - 29	Fri - Sun
Oct 8 - 10	Fri - Sun
Nov 19 - 21	Fri - Sun

CHAMPIONS LIVE	
Jul 26 - 28	Mon - Wed
Aug 9 - 11	Mon - Wed
Aug 23 - 25	Mon - Wed
Sep 7 - 9	Tue - Thu
Sep 20 - 22	Mon - Wed
Oct 4 - 6	Mon - Wed
Oct 18 - 20	Mon - Wed
Nov 1 - 3	Mon - Wed
Nov 15 - 17	Mon - Wed
Nov 29 - Dec 1	Mon - Wed
Dec 13 - 15	Mon - Wed
Dec 27 - 29	Mon - Wed
Jan 10 - 12	Mon - Wed
Jan 24 - 26	Mon - Wed

FORT WORTH	
Jul 30 - Aug 1	Fri - Sun
Aug 30 - Sep 1	Mon - Wed
Sep 14 - 16	Tue - Thu
Oct 26 - 28	Tue - Thu
Nov 29 - Dec 1	Mon - Wed

HOUSTON NORTH	
Aug 13 - 15	Fri - Sun
Sep 24 - 26	Fri - Sun
Oct 22 - 24	Fri - Sun
Dec 10 - 12	Fri - Sun

HOUSTON WEST	
Jul 30 - Aug 1	Fri - Sun
Sep 10 - 12	Fri - Sun
Nov 5 - 7	Fri - Sun
Feb 4 - 5	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

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

Aug 5 - 6	Thu - Fri
Sep 23 - 24	Thu - Fri
Oct 21 - 22	Thu - Fri
Dec 9 - 10	Thu - Fri
Jan 6 - 7	Thu - Fri

8:30 AM - 4:45 PM

CHAMPIONS LIVE

Jul 22	Thu
Aug 19	Thu
Sep 30	Thu
Oct 28	Thu
Nov 18	Thu
Dec 16	Thu
Jan 27	Thu

9:00 AM - 12:00 PM

“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

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

\$135

\$155 day of class

8-HOUR SAFE COMPREHENSIVE: CONTEMPORARY TOPICS

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 2019 and 2020, making the course current and relevant to new and experienced students.

Enroll at ChampionsSchool.com/loan/tx/ce or call a campus.

CHAMPIONSLIVE

Jul 29	Thu
Aug 5	Thu
Aug 21	Sat
Aug 26	Thu
Sep 2	Thu
Sep 9	Thu
Sep 16	Thu
Sep 25	Sat
Oct 7	Thu
Oct 14	Thu
Oct 23	Sat
Oct 29	Fri
Nov 4	Thu
Nov 11	Thu
Nov 20	Sat
Dec 2	Thu
Dec 9	Thu
Dec 18	Sat

AUSTIN

Aug 18	Wed
Sep 18	Sat
Oct 21	Thu
Nov 20	Sat
Dec 16	Thu

HOUSTON GALLERIA

Jul 23	Fri
Aug 13	Fri
Aug 27	Fri
Sep 10	Fri
Sep 21	Tue
Oct 15	Fri
Oct 26	Tue
Nov 9	Tue
Nov 27	Sat
Dec 3	Fri

HOUSTON WEST

Jul 16	Fri
Aug 20	Fri
Sep 17	Fri
Sep 28	Tue
Oct 12	Tue
Oct 22	Fri
Nov 12	Fri
Nov 22	Mon
Dec 17	Fri

DALLAS

Jul 29	Thu
Aug 28	Sat
Sep 9	Thu
Sep 24	Fri
Oct 7	Thu
Oct 29	Fri
Nov 4	Thu
Nov 19	Fri
Dec 1	Wed

HOUSTON NORTH

Aug 6	Fri
Aug 24	Tue
Sep 14	Tue
Sep 24	Fri
Oct 8	Fri
Oct 19	Tue
Nov 5	Fri
Nov 19	Fri
Dec 10	Fri
Dec 14	Tue

SAN ANTONIO

Aug 27	Fri
Sep 24	Fri
Oct 29	Fri
Nov 19	Fri
Dec 17	Fri

FORT WORTH

Aug 27	Fri
Sep 17	Fri
Oct 30	Sat
Nov 6	Sat
Nov 16	Tue
Dec 2	Thu

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 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

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