



# 5 STEPS TO A MORTGAGE LOAN ORIGINATOR LICENSE

- 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 Multistate 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.nationwidelicingsystem.org](http://mortgage.nationwidelicingsystem.org)
  - In the MU4 login portal, select "Filing/Individual." The MU4 initial set-up fee is \$35. 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**

- Classroom
- Online Instructor Led
- Online Interactive
- Virtual 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		\$289
Texas SML SAFE: Texas Law and Practice	3		\$50
Mortgage Loan Originator Exam Prep course	24		\$235
8-Hour SAFE Comprehensive: Compliance & Beyond (Late CE)	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.			\$299



# 20-HOUR SAFE COMPREHENSIVE MORTGAGE LOAN FUNDAMENTALS

With 3-Hour TX SML SAFE: Texas Law & Practice

This required course satisfies Texas and federal education requirements to become a licensed mortgage loan originator and includes federal law, ethics, non-traditional mortgage lending, and 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.

**\$289**  
20-Hour Only

**\$50**  
3-Hour Only



DALLAS	
Jan 9 - 11	Fri - Sun
Feb 6 - 8	Fri - Sun
Mar 6 - 8	Fri - Sun
Apr 10 - 12	Fri - Sun
May 8 - 10	Fri - Sun
Jun 5 - 7	Fri - Sun
Jul 10 - 12	Fri - Sun

HOUSTON GALLERIA	
Feb 20 - 22	Fri - Sun
Apr 24 - 26	Fri - Sun
Jun 26 - 28	Fri - Sun

HOUSTON NORTH	
Jan 16 - 18	Fri - Sun
Mar 20 - 22	Fri - Sun
May 15 - 17	Fri - Sun
Jul 24 - 26	Fri - Sun

SAN ANTONIO	
Jan 16 - 18	Fri - Sun
Feb 13 - 15	Fri - Sun
Mar 20 - 22	Fri - Sun
Apr 17 - 19	Fri - Sun
May 15 - 17	Fri - Sun
Jun 12 - 14	Fri - Sun
Jul 10 - 12	Fri - Sun

CHAMPIONSLIVE	
Jan 5 - 7	Mon - Wed
Jan 26 - 28	Mon - Wed
Feb 9 - 11	Mon - Wed
Feb 23 - 25	Mon - Wed
Mar 9 - 11	Mon - Wed
Mar 23 - 25	Mon - Wed
Apr 6 - 8	Mon - Wed
Apr 20 - 22	Mon - Wed
May 4 - 6	Mon - Wed
May 18 - 20	Mon - Wed
Jun 1 - 3	Mon - Wed
Jun 22 - 24	Mon - Wed
Jul 6 - 8	Mon - Wed
Jul 20 - 22	Mon - Wed

**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

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

**Note:** You will need to bring your NMLS ID number to class. To obtain your ID number, please visit: [stateregulatoryregistry.org/NMLS](http://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.**

# MLO EXAM PREP

Your Key to Passing the National Exam!

**\$235**  
3-Day National

This 3-day course is an intense preparation course for the National Exam. Our comprehensive prep material is similar to the actual exam and updated regularly to help our students benefit from a high passing rate on their first attempt! The material covers all sections of the MLO National exam. Our course is designed to increase your powers of recall and confidence, and help renew your learned skills fast!

This course includes math, test taking techniques, discussion questions, terminology, and mock exams, all designed to enable you to target the most relevant topics and thoroughly understand all of the materials.

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!

### Course Delivery Options:



Virtual Classroom



Online Interactive

Learn more about delivery methods at [ChampionsSchool.com](http://ChampionsSchool.com)

CHAMPIONSLIVE	
Jan 9 - 11	Fri - Sun
Jan 19 - 21	Mon - Wed
Feb 2 - 4	Mon - Wed
Feb 13 - 15	Fri - Sun
Feb 18 - 20	Wed - Fri
Mar 4 - 6	Wed - Fri
Mar 16 - 18	Mon - Wed
Apr 1 - 3	Wed - Fri
Apr 17 - 19	Fri - Sun
May 8 - 10	Fri - Sun
May 27 - 29	Wed - Fri
Jun 12 - 14	Fri - Sun
Jun 29 - Jul 1	Mon - Wed
Jul 17 - 19	Fri - Sun
Jul 29 - 31	Wed - Fri

8:30 AM - 4:45 PM

# MLO VIRTUAL STUDY HALL

**FREE!**

Mortgage Loan Originator Prep students can attend **Study Hall Sessions for free** where they can ask an instructor direct questions about the material.

CHAMPIONSLIVE	
Jan 6	Apr 21
Jan 20	May 5
Feb 3	May 19
Feb 17	Jun 2
Mar 3	Jun 16
Mar 17	Jun 30
Mar 31	Jul 14
Apr 7	Jul 28

TUESDAYS: 6 PM - 9 PM



# MORTGAGE LOAN ORIGINATOR 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

### ESSENTIAL MORTGAGE SKILLS

Jan 14 - 15	Wed - Thu
Mar 11 - 12	Wed - Thu
May 13 - 14	Wed - Thu
Jul 8 - 9	Wed - Thu
Sep 9 - 10	Wed - Thu
Nov 11 - 12	Wed - Thu
2 Days 8:30 AM - 4:45 PM	

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 MLOs must learn these skills and practice them every day until they become second nature.

\$199

#### 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

### HOW TO MARKET YOURSELF AS A MORTGAGE LOAN ORIGINATOR

Jan 22	Thu
Mar 19	Thu
May 21	Thu
Jul 16	Thu
Sep 17	Thu
Nov 19	Thu
9:00 AM - 12:00 PM	

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.

\$49



### Additional Study Tools Available for Mortgage Loan Exam Prep Students



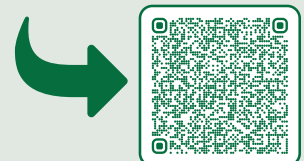
### MLO FLASH CARDS \$35

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 THE QR CODE TO JOIN TODAY!





ONLINE INSTRUCTOR LED

Jan 4 - 10	Apr 12 - 18
Jan 18 - 24	Apr 26 - May 2
Feb 1 - 7	May 24 - 30
Feb 15 - 21	Jun 7 - 13
Mar 1 - 7	Jun 21 - 27
Mar 15 - 21	Jul 5 - 11
Mar 29 - Apr 4	Jul 19 - 25

STARTS ON SUNDAYS  
20-Hour SAFE Live OIL: 17623

# MORTGAGE LOAN ORIGINATOR NATIONAL LICENSING

## Pre-Licensing Education SAFE Comprehensive MLO Fundamentals Program

MLO applicants are required to complete 20 hours of NMLS-approved education. Important: this 20-hour course only fulfills MLO pre-licensing education requirements for states that do not require state-specific content.

\$524  
**\$399**  
SAVE \$125

**SAFE Comprehensive: Mortgage Loan Originator Fundamentals**

This course provides students with a comprehensive review of the Federal laws, ethics, and lending principles essential for their development and advancement as a residential mortgage loan originator.

**\$289**



**Mortgage Loan Originator Exam Prep**

This 3-day course is an intense preparation course for the National Exam.

**\$235**



**SAFE Comprehensive MLO Fundamentals Program**

**COURSES INCLUDED:**

- 20-Hour SAFE Comprehensive
- National Exam Prep Course

**\$524**  
**\$399**  
SAVE \$125



SCAN QR CODE TO LEARN MORE ABOUT OUR NEW 20-HOUR SAFE COURSE!



# MORTGAGE LOAN ORIGINATOR CONTINUING EDUCATION

## 8-HOUR LATE CE SAFE COMPREHENSIVE: COMPLIANCE AND BEYOND

\$135

The 8 hour SAFE Compliance and Beyond 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.

**LATE ONLINE CE**

**Compliance and Beyond**

**ONLINE INTERACTIVE™**

**8-HOUR CE SAFE**

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

