



20-HOUR SAFE COMPREHENSIVE MORTGAGE LOAN ORIGINATOR FUNDAMENTALS

ONLINE INSTRUCTOR-LED (OIL) COURSE SCHEDULE

DAY 1 - 2: ONLINE SELF STUDY

MODULE 1 | COMPLETE CHAPTERS 1 - 3

(Minimum 4hr 40 minutes required to complete the module)

- Chapter 1: Residential Mortgage Market
- Chapter 2: Real Estate Settlement Procedures Act
- Chapter 3: Truth In Lending Act
- **Complete Post-Module Question & Instructor Chat:** Questions must be answered prior to Zoom session. Questions will be responded to on the same day; or the following day if submitted after 7 PM CST.

DAY 2: INSTRUCTOR LED ZOOM MEETING

- **Mandatory Attendance** from 7PM – 8PM CST
- Module 1 must be completed
- Government I.D. Required at Check-In

DAY 3 - 4: ONLINE SELF STUDY

MODULE 2 | COMPLETE CHAPTERS 4 - 6

(Minimum 2hr 20 minutes required to complete the module)

- Chapter 4: TILA, RESPA Integrated Disclosures
- Chapter 5: Equal Credit Opportunity Act
- Chapter 6: Secure and Fair Enforcement for Mortgage Licensing Act
- **Complete Post-Module Question & Instructor Chat:** Questions must be answered prior to Zoom session. Questions will be responded to on the same day; or the following day if submitted after 7 PM CST.

DAY 4: INSTRUCTOR LED ZOOM MEETING

- **Mandatory Attendance** from 7PM – 8PM CST
- Module 2 must be completed
- Government I.D. Required at Check-In



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ONLINE INSTRUCTOR-LED (OIL) COURSE SCHEDULE (CONTINUED)

DAY 5 - 6: ONLINE SELF STUDY

MODULE 3 | COMPLETE CHAPTERS 7 - 9

(Minimum 5hr 30 minutes required to complete the module)

- Chapter 7: Other Federal Mortgage Related Laws and Regulations
- Chapter 8: Mortgage Financing Mathematics
- Chapter 9: Non-Traditional Mortgage Products
- **Complete Post-Module Question & Instructor Chat:** Questions must be answered prior to Zoom session. Questions will be responded to on the same day; or the following day if submitted after 7 PM CST.

DAY 6: INSTRUCTOR LED ZOOM MEETING

- **Optional Attendance** from 7PM – 8PM CST
- Module 3 must be completed
- Government I.D. Required at Check-In

DAY 7: ONLINE SELF STUDY

MODULE 4 | COMPLETE CHAPTERS 10 - 11

(Minimum 3hr 30 minutes required to complete the module)

- Module must be completed by 11:59PM CST
- Chapter 10: Ethics, Mortgage Fraud and Consumer Protection
- Chapter 11: Residential Appraisal

DAY 8 - 9: FINAL EXAM

- Students have 3 attempts to pass the exam within the 48 hour exam window. If they do not pass, they will need to retake the class.
- Student must pass the exam with a score of 75% by 11:59pm CST on Day 9.