



# Seven Steps to Become a Residential Mortgage Loan Originator (RMLO)

SML Provider #11  
NMLS Provider #1400073

- 1 **Create a NMLS Account at [www.stateregulatoryregistry.org/NMLS](http://www.stateregulatoryregistry.org/NMLS)** and receive user name and password. Be sure to bring your NMLS number to class.
- 2 **Complete the required 20-hour SAFE Comprehensive Course at Champions School of Real Estate®**  
The course contains the required 20-hours of SAFE Comprehensive material. This course satisfies the current National Mortgage License System (NMLS) educational requirement.
- 3 **Register for our Loan Originator Exam PREP Course - Both State and National Components**   
Remember, once you pay the initial fee for the PREP you may re-take our PREP as many times as you want at no charge for one year!
- 4 **Submit MU4 Form to the National Licensing System**  
Submit the MU4 Form through the NMLS website [www.stateregulatoryregistry.org/nmls](http://www.stateregulatoryregistry.org/nmls). Through the MU4 log in - select Filing/Individual. The MU4 filing fee is \$30. The application fee will vary by license type.
- 5 **Register for, and pass with a 75% or higher, the NMLS State Component (\$69) and National Component (\$92)**  
There is a 30-day waiting period for exam retakes. If you do not pass after 3 retakes, there is a 6-month waiting period. A test enrollment must be requested and paid for in NMLS. The Test Enrollment function can be found under the Professional Requirements/Testing Selection tab in NMLS after your MU4 log in.
 

<b>National Component</b>	100 multiple choice questions	Timed 150 minutes
<b>State Component</b>	60 multiple choice questions	Timed 90 minutes

After enrolling for a test component, please contact one of the test vendors below to schedule your test location and date:

<b>Pearson VUE</b>	<a href="http://www.pearsonvue.com">www.pearsonvue.com</a>	866-994-6657
<b>Prometric</b>	<a href="http://www.prometric.com/nmls">www.prometric.com/nmls</a>	877-671-6657
- 6 **Submit Criminal Background Check with Fingerprints**  
Applicants are required to request a Criminal Background Check (\$39). The CBC function can be found under the Filing/Individual Selection tab on the left navigation panel in NMLS after your MU4 log in.
- 7 **Submit Credit Report Request**  
Applicants are required to complete the credit report authorization process through NMLS. The Credit Report Request function (\$15) can be found under the Filing/Individual Selection tab on the left navigation panel in NMLS after your MU4 log in.

Program Name	Program Hours	Delivery Method	Price*
<b>RMLO Texas License Program</b> 20-hour Mortgage Loan Origination SAFE Comprehensive course and RMLO PREP course (State and National). Includes RMLO Exam Prep Flashcards. <b>Save \$60!</b>	20	 20-hour course: classroom only	<b>\$400</b>
<b>RMLO 3-Day Prep Course Program</b> Our goal is for you to pass the Exam the first time! Days 1 and 2 cover the National component, Day 3 covers the State component. Includes RMLO Exam Prep Flashcards. <b>Save \$35!</b>			<b>\$225</b>
<b>RMLO Tools for Success!</b> Champions RMLO Exam Prep Flashcards, Real Estate Qualifier Plus Calculator IIX, Real Estate Finance Textbook, Language of Real Estate Textbook and Texas Real Estate Contracts Textbook. <b>Don't miss this package! Save \$21!</b>			<b>\$185</b>

- Classroom Fast Track
- Correspondence
- Online Correspondence



Individual Courses	Hours	Delivery Method	Price*
<b>20-Hour Mortgage Loan Origination SAFE Comprehensive</b>	20		<b>\$200</b>
<b>RMLO National 2-Day Prep Course</b>			<b>\$150</b>
<b>RMLO State 1-Day Prep Course</b>			<b>\$80</b>
<b>Must-Have Study Aid - Champions RMLO Flashcards</b> Master the 360 Most Essential Terms in Loan Origination!			<b>\$30</b>
<b>8-Hour Continuing Education</b> Includes mandatory 2-hours of Ethics	8		<b>\$95</b>

\* all prices include books and materials

## 20-hour Pre-Licensing Mortgage Loan Origination SAFE Comprehensive

(\$220 day of class)



**\$200**

Courses topics fulfill the 20 hours of pre-license education requirements under the SAFE Act. Included are all mandatory hours for Federal Law, Ethics, and Non-Traditional Mortgage Products. This national approved course is available for any loan originator in the country. This course is a requirement for brand new residential loan originators and experienced professionals as well.

Student will need to bring their NMLS ID# to class. To obtain the NMLS ID#, please visit: [www.stateregulatoryregistry.org/NMLS](http://www.stateregulatoryregistry.org/NMLS)

**Note to Students:** Students must attend the full 20-hours to receive credit or they must retake the entire class. Makeup hours are not available for this course.

AUSTIN/ROUND ROCK CAMPUS		HOUSTON FM 1960 CAMPUS		HOUSTON WEST CAMPUS	
Mar 19 - 20	Mon/Tues	Jan 21 - 22	Sat/Sun	Feb 3 - 4	Fri/Sat
Apr 14 - 15	Sat/Sun	Feb 20 - 21	Mon/Tues	Apr 2 - 3	Mon/Tues
May 21 - 22	Mon/Tues	Mar 9 - 10	Fri/Sat	May 30 - 31	Wed/Thurs
Jun 18 - 19	Mon/Tues	May 11 - 12	Fri/Sat	<b>SAN ANTONIO CAMPUS</b>	
Jul 16 - 17	Mon/Tues	Jun 21 - 22	Thurs/Fri		
<b>DALLAS CAMPUS</b>		Jul 13 - 14	Fri/Sat	Feb 18 - 19	Sat/Sun
Mar 3 - 4	Sat/Sun	<b>HOUSTON GALLERIA CAMPUS</b>		Mar 10 - 11	Sat/Sun
Apr 14 - 15	Sat/Sun	Jan 14 - 15	Sat/Sun	Apr 21 - 22	Sat/Sun
May 5 - 6	Sat/Sun	Feb 10 - 11	Fri/Sat	May 19 - 20	Sat/Sun
Jun 2 - 3	Sat/Sun	Mar 19 - 20	Mon/Tues	Jun 16 - 17	Sat/Sun
Jul 7 - 8	Sat/Sun	Apr 13 - 14	Fri/Sat	Jul 14 - 15	Sat/Sun
<b>FT WORTH CAMPUS</b>		May 22 - 23	Tues/Wed	8:00 AM - 7:00 PM	
May 1 - 2	Tue/Wed	Jun 8 - 9	Fri/Sat		
		Jul 26 - 27	Thurs/Fri		

## Exam Prep 3-Day Course for National and State (\$245 day of class)

**\$225**

2 - Day National Only \$150  
1 - Day State Only \$80

**Day 1** National 8:30 AM - 4:45 PM

**Day 2** Math and Ethics review 8:30 AM  
12:15 PM - mock testing for National Exam

**Day 3** State 8:30 AM - 2:30 PM  
2:30 PM - mock testing for Texas State Exam

Mock exams are timed just like the National and State Exams. Each student will have an individual conference with the instructor to review the results of their mock National and/or State Exam test results.

**Note to Students:** Texas students are highly encouraged to take the National and State prep course back to back for the best test results. You may take the prep as many times as you wish, for one full year, to feel more confident. You may test yourself, at your convenience, in the correspondence testing room Mon - Sat 8:00 AM - 2:00 PM. Our goal is that you pass with an outstanding experience!

AUSTIN/ROUND ROCK CAMPUS		HOUSTON FM 1960 CAMPUS		HOUSTON WEST CAMPUS	
Feb 10 - 12	Fri - Sun	Jan 30 - Feb 1	Mon - Wed	Apr 23 - 25	Mon - Wed
Mar 23 - 25	Fri - Sun	Feb 24 - 26	Fri - Sun	Jun 29 - Jul 1	Fri - Sun
Apr 18 - 20	Wed - Fri	Mar 16 - 18	Fri - Sun	<b>SAN ANTONIO CAMPUS</b>	
May 25 - 27	Fri - Sun	May 18 - 20	Fri - Sun		
Jun 22 - 24	Fri - Sun	Jul 20 - 22	Fri - Sun	Feb 24 - 26	Fri - Sun
Jul 20 - 22	Fri - Sun	<b>HOUSTON GALLERIA CAMPUS</b>		Apr 27 - 29	Fri - Sun
<b>DALLAS CAMPUS</b>		Jan 27 - 29	Fri - Sun	May 25 - 27	Fri - Sun
Jan 13 - 15	Fri - Sun	Feb 17 - 19	Fri - Sun	Jun 22 - 24	Fri - Sun
Feb 10 - 12	Fri - Sun	Mar 30 - Apr 1	Fri - Sun	Jul 20 - 22	Fri - Sun
Mar 9 - 11	Fri - Sun	Apr 20 - 22	Fri - Sun		
Apr 20 - 22	Fri - Sun	Jun 1 - 3	Fri - Sun		
May 11 - 13	Fri - Sun	Jul 13 - 15	Fri - Sun		
Jun 8 - 10	Fri - Sun				
Jul 13 - 15	Fri - Sun				



Your key to passing  
the Exam!

## 8-Hour Continuing Education

(\$115 day of class)

**\$95**

Continuing Education for all RMLO's must be completed by December 31, 2012; all CE must be no less than 8 hours including 2 hours of Ethics. Ethics is always the first 2 hours of the course.



AUSTIN		DALLAS		FM 1960		Galleria		West		San Antonio	
Jan 13*	Fri	Feb 18*	Sat	Jan 7*	Sat	Jan 14*	Sat	Jan 23*	Mon	Jan 14*	Sat
Feb 27*	Mon	Apr 27	Fri	Jan 16*	Mon	Feb 2*	Thurs	Jun 8	Fri	Feb 10*	Sat
Apr 27	Fri	May 25	Fri	Feb 6*	Mon	Apr 4	Wed	8:30 AM - 5:30 PM		Apr 14	Sat
May 11	Fri	Jun 22	Fri	Apr 27	Fri	May 4	Fri			May 12	Sat
Jun 15	Fri	Jul 27	Fri	May 21	Mon	Jun 20	Wed	Jun 9	Sat	Jul 28	Sat
Jul 9	Mon			Jul 12	Thurs	Jul 28	Sat				

\* for 2011 Late Renewals only