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

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Create a NMLS Account at <a href="http://www.stateregulatoryregistry.org/NMLS">www.stateregulatoryregistry.org/NMLS</a> and receive a user name, password and NMLS number. Be sure to bring your NMLS number to class.</td>
</tr>
</tbody>
</table>
| 2    | Complete the required 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 Mortgage License System (NMLS) educational requirement for Texas  
| 3    | Register for our Loan Originator Exam PREP Course - SAFE Mortgage Loan Originator Test National Component with Uniform State Content (USC).  
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    | Register and pass with a 75% or higher, the NMLS National Test Component with Uniform State Content exam ($110)  
- 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 in NMLS. The Test Enrollment function can be found under the Professional Requirements/Testing Selection tab in NMLS after your MU4 log in.  
**National Test Component with USC**  
125 multiple choice questions  
Timed 190 minutes  
After enrolling for a test component, please contact Prometric to schedule your test date: Prometric, 877-671-6657 or [www.prometric.com/nmls](http://www.prometric.com/nmls)  
| 5    | Submit MU4 Form to the National Licensing System as well as the Criminal Background Check, Fingerprint and Credit Report Request  
- 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.  
- Applicants are required to request a Criminal Background Check ($36.25) and the Credit Report Request function ($15)  
- Other fees include Texas MLO License (MU4) ($300); Recover Fund ($10) and Sponsorship Fee ($25)  

### Program Catalog

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Program Hours</th>
<th>Delivery Method</th>
<th>Price†</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RMLO Texas License Program</strong></td>
<td>23-hour Mortgage Loan Origination SAFE Comprehensive Classroom course and RMLO PREP course (National with USC). Includes RMLO Exam Prep Flashcards. Save $45!</td>
<td>23</td>
<td>$475</td>
</tr>
<tr>
<td><strong>RMLO Tools for Success!</strong></td>
<td>Champions RMLO Exam Prep Flashcards, Real Estate Qualifier Plus Calculator IIIX, Real Estate Finance Textbook, Language of Real Estate Textbook and Texas Real Estate Contracts Textbook. Don’t miss this package! Save $21!</td>
<td></td>
<td>$185</td>
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### Individual Courses

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
<th>Delivery Method</th>
<th>Price*</th>
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</thead>
<tbody>
<tr>
<td><strong>20-Hour SAFE Comprehensive Mortgage Loan Originator Fundamentals</strong></td>
<td>20</td>
<td></td>
<td>$215</td>
</tr>
<tr>
<td><strong>3-Hour Tx-SML SAFE: Texas Law and Practice</strong></td>
<td>3</td>
<td></td>
<td>$50</td>
</tr>
<tr>
<td><strong>20-Hour Mortgage Loan Origination SAFE Comprehensive</strong></td>
<td>20</td>
<td></td>
<td>$329</td>
</tr>
<tr>
<td><strong>3-Hour TX-SML SAFE</strong></td>
<td>3</td>
<td></td>
<td>$59</td>
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<tr>
<td><strong>RMLO National with USC 3-Day Prep Course</strong></td>
<td>24</td>
<td></td>
<td>$225</td>
</tr>
<tr>
<td><strong>8-Hour Continuing Education</strong></td>
<td>8</td>
<td></td>
<td>$125</td>
</tr>
<tr>
<td><strong>Must-Have Study Aid - Champions RMLO Flashcards</strong></td>
<td>Includes mandatory 2-hours of Ethics</td>
<td></td>
<td>$30</td>
</tr>
<tr>
<td><strong>Android, iPhone and iPad Loan Flashcard App</strong></td>
<td></td>
<td></td>
<td>$2.99</td>
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</table>

*† all prices include books and materials

### GO MOBILE

**Study Anywhere!**
Supplemental Study App for the Loan Originator Exam on your Android device, iPhone, iPad.  
- Improve your powers of recall  
- Organized by topic  
- Ease of use and search tool  
- Study anywhere, anytime  
- Use in conjunction with our Exam Prep course  
- [ChampionsSchool.com/flashcard-app](http://ChampionsSchool.com/flashcard-app)

### Add Success Through Business Etiquette
Course to any program for only $100

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Residential Mortgage Loan Originator Licensing and Renewal
Residential Mortgage Loan Originator Licensing and Renewal
20-Hour SAFE Comprehensive Mortgage Loan Fundamentals
with 3-Hour TX SML SAFE: Texas Law and Practice
Held on 3rd day of the Schedule

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.

3-Day National with USC Loan Originator Exam Prep
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, or simply mock exams, can be repeated as many times as needed for one year so you can walk in to the testing center prepared and confident!

8-Hour SAFE CE Comprehensive Mortgage Trends
Keep your license active and stay current on industry trends. Be sure you know where the industry is heading, learn what you need to stay on top of the industry and satisfy your CE requirement all in one place.

Continuing Education Requirements:
SAFE requires 8 hours of continuing education to be completed each year prior to renewal.
Open renewal window is: Nov 1st – Dec 31st

8:30 AM - 5:30 PM