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 NMLS Course Provider ID #1400008



Mortgage Professionals of South Carolina
 Supporting Lending Integrity

2010 Winter University

**Class 1 NMLS Course Approval ID 1145 FEDERAL TEST REVIEW
 8 PE Hours**



Federal Test Review: This course will help you to prepare to take the new S.A.F.E Act Federal Test. The following topics will be covered during class: **Federal** Laws and Regulations - TILA, Fair Lending, RESPA, Safe Act, Red Flag, and Do Not Call. General Mortgage Knowledge - Mortgage Programs, Mortgage Products, and Terminology. Mortgage Loan Origination Activities - Application Review, Disclosures, Qualifying, Processing, Underwriting, Appraisals, Title, Closing Process, and Financial Calculations. **Ethics** - RESPA, Gramm-Leach-Bliley Act, TILA, ECOA, Appraisal, Quality Control, Fraud Prevention, and Ethical Behavior. This SAFE Core Course will fulfill your 8 Hour PE Core requirement.

When: February 22, 2010 in Columbia Time: 8:00 – 5:00 Instructor: Darin Scheidly
 Where: SC Archives & History Center Cost (lunch included): \$169 members
 8301 Parklane Rd. 29223 \$189 non-members



**Class 2 NMLS Course Approval ID 1082 UNDERSTANDING MORTGAGE DISCLOSURES
 4 PE Hours**

Disclosures: The goal of this course is to provide a study of all of the required federal disclosures as they are related to mortgage financing. This course provides an understanding of the timing and content of all of the disclosures. This Course will fulfill 4 Hours of PE Elective credit.

When: March 5, 2010 in Mt. Pleasant Time: 8:30 – 12:30 Instructor: Kathy Durham Raven
 Where: 735 Johnnie Dodds Blvd. 29464 Cost (including lunch): \$95 members, \$115 non-members



**Class 3 NMLS Course Approval ID 1070 ETHICS & CONSUMER PROTECTION
 4 PE Hours**

Ethics: This course on Ethics is a “facilitative effort”. The intention of the course is to stimulate thought and bring mortgage-related issues where ethics plays a key role to the forefront of the participants mind. The course attempts to allow individuals the opportunity to “look at issues from someone else’s point of view” and to discover ways in which one can improve their decision-making skills. Individuals will learn that what they do and how they behave, potentially impact the mortgage lending industry as a whole-and it can affect everyone’s “bottom line.” Individuals will learn about issues regarding Fraud and consumer protection and how to professionally and ethically complete a loan for a consumer. This Course will fulfill 4 Hours of PE ethics and consumer protection credit.

When: March 5, 2010 in Mt. Pleasant Time: 1:00 – 5:00 Instructor: Kathy Durham Raven
 Where: 735 Johnnie Dodds Blvd. 29464 Cost (including lunch): \$95 members, \$115 non-members

**Class 4 NMLS Course Approval ID 1091 TRUTH-IN-LENDING
 4 PE Hours**



TILA: The goal of this Truth-in-Lending course is to provide a study of the parts of Truth in Lending related to mortgage financing, its Regulation “Z” and related commentary. At the same time, the course attempts to provide broad-based understanding of Truth in Lending’s structure, recent changes, and the role of the Board of Governor’s of the Federal Reserve System with regard to Truth in Lending’s implementation. This Course will fulfill 4 Hours of PE federal mortgage law credit.

When: March 12, 2010 Time: 8:30 – 12:30 Instructor: Darin Scheidly
 Where: SC Archives & History Center Cost (including lunch): \$95 members, \$115 non-members
 8301 Parklane Rd. 29223

**Class 5 NMLS Course Approval ID 1004 CREDIT SCORING
 4 PE Hours**



Credit Scoring: This course is designed to help mortgage professionals: 1) Understand the complexities and conditions of credit scoring; 2) Find solutions for improving a consumer’s credit score and overall credit standing; 3) Be an invaluable resource to consumers on the topic of credit scoring; and 4) Teach consumers how to take responsibility for their role in scoring. This Course will fulfill 4 hours of PE elective requirement.

When: March 12, 2010 Time: 1:00 – 5:00 Instructor: Darin Scheidly
 Where: SC Archives & History Center Cost (including lunch): \$95 members, \$115 non-members
 8301 Parklane Rd. 29223

Once these courses are completed, your hours will be updated to the NMLS system within 7 days. Be sure that your correct NMLS ID number is listed below so that your hours can be properly submitted.

These MEF Courses are hosted by: *Mortgage Professionals of South Carolina (formerly SCMBA)*. For more information regarding this session please contact: 803.771.0416 or www.scmba.org.

| Please indicate which class(es) you are taking: | <u>Course #</u> | <u>Amount Due</u> |
|---|-----------------|-------------------|
| | 1145 _____ | \$ _____ |
| | 1082 _____ | \$ _____ |
| | 1070 _____ | \$ _____ |
| | 1091 _____ | \$ _____ |
| | 1004 _____ | \$ _____ |

ATTENDEE INFORMATION – PLEASE PRINT LEGIBLY

Name _____ *NMLS ID _____
Company _____
Company Address _____ City, State, Zip _____
Phone _____ Fax _____ Email _____

I understand that once this course starts that I must be in class by that time. I will not receive any PE credit if I am not in class for the entire time. No refunds or rescheduling will be available for not being in attendance. You must sign in order to be registered in this class. X _____

* You must provide your correct NMLS ID number. If the wrong number is given there will be additional fees incurred.

PAYMENT INFORMATION

Fax your registration with credit card payment to: **803.771.7207** -or-

Mail your registration and check to:

Mortgage Professionals of SC

1122 Lady St. Ste. 914

Columbia, SC 29201

(Phone: **803.771.0416**)

Charge my Credit Card: \$ _____ VISA _____ MC _____ AMEX _____ -or- I am enclosing a check in the amount of \$ _____

CARD # _____ EXP. DATE _____ SECURITY CODE _____
(3 or 4 digit code on card)

Name of Cardholder _____

Please Print

Cardholder's Signature _____

City & Zip Code of Cardholder _____ Address of Cardholder _____

There is a cancellation fee of \$25.00 within 14 days prior to date of course. No Refunds or Cancellations after 7 days prior to date of course.

Class times are strictly enforced. Please be prompt! You must present a valid driver's license or identification at sign-in. Please plan to arrive at least 15 minutes early in order to allow time for parking and registration.

*You will not receive credit for any SCMBA courses until your full registration fee has been paid and you have attended the full credit hours listed. There will be a \$25.00 fee for all returned checks.

** Pre-registration ends 3 days prior to the class. An onsite registration fee of \$25.00 will be charged.

*** A confirmation letter will be emailed upon receipt of your enrollment and payment. Please allow 3 business days for your registration to be processed. If you should have any questions, call the Mortgage Professionals of SC at 803.771.0416. If you would like to be removed from our fax distribution list, please call 803.771.0416.

Office Use: PYMT _____ CONF SNT _____ MEM # _____ PMT CONF # _____