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NMLS Course Provider ID #1400008



20 Hr SAFE Comprehensive Course

MORTGAGE ESSENTIALS - NMLS Course Approval ID 1146

20 Hr. SAFE Comprehensive Course: 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** - TIL, RESPA, ECOA, HMDA, Fair Credit Reporting Act and the S.A.F.E Act. **General Mortgage Knowledge** - Mortgage Programs including non-traditional programs, Mortgage Products, and Terminology, the secondary market and what a mortgage broker does. **Mortgage Loan Origination Activities** - Application Review, Rate Sheets, Disclosures, Qualifying, Processing, Underwriting, Appraisals and the HVCC rules, Title, Closing Process, and Financial Calculations. **Ethics** - Fraud Prevention, and Ethical Behavior, F.A.C.T Act and Quality Control.



This SAFE Comprehensive Course will fulfill your 20 Hour CE requirement. (Once this course is completed your CE hours will be uploaded to the NMLS system within 7 days, be sure that your correct NMLS ID number is listed below so that your hours can properly be submitted)

This MEF Course is Being Hosted by: Alabama Mortgage Brokers Association (AMBA)

For more information regarding this session please contact: AMBA @ 205-663-9696 or www.almba.org

WHEN: TUES thru THURS: Feb. 16-18th
Lunch is on your own

WHERE: MortgageAmerica Conf. Room
1800 International Park Dr.
Birmingham, AL 35243

TIME: CHECK-IN - 8:00 AM

PROGRAM: 8:30 AM to 5:30 PM Tues. – Wed.
8:30 AM to 12:30 PM on Thurs.

COST: \$250 for LO's for 20 hrs of education if your company's broker/owner is an AMBA Professional Member or may be included in your membership dues if a 2010 member

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 CE 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 below 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: **205-620-1838** -or- email to tammykirkland@bellsouth.net

Mail your registration and check to: **AMBA, 108 Windsor Lane, Pelham, AL 35124 - Phone: 205-663-9696**

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 up until Feb. 11, 2010. No Refunds or Cancellations after Feb. 12, 2010.

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