www.mortgageeducationfoundation.com
NMLS Course Provider ID #1400008

MORTGAGE ESSENTIALS

NMLS Course Approval ID 1146

Mortgage Essentials: Mortgage Essentials is an introductory class into the ABC's of the Mortgage Process. You will go through what a Mortgage is and the history of Mortgage Lending. You will discuss the secondary market as well as what a mortgage broker does and who the other team players are. Learn what information is needed to be gathered and walk through filling out the Uniform Residential Loan Application. You will learn how to read a rate sheet and perform mortgage calculations. You will review the appraisal process (HVCC rules), title insurance, and all the required disclosures. You will obtain information on different types of mortgage programs including non-traditional program. You will go through federal mortgage laws including TIL, RESPA including the latest to the GFE and HUD-1, ECOA, HMDA, Fair Credit Reporting Act, and the S.A.F.E. Act just to name a few. You will learn how to watch out for fraud and maintain quality control so that you can perform your job responsibilities ethically.

This SAFE Comprehensive Course will fulfill 20 Hours of PE SAFE comprehensive credit. (Once this course is completed your PE 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 be properly submitted.)

This MEF Course is Being Hosted by: *Missouri Association of Mortgage Brokers*
For more information regarding this session please contact:
MAMB Office - PHONE: 314-909-9747 or EMAIL - information@mamb.net

WHEN: Tues. – Wed., March 23-24, 2010
TIME: Registration – 7:30 AM

WHERE: St. Louis Assn. of Realtors® Building
12777 Olive Blvd., Lower Level Classroom
St. Louis, MO 63141

"This function is not endorsed by the St. Louis Association of REALTORS® and is not co-sponsored by the St. Louis Association of REALTORS".

PROGRAM: 8:00 am to 6:00 pm. Class will work through lunch. Please bring your own or be prepared to order in.

COST: ***Members - $250 Members Early Bird Registration/$399 Nonmembers Early Bird Registration after March 16 - $275 Members/$424 Nonmembers***

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: ***314-909-9748*** -or-
Mail your registration and check to: 4700 S. Lindbergh Blvd., St. Louis, MO 63126 (Phone: ***314-909-9747)***

Charge my Credit Card: $_____ ____VISA ____MC 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 *March 16, 2010*. No Refunds or Cancellations after *March 16, 2010*.

Mortgage Education Foundation * 350 W. 22nd Street Ste 104 * Lombard, IL
Phone (630) 916-7720 * Fax (630) 396-3501 *
Email education@mortgageeducationfoundation.com