



Presented by RDH Education Services

RDH Education Services can be contacted at:

4049 First St #234, Livermore, CA 94551

877-734-4347

info@rdheducation.com

www.rdheducation.com

NMLS Approved Course Provider - ID number #1400385

1 Hour CA-DBO SAFE CE -California Mortgage Professionals Rulebook

Date of course content: 04.2019

Date of the course approval: 07.2019

Attachments:

- 1) NMLS Rules of Conduct
- 2) Syllabus/ Outline/Timing



Rules of Conduct for NMLS Approved Pre-Licensure (PE) and Continuing Education (CE) Courses

The Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), requires that state-licensed MLOs complete pre-licensing (PE) and continuing education (CE) courses as a condition to be licensed. The SAFE Act also requires that all education completed as a condition for state licensure be NMLS approved. Since 2009 NMLS has established course design, approval, and delivery standards which NMLS approved course providers are required to meet. To further ensure students meet the education requirements of the SAFE Act, NMLS has established a Rules of Conduct (ROC). The ROC, which have been approved by the NMLS Mortgage Testing & Education Board, and the NMLS Policy Committee, both of which are comprised of state regulators, are intended to stress that NMLS approved education be delivered and completed with integrity.

Rules of Conduct

As an individual completing either pre-licensure education (PE) or continuing education (CE), I agree to abide by the following rules of conduct:

1. I attest that I am the person who I say I am and that all my course registration information is accurate.
2. I acknowledge that I will be required to show a current government issued form of identification prior to, and during the course, and/or be required to answer questions that are intended to verify/validate my identity prior to, and during the course.
3. I understand that the SAFE Act and state laws require me to spend a specific amount of time in specific subject areas. Accordingly, I will not attempt to circumvent the requirements of any NMLS approved course.
4. I will not divulge my login ID or password or other login credential(s) to another individual for any online course.
5. I will not seek or attempt to seek outside assistance to complete the course.
6. I will not give or attempt to give assistance to any person who is registered to take an NMLS approved pre-licensure or continuing education course.
7. I will not engage in any conduct that creates a disturbance or interferes with the administration of the course or other students' learning.
8. I will not engage in any conduct that would be contrary to good character or reputation, or engage in any behavior that would cause the public to believe that I would not operate in the mortgage loan business lawfully, honestly or fairly.
9. I will not engage in any conduct that is dishonest, fraudulent, or would adversely impact the integrity of the course(s) I am completing and the conditions for which I am seeking licensure or renewal of licensure.

RDH Education Services

I understand that NMLS approved course providers are not authorized by NMLS to grant exceptions to these rules and that I alone am responsible for my conduct under these rules. I also understand that these rules are in addition to whatever applicable rules my course provider may have.

I understand that the course provider or others may report any alleged violations to NMLS and that NMLS may conduct an investigation into alleged violations and that it may report alleged violations to the state(s) in which I am seeking licensure or maintain licenses, or to other states.

I further understand that the results of any investigation into my alleged violation(s) may subject me to disciplinary actions by the state(s) or the State Regulatory Registry (SRR), including removal of any course from my NMLS record, and/or denial or revocation of my license(s).

Course Number(s)

Signature

Date (mm/dd/yyyy)

Print Name

NMLS ID (If Known)

Course Description and Purpose: Course ID 10859

Summary

This 1-hour course covers California Law relevant to Mortgage Loan Originators (MLOs) and meets the education requirements as laid out by the California Department of Business Oversight (CA-DBO)

Laws covered in this course include:

- **California Financing Law (22000 – 22780) under Financial Code – FIN; Division 9.**
- **CA-DBO California Residential Mortgage Lending Act (50000 -50706) under Financial Code – FIN; Division 20.**
- **California Homeowner Bill of Rights (AB278, SB900, AB2610, AB1950, SB1474 and AB2314).**

Learning Objectives

- Upon successful completion of this course you will demonstrate an understanding of the laws and regulations specific to mortgage loan originators and lenders in the state of California. Specifically, RMLOs will understand key laws governing maintaining a Mortgage Loan Originator License by completing a complex case study. Specifically, you will have an understanding of the following:
 - License Maintenance, Including Renewals, Education Requirements, record keeping, Bond requirements, and surrender, revocation, and suspension of license.
 - Powers of the Commissioner and required Conduct for Mortgage Loan Originators.
 - The California Homeowners Bill of Rights

Presented by RDH Education Services

This is a live instructor led course. Your RDH Education instructor _____ has many years of experience teaching Mortgage and Real Estate professionals.

RDH Education Services can be contacted at:

4049 First St #234, Livermore, CA 94551

877-734-4347

info@rdheducation.com

www.rdheducation.com

NMLS Approved Course Provider - ID number #1400385

Course Materials

The course materials consist of text and a slide presentation. Text is available online.

Course Expectations

- Attendance is mandatory to receive course credit.
- Be on time to class
- Active participation is required in this course. Students are expected to be actively engaged with the material, listen to and follow the directions of the Instructor, participate in group discussions and activities, and complete all student activities as assigned.
- Students are expected to be respectful when interacting with the instructor and other students in the classroom and refrain from inappropriate language or derogatory comments.
- Cell phones should be on mute or turned off.
- No computers, notebooks or tablets turned on while class is in session.
- Cell phones, computers, notebooks or tablets should be off of the desk top.
- Tape recorders are not permitted during class lecture sessions.
- If you leave the classroom while class is in session you must leave your attendance sheet with the proctor or instructor who will initial each time out and time in.
- Please turn in your attendance record at the end of class to receive your certificate of completion and your evaluation form.

Course Completion

Before your completion status can be transmitted to the Nationwide Mortgage Licensing System & Registry (NMLS), you are required to:

- Spend the minimum required amount of time in the course.
- Interact with the instructor, answer questions and participate in discussions.
- Complete all the required activities.
- You must participate in class discussions, role play and other activities in order to be counted as having completed the course
- Students are required to participate in the end of course assessment case study.

RDH Education Services

Course Evaluation

At the conclusion of the course, you will be asked to complete a Course Evaluation.

Thank you for letting us provide to you your continuing education.

RDH Education Services

Course Specifics

- | |
|---|
| <ul style="list-style-type: none">○ This course is 1 credit hour: 50 minutes |
| <ul style="list-style-type: none">○ The course materials will take 1 hour to complete, divided into:<ul style="list-style-type: none">○ Introduction and Background (5 minutes)○ License Maintenance (5 minutes)○ Power of the Commissioner Required Conduct (20 minutes)○ Homeowners Bill of Rights (10 minutes)○ End of class assessment (10 minutes) |
-