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Introduction

ProEducate is a totally online distance education service. All programs of study are offered as distance education via the Internet. We do not offer classroom based study. The administrative offices of Executive Training Centers, LLC are located in Metairie, Louisiana, USA.

Company C.E.O.

Roy Ponthier, Ph.D, Ed.D, CDEI, DREI
800-966-9866
Administration@ProEducate.com

Dr. Ponthier is a licensed Louisiana real estate broker, certified real estate and appraisal instructor, and Director of Executive Training Centers, LLC, a Louisiana based educational services company which offers in-class training in real estate, mortgage finance and appraisal, as well as online training through ProEducate, the company’s web-based education division which offers real estate and mortgage finance related courses in five states. Dr. Ponthier holds a B.S. degree from Southeastern Louisiana College. His graduate training was taken at Tulane University and the University of New Orleans. He holds the Certified Distance Education Instructor (CDEI) certification awarded by the International Distance Education Certification Center (IDECC), as well as the Distinguished Real Estate Instructor (DREI) designation awarded by the Real Estate Educators Association. Dr. Ponthier has served on the faculty of three Universities, currently teaches classes for the Loyola University Real Estate Law Society, and has chaired college divisions of Computer Science, as well as Education. He is a member of five academic honor societies, as well as MENSA, and author of more than two dozen nationally and internationally published scientific papers. He was director of The Center for Computer Education, Inc., which trained teachers in computer science, and was president of Worldwide Information Network, Inc., a provider of Internet and television marketing in real estate. He has owned two mortgage companies, as well as a business brokerage company and a residential and commercial real estate company. He is a member of the Real Estate Educator’s Association, The South Central Educators Group, and the Louisiana Mortgage Bankers Association, for which he is Chair of the education committee. Dr. Ponthier’s achievements have been documented in Who’s Who (Oxford Edition), American Men and Women of Science, and the International Who’s Who in Education.

Physical Plant

ProEducate is a totally online distance education service. All programs of study are offered as distance education via the Internet. We do not offer classroom based study. The administrative offices of Executive Training Centers, LLC are located in Metairie, Louisiana, USA.

Administrative Offices

Executive Training Centers, LLC
d/b/a ProEducate
4200 S. I-10 Service Rd. West,
Suite 134
Metairie, LA 70001, USA

Contact Information

Main telephone number:
800-966-9866

Facsimile telephone number:
504-888-0346

General e-mail address:
Administration@ProEducate.com

Hours of Operation

Office hours:
Weekdays, 8 am – 5 pm, CT

Closed for most major local, state, and national holidays

School History

Executive Training Centers, or its predecessor, First Professional Real Estate School, has been in the professional education business since 1988. We have been offering online training since 2001. During that time, we have trained more than 40,000 students in the fields of Real Estate, Mortgage Finance, and Appraisal.

Mission Statement

ProEducate will set the standard for distance education delivered online by providing our students with courses developed, utilizing the most rigorous of educational standards. We are dedicated to providing the highest quality education at the lowest price of any online course provider. By holding prices in check, it is our mission to make professional education available to anyone with an interest in the fields we represent.
# Accreditations and Certifications

## Course Accreditations

Our courses have been approved or certified by, or applications are pending with, one or more of the following organizations:

**Appraiser Qualifications Board of the Appraisal Foundation**  
The Appraisal Foundation  
1155 15th Street, NW  
Suite 1111  
Washington, DC 20005  
Website:  [www.appraisalfoundation.org](http://www.appraisalfoundation.org)

**Association of Real Estate License Law Officials**  
ARELLO Education and Technology Division  
4121 Carmichael Court  
Montgomery, AL 36106  
Website:  [www.arello.net](http://www.arello.net)

**International Distance Education Certification Center**  
IDECC  
4121 Carmichael Court  
Montgomery, AL 36106  
Website:  [www.idecc.org](http://www.idecc.org)

## State Agency Certifications

Our school is certified to operate by authority of one or more of the following state regulatory agencies:

**Louisiana Office of Financial Institutions**  
8660 United Plaza Blvd.  
Second Floor  
Baton Rouge, LA 70809-7024  
(225) 925-4660  
Toll Free: (888) 525-9414

**Louisiana Real Estate Appraisers Board**  
5222 Summa Court  
Baton Rouge, Louisiana 70809  
(225) 765-0191  
Toll Free: (800) 821-4529  
*(in-state only)*

**Louisiana Real Estate Commission**  
5222 Summa Court  
Baton Rouge, Louisiana 70809  
(225) 765-0191  
Toll Free: (800) 821-4529  
*(in-state only)*

**Mississippi Real Estate Commission**  
2506 Lakeland Dr.  
Suite 300  
Flowood, Mississippi 39232  
(601) 932-9191

**Montana Board of Realty Regulation**  
301 South Park  
Helena, Montana 59630-0513  
(406) 444-2961
## Admissions

### Admission’s Policy

Students are enrolled without regard to race, religion, national origin, or ethnic background.

While we have no requirements for prior education, students are advised that many states have minimum education requirements for licensing or certification. Students taking pre-licensing courses should check with the appropriate state regulatory agency for state mandated requirements for licensing before beginning a course of study.

Students with any form of criminal history should review the state guidelines regarding licensing.

### Refund Policy

Students who have registered for a course, but have not begun the course, may request a full refund, if requested as explained below, within 24 hours of registration.

It is our policy to provide students with a partial refund for the course if a written request is e-mailed to the school, and the student has not completed more than 25% of the course. The written request must be received by our office within 48 hours after registering. The refund is specifically defined as 75% of the course tuition. Books, materials, and shipping costs are not refundable.

To request a refund, please send an e-mail request, including student's name as registered, address, contact telephone number, date of registration, and the course for which refund is requested, to:

Administration@ProEducate.com

### Confidential Information

All information provided to ProEducate by students is maintained in the strictest confidence. Information is provided only to state regulatory agencies and other Commissions to whom this information is reported to confirm completion or registration for programs, as required by state regulations.

We do not sell or share student information with any other organization. However, students who register using discount offers, scholarships, or other funding that is provided by various companies, should be aware that we will report student progress in courses to those funding the program for the student.

All information provided online is supplied via secure connection.

### Tuition and Fees

The tuition for each course is specified in the course description and varies according to the level of course instruction and length of the program. Please refer to the course description for the tuition of any particular course. There are no additional fees, other than tuition, for each course. The only other cost which a student may incur is for the purchase of optional study aids and materials available through the online store.
# Student Services and Regulations

## Questions for Instructors

While enrolled in a course, students with questions may e-mail the instructor with questions about course content. All questions to instructors must be by e-mail. Telephone consults are not permitted. Please note that instructors are prohibited from answering questions about student’s personal matters, legal issues, professional matters, or anything not specifically related to the course content.

Students should include the course in which enrolled, the relevant lesson, and page number of the content in question. Typically, instructors will respond to questions received by noon on any business day, no later than close of business the next business day.

Instructor’s responses are not to be considered legal or professional advice, and students should consult with their own trusted legal or professional counsel before acting on information provided by the instructor.

Questions for instructors should be e-mailed to:

Instructor@ProEducate.com

## Technology Support

ProEducate operates from a secure server located in Phoenix, Arizona, USA. To date, we have experienced less than one tenth of 1% down time.

In addition to in-house staffing, we utilize supplemental external software and technology support available from two organizations: Argent Business Services and Accurate Computer Solutions.

## Job Placement Services

ProEducate does not offer job placement services. In some states and fields of study that we represent, this practice is prohibited by law. As stated elsewhere herein, our graduates are in high demand, and it is felt that the training institution should remain neutral in recommending employers.

## Employment of Students by Faculty

ProEducate maintains a strict policy of not employing our students. Likewise, instructors who operate businesses outside of their employment with ProEducate have a contractual obligation not to employ students they instruct. The reason for this policy is that our graduates are in high demand, and we wish to give each potential employer an equal opportunity to hire our students. Consequently, our policy is to not refer students to any particular employer, nor to permit our instructors to offer recommendations regarding employment.
General Course Information

Academic Calendar
ProEducate is a totally online service and, as such, does not publish an academic calendar. Our courses are available for purchase and utilization every day at any time. Upon purchase, a student will have immediate access to the course and may begin immediately utilizing the course content, which is available via any Internet connection.

Hardware and Software Needed To Access Courses
All course content is available online. To access, a student will need an Internet connection via a dial-up service, cable modem, ISDN, DSL, or T-1 connection and a browser. Currently the system supports the following browsers: Internet Explorer 6 or later versions; Firefox (and its Mozilla friends); Opera; Safari; Camino. For the PowerPoint w/Audio formatted courses, you will need a Adobe Flash Player plugin for your browser (version 7 or later). You can download it from Adobe website: http://get.adobe.com/flashplayer
For most courses, students should utilize a connection that is faster than dial-up to fully appreciate the visual aesthetics of the material. Any additional software, such as Adobe Reader, needed to access PDF files, is available in the course for immediate and free download.

Transfer of Credit Hours
Certificates issued by ProEducate are recognized by the relevant state regulatory agencies by which the course of study has been approved. The extent to which these certificates will be recognized by other regulatory agencies is at the discretion of that agency. Students desiring to utilize courses of study for credit in states where the certificate of completion is not recognized should contact the relevant regulatory agency to determine if credit will be granted.

Credit Hours for Courses of Instruction
The credit hours of instruction awarded for each course are those allocated by the respective regulatory agency or state Commission. Typically, the amount of credit is based on the amount of time an average student would take to complete the program. In general, a credit hour is based on a 50 minute clock hour. It should be recognized that some students will complete a course in less than the amount of time indicated but, similarly, some may require additional time. Unlike classroom instruction, where a student is mandated to a certain amount of “seat time”, an online program is based on mastery of the material. Students, therefore, can proceed at a speed that is appropriate for them, rather than all students in the class having to move ahead at the same pace. The number of hours of credit is indicated in the course description for each course.

Student Progress
To receive credit and a certificate of completion, a student must complete the entire course of study, including a final exit examination and a course evaluation, if required. Partial credit cannot be given for any course. As a student progresses through a course, periodic brief quizzes will be administered. To advance beyond the quiz, a student must score 70-75% on the quiz (depending on the course). If a passing score is not attained, the student should review the relevant material and retake the quiz. In each course, a final examination will be administered requiring a score of 70-75% in most courses. The student is not considered to have completed the course until a passing score is achieved.

Certificates of Completion
Upon completion of a course of study and submission of a course evaluation, if required, most students may download and print a certificate of completion. Some programs, approved by certain state agencies, may require the student to contact the school for issuance of the certificate.

Course Evaluations
Prior to issuance of the certificate of completion, a student evaluation of the course may be requested. These evaluations are required by most regulatory agencies and are provided to them on request. Students may be contacted by such agencies to verify authenticity of the evaluation.
Courses Offered and Course Descriptions

Training Offered By ProEducate

ProEducate offers training primarily in the real estate related fields. In addition to pre-licensing and post licensing training, we offer a wide variety of continuing education and practical applications courses, including courses related to professional development.
Course Descriptions
(the course list is also found under "course information" on ProEducate’s website)

Real Estate Pre-Licensing

**LA11SA02  90 Hours Credit**  
LOUISIANA REAL ESTATE SALES PRE-LICENSING  
(RE 101 - PowerPoint with Audio)

This course will provide comprehension of the laws that relate to Louisiana real estate licensing; practical applications that will assist in daily operations in the real estate industry; an overview of the real estate industry, as well as knowledge of the quantitative concepts associated with the real estate industry and surrounding industries. This course was developed utilizing a PowerPoint presentation with audio. Courses prepared in this format are easier to learn from because they utilize both your visual and auditory senses. This type of presentation allows you to have a learning experience almost exactly as if it were presented in a classroom. You will see and hear the material explained just as you would in a classroom with the added advantage that, if you missed a point, it's easy to rewind the presentation and see and hear it again as often as necessary for you to clearly understand what is being taught that's something you can't do in a classroom. This course is fully approved and certified by both the LREC and ARELLO. It is recommended that iPad/iPhone users access the course through the Puffin Flash-Based Browser App. Click here for additional information, and/or to download a free copy.

**LA11SA01  90 Hours Credit**  
LOUISIANA REAL ESTATE SALES PRE-LICENSING  
(RE 101 - Text-Based Format)

This course will provide comprehension of the laws that relate to Louisiana real estate licensing; practical applications that will assist in daily operations in the real estate industry; an overview of the real estate industry, as well as knowledge of the quantitative concepts associated with the real estate industry and surrounding industries. This course is fully approved and certified by both the LREC and ARELLO.

**LA11BK01  150 Hours Credit**  
LOUISIANA REAL ESTATE BROKER PRE-LICENSING  
(RE 201, RE 202, RE 203)

This is the entire 150 hour broker pre-licensing course package (RE 201, RE 202, and RE 203) that will allow you to sit for your broker license in the state of Louisiana. This course is fully approved and certified by both the LREC and ARELLO.

**LA11BR01  90 Hours Credit**  
LOUISIANA REAL ESTATE BROKER PRELICENSING  
(RE 201)

This course can be taken by broker candidates in fulfillment of their pre-licensing hours. Course content includes real estate practices and principles, as well as the Louisiana real estate license law, LREC rules and regulations and the Louisiana civil code. Although this course can be taken as a stand alone course (with LREC approval) for broker candidates who only need part of the 150 broker pre-licensing hours, it is typically taken in unison with the RE 202 and RE 203 courses. This course is fully approved and certified by both the LREC and ARELLO.

**LA11L201  30 Hours Credit**  
LOUISIANA LAW (RE 202)

This course includes Louisiana License Law, Louisiana Real Estate Rules and Regulations, and the Louisiana Civil Code as it pertains to real estate. With approval from the Louisiana Real Estate Commission, this course may also be used to satisfy the state portion of the pre-licensing curriculum. This course is fully approved and certified by both the LREC and ARELLO.

**LA11B301  30 Hours Credit**  
LOUISIANA REAL ESTATE BROKER RESPONSIBILITIES  
(RE 203)

This course is mandated by the Louisiana Real Estate Commission for all broker candidates in their pre-licensing curriculum. Course content includes organizing a real estate office, managing a real estate office, as well as management aspects of marketing, human resource issues and daily operations. This course is fully approved and certified by both the LREC and ARELLO.

**MS11SA02  60 Hours Credit**  
MISSISSIPPI REAL ESTATE SALES PRE-LICENSING

This course will provide comprehension of the laws that relate to Mississippi real estate licensing; practical applications that will assist in daily operations in the real estate industry; an overview of the real estate industry, as well as knowledge of the quantitative concepts associated with the real estate industry and surrounding industries. This course was developed utilizing a PowerPoint presentation with audio. Courses prepared in this format are easier to learn from because they utilize both your visual and auditory senses. This type of presentation allows you to have a learning experience almost exactly as if it were presented in a classroom. You will see and hear the material explained just as you would in a classroom with the added advantage that, if you missed a point, it's easy to rewind the presentation and see and hear it again as often as necessary for you to clearly understand what is being taught that's something you can't do in a classroom. It is recommended that iPad/iPhone users access the course through the Puffin Flash-Based Browser App. Click here for additional information, and/or to download a free copy.
This course will provide comprehension of the laws that relate to Mississippi real estate licensing; practical applications that will assist in daily operations in the real estate industry; an overview of the real estate industry, as well as knowledge of the quantitative concepts associated with the real estate industry and surrounding industries. This course is fully approved and certified by both the MREC and ARELLO.

Only students who have acquired pre-licensing credit from other educational services may enroll in this course after approval from the Mississippi Real Estate Commission.

This course can be taken by broker candidates in fulfillment of their pre-licensing hours. Course content includes real estate practices and principles, as well as the Mississippi real estate license law, rules and regulations and broker responsibilities. This course is fully approved and certified by both the MREC and ARELLO.

This course will provide comprehension of the laws that relate to Montana real estate licensing; practical applications that will assist in daily operations in the real estate industry; an overview of the real estate industry, as well as knowledge of the quantitative concepts associated with the real estate industry and surrounding industries. This course is fully approved and certified by both the Montana Board of Realty Regulation and ARELLO.

This course encompasses all of the modules necessary to meet the Louisiana sales post licensing requirements. All new sales licensees must complete this course within 180 days of initial licensure. These hours will also satisfy 8 hours of the required 12 hours of continuing education for the year (the remaining 4 hours of continuing education must be in the mandatory topic specified by the Commission). This course is fully approved and certified by both the LREC and ARELLO.

This course encompasses all of the modules necessary to meet the Louisiana broker post licensing requirements. All new broker licensees must complete this course within 180 days of initial licensure. These hours will also satisfy 8 hours of the required 12 hours of continuing education for the year (the remaining 4 hours of continuing education must be in the mandatory topic specified by the Commission). This course is fully approved and certified by both the LREC and ARELLO.

This course encompasses all of the categories necessary to meet the Mississippi sales post licensing requirements. All new sales licensees must complete this course within 12 months of issuance of the temporary license. This course is fully approved and certified by both the MREC and ARELLO.

This course encompasses all of the categories necessary to meet the Mississippi broker post licensing requirements. All new broker licensees must complete this course within 12 months of issuance of the temporary license. This course is fully approved and certified by both the MREC and ARELLO.

This course is fully approved and certified by both the MREC and ARELLO.

This course is an overview of Louisiana contract law and a detailed review of the mandatory 2013 Residential Agreement to Buy or Sell. The course focuses not only on information in the Louisiana Civil Law as it relates to nominate contracts, but also provides a line-by-line discussion of the process of completing a binding agreement. This course meets the Louisiana Real Estate Commission's 2013 requirement for the four hour mandatory continuing education course. This course is fully approved and certified by both the LREC and ARELLO.

This course is fully approved and certified by both the MREC and ARELLO.

This course is fully approved and certified by both the LREC and ARELLO.

This course is fully approved and certified by both the LREC and ARELLO.

This course is an overview of the various responsibilities of real estate licensees, both brokers and salespersons, as specified in the Louisiana Real Estate License Law, and the Rules and Regulations of the Louisiana Real Estate Commission. The course focuses on not only the responsibilities when dealing with the Real Estate Commission, but also those which are incumbent on licensees when dealing with their respective broker, with each other, and with the public. This course is fully approved and certified by both the LREC and ARELLO.

This course includes steps in complying with agency law common to all agency distinctions; dual agency requirements and obligations to customers; the disadvantages of subagency and vicarious liability. This course is fully approved and certified by both the LREC and ARELLO.
LA13FH01 4 Hours Credit
FAIR HOUSING AND CULTURAL DIVERSITY

This course will review fair housing law basics; real-life situations involving the practice of fair housing law basics; the fair housing complaint process; drafting advertising which is in compliance with fair housing laws; principles of valuing cultural diversity and applying it into daily real estate practice; handling cultural diversity difficulties that may arise; and project lessons learned in class into real-life situations. This course is fully approved and certified by both the LREC and ARELLO.

LA13BA02 4 Hours Credit
BROKER AND AGENT RESPONSIBILITIES (Presented in PowerPoint with Audio)

This 4 hour course is an overview of the various responsibilities of real estate licensees, both brokers and salespersons, as specified in the Louisiana Real Estate License Law, and the Rules and Regulations of the Louisiana Real Estate Commission. The course focuses on not only the responsibilities when dealing with the Real Estate Commission, but also those which are incumbent on licensees when dealing with their respective broker, with each other, and with the public. This course is fully approved and certified by both the LREC and ARELLO. This course was developed utilizing a PowerPoint presentation with audio. Courses prepared in this format are easier to learn from because they utilize both your visual and auditory senses. This type of presentation allows you to have a learning experience almost exactly as if it were presented in a classroom. You will see and hear the material explained just as you would in a classroom with the added advantage that, if you missed a point, it’s easy to rewind the presentation and see and hear it again...as often as necessary for you to clearly understand what is being taught...that's something you can't do in a classroom. It is recommended that iPad/iPhone users access the course through the Puffin Flash-Based Browser App. Click here for additional information, and/or to download a free copy.

LA13LL01 4 Hours Credit
LOUISIANA LICENSE LAW

This course encompasses all aspects of the real estate license laws for the state of Louisiana. This course is fully approved and certified by both the LREC and ARELLO.

LA13RR01 4 Hours Credit
LOUISIANA REAL ESTATE RULES AND REGULATIONS

This course encompasses all aspects of the rules and regulations of the Louisiana Real Estate Commission. This course is fully approved and certified by both the LREC and ARELLO.

LA13L201 30 Hours Credit
LOUISIANA LAW FOR CONTINUING EDUCATION

This course includes Louisiana License Law, Rules and Regulations, and the Louisiana Civil Code as it pertains to real estate. This course may be used when transferring a license from inactive to active status, upon approval of the Louisiana Real Estate Commission.

LA13SA01 90 Hours Credit
LOUISIANA REAL ESTATE PRELICENSING FOR CONTINUING EDUCATION

Upon approval by the Louisiana Real Estate Commission, this course may be used for continuing education credit. Course content includes basic real estate principles and practices and Louisiana Law.

MS13FH01 4 Hours Credit
MISSISSIPPI LICENSE LAW

This course will provide an understanding of agency relationships, the fiduciary duties the agent owes the principal, agency disclosure requirements, the terminology associated with agency relationships, and state mandated disclosure requirements and the exceptions to disclosure. This course is fully approved and certified by both the MREC and ARELLO.

MS13AG02 4 Hours Credit
MISSISSIPPI REAL ESTATE AGENCY LAW

This course will provide an understanding of agency relationships, the fiduciary duties the agent owes the principal, agency disclosure requirements, the terminology associated with agency relationships, and state mandated disclosure requirements and the exceptions to disclosure. This course is fully approved and certified by both the MREC and ARELLO. This course was developed utilizing a PowerPoint presentation with audio. Courses prepared in this format are easier to learn from because they utilize both your visual and auditory senses. This type of presentation allows you to have a learning experience almost exactly as if it were presented in a classroom. You will see and hear the material explained just as you would in a classroom with the added advantage that, if you missed a point, it's easy to rewind the presentation and see and hear it again...as often as necessary for you to clearly understand what is being taught...that's something you can't do in a classroom. It is recommended that iPad/iPhone users access the course through the Puffin Flash-Based Browser App. Click here for additional information, and/or to download a free copy.
This course is the 20 Hour SAFE Comprehensive program approved by the Nationwide Mortgage Licensing System, Course ID #3068. This program prepares the student to sit for the national portion of the NMLS licensing examination. This course explains the basic process of obtaining a loan to purchase a home and examines a wide variety of financing options that are currently being offered to home buyers. The goal of the course is to provide the learner with a comprehensive overview of the industry, as well as provide the information necessary to successfully pass the mortgage licensing examination.

The courses are Instructor-led, which means they are supervised by an Instructor while the student completes the lessons and assignments. The NMLS requires that the course have a fixed start and ending date and time. ProEducate will post your credit to NMLS and ProEducate will pay the required $30 NMLS credit banking fee at no additional cost to you.

To enhance learning, the content is presented in PowerPoint and audio, and eliminates the need to read hundreds of pages of text online. This form of presentation makes the course like attending a classroom presentation; just sit back and listen as you would in class. Please visit our website at www.proeducate.com for scheduling information.

NMLS Course #3073. This 8 credit hour course is fully compliant with the NMLS requirements for approval of continuing education courses. The course, 8 Hour SAFE Comprehensive Mortgage Continuing Education: A Study of the Dodd-Frank Act, is a comprehensive 8 hour continuing education program designed to meet the basic mortgage license renewal requirements for continuing education in all states. The course covers the content mandated by the SAFE Act, specifically: 3 hours of federal laws and rules covering the Dodd-Frank Act; 2 hours of ethics, which includes the Fair Housing Act as well as appraisal and fair lending ethics, fraud, and consumer protection; 2 hours related to non-traditional mortgage products, including ARM loans, and; 1 hour of elective training covering the loan application process. The course contains easy to understand lessons presented in PowerPoint and audio to eliminate the need to read hundreds of pages of material. As required by NMLS, the course covers: 3 hours of federal laws and rules; 2 hours of ethics, 2 hours related to non-traditional mortgage products, and 1 hour of elective training covering the loan application process.

This is a totally self-paced course that offers flexible online learning 24/7. Students move through the course at a pace convenient to them. While you are enrolled, you will have easy e-mail access to an instructor who will answer your questions about course content. Most importantly, ProEducate will post your credit to NMLS and ProEducate will pay the required $12 NMLS credit banking fee at no additional cost to you. It is recommended that iPad/iPhone users access the course through the Puffin Flash-Based Browser App. Click here for additional information, and/or to download a free copy.

NMLS Course #3074. This course is a 4 hour comprehensive review of Mississippi Mortgage License Law, including the Mississippi SAFE Mortgage Licensing Act of 2009. This course will cover information relating to the responsibilities and limitations of the Mississippi Department of Banking and Consumer Finance; the Nationwide Mortgage Licensing System and Registry (NMLS&R); standard terminology associated with the Mississippi SAFE Mortgage Licensing Act of 2009; licensing requirements and exemptions; mortgage broker, lender, and originator license qualifications and application process; maintaining a license; required disclosures and agreements; prohibited conduct and practices; causes for license suspension and/or revocation; and procedures, penalties, and fines associated with disciplinary action which may be required.

This is a totally self-paced course that offers flexible online learning 24/7. Students move through the course at a pace convenient to them. While you are enrolled, you will have easy e-mail access to an instructor who will answer your questions about course content. Most importantly, ProEducate will post your credit to NMLS and ProEducate will pay the required $6 NMLS credit banking fee at no additional cost to you. It is recommended that iPad/iPhone users access the course through the Puffin Flash-Based Browser App. Click here for additional information, and/or to download a free copy.

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Roy Ponthier, Ph.D., Ed.D., CDEI, DREI (Real Estate Pre-Licensing)

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