



8 Hour GA SAFE Comprehensive: Compliance for 2025

Course Syllabus (Online Self-Study)

ProEducate

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Monday-Friday, 8am – 5pm CT

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***Roy L. Ponthier, Ph.D., Ed.D., CDEI, DREI
Executive Director***

Instructor Backgrounds/Resumes:

Roy L. Ponthier, Ph.D., Ed.D., CDEI, DREI

- Dr. Ponthier is a licensed Louisiana real estate broker, certified real estate and appraisal instructor, and Director of Executive Training Centers, LLC, an 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 throughout the United States.
- Dr. Ponthier holds a B.S. degree from Southeastern Louisiana College. His graduate training was taken at Tulane University (M.S. and Ph.D.) and the University of New Orleans (M.Ed. and Ed.D.). 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 in recognition of exceptional effectiveness in the classroom. Dr. Ponthier has served on the faculty of three Universities, currently teaches classes for The Real Estate Law Society of Loyola University Law School and has chaired college divisions of Computer Science, as well as Education. Since 1988 he has taught real estate related subjects to more than 63,000 students. He is a member of five academic honor societies, as well as MENSA, and author of more than two dozen 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.
- Since early 2009, Dr. Ponthier has served on a work group for the Nationwide Mortgage Licensing System & Registry (NMLS&R) to help develop the functional specifications for mortgage pre-licensing and continuing education programs taught in the U.S. 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.
- Dr. Ponthier has contracted with Loyola University of New Orleans, College of Law, to be the exclusive provider of online Continuing Legal Education (CLE) for the University.

- **EDUCATION**

- Ph.D. Political Science/Comparative Politics and International Relations 2014 (University of New Orleans, New Orleans, Louisiana)
- M.A. Political Science 2011 (University of New Orleans, New Orleans, Louisiana)
- B.A. Political Science 2009 (Loyola University, New Orleans, Louisiana)

- **WORK EXPERIENCE**

- Licensed Mortgage Loan Officer (NMLS 1379216), Southwest Funding, LP September 2015-Currently
 - Licensed to originate mortgage loans; responsible for conducting financial analyses and analyzing clients' financial risk to determine their financial standing with regards to a mortgage loan
- Adjunct Professor, Department of Political Science, Tulane University January 2015-Currently
 - Comparative Politics Professor
 - Responsible for the creation of the course, teaching and giving 40 undergraduate students per class overall comprehension of comparative politics in the political science field, prepared and conducted daily lectures and created and graded assignments, quizzes, and exams
- Dissertation Research, Department of Political Science, University of New Orleans 2013-2014
 - Performed research and data collection in various comparative subjects within Latin American countries (economy, social welfare, female political representation), created different quantitative models and conducted quantitative analyses using statistical software
- Teaching Assistant, Department of Political Science, University of New Orleans 2012
 - Course Instructor- Introduction to Comparative Politics
 - Responsible for the creation of the course, responsible for teaching and giving 30 undergrad students overall comprehension of comparative politics in the political science field, prepared and conducted daily lectures, created and graded assignments, quizzes and exams
 - Responsible for transforming non-digitalized data into digitalized data for new database, updated database files, organized Fulbright Scholar files dating back for a period of decades, ran extensive search for current whereabouts of scholars, assisted incoming scholars with application process, managed office and reception.

- **PROFESSIONAL DEVELOPMENT**

- Passed the National and Louisiana State examination created by the Nationwide Mortgage Licensing System and Registry (NMLS) and received a Mortgage Loan Originator License to operate as a Loan Officer in the State of Louisiana.
- Certificate of Achievement for IS-00200.b from FEMA's Emergency Management Institute, October 10, 2014

Course Description:

- This course satisfies the required 8 hours of mortgage continuing education as specified in the SAFE Act, and includes 3 hours of federal laws, 2 hours of ethics, 2 hours of non-traditional mortgage products, and 1 hour of undefined instruction (elective) on mortgage origination. It is also a composite of updates and reviews of regulations and legislative actions important to mortgage loan originators who are active in the business.

Required Course Material:

This course is entirely self-contained and does not require additional study materials.

REQUIRED HARDWARE and SOFTWARE:

- All course content is available online. To access the course, the student will need a PC or laptop to access the Internet. The only software needed is an Internet browser such as Google Chrome, Firefox, Safari, etc.
- Any additional software, such as Adobe Reader, needed to access PDF files, is available in the course for immediate and free download.

Completion Expectations:

Prerequisites:

- There are no educational prerequisites for this course; however, students are expected to have high school level reading and mathematics ability.

Upon registering:

- Students must complete the course lessons/modules and the final exam before the course expiration date.
 - Course completion will include completion of all case studies.
 - Each lesson/module will have a quiz at the end that must be passed in order to continue to the next lesson/module.
 - The quiz will consist of multiple-choice format questions requiring a minimum passing score of 70%
 - Quiz questions will be displayed one at a time.
 - The final exam questions are also presented in multiple-choice format requiring a passing score of 70% or higher
 - The username and password will be deactivated after the course expiration date has passed.
- Students will be issued a completion certificate upon successful completion of the course. Course completion will be banked on the NMLS website within 7 days of the end of the course.

School Policies:

Registration:

- The student is responsible for verification of qualifications for licensing, before registering for a course of study.
- Registrants with any form of criminal history, including misdemeanor or felony convictions, or who are currently on parole, must contact the relevant licensing agency before registering for any pre-licensing or pre-certification course.
- An e-mail account is essential to participate in the online program.
- Any attempt to take the course under an assumed identity, or to accept assistance from others in completing any portion of the course, may result in rejection of a license application, revocation of an existing license, fines, or other penalty provided by law governing the relevant state regulatory agency to whom the student submitted documentation.

Course Participation:

- Students are asked to please be certain that their address book is updated to include acceptance of e-mails from StudentServices@ProEducate.com.

School Contact Information:

- **By Phone:** For questions regarding **administrative** issues, the administrative offices may be contacted by phone at (504) 454-9866 or (800) 966-9866, weekdays between 8 a.m. and 5 p.m. central time.
- **By E-mail:** Ask technical or course content questions 24 hours a day by e-mailing the school office at the addresses listed below. A response will typically be received by close of business on the next business day.
 - **StudentServices@ProEducate.com** for questions or comments about registration, technical assistance, administrative issues, or purchases from the
- **In Person:** We are in the office to assist you with administrative questions Monday - Friday 8:00 a.m. to 5:00 p.m. central time. We are located at 4200 S. I-10 Service Rd. W., Suite 134, Metairie, Louisiana 70001 (Boy Scouts of America Building).

Additional Information Regarding the Online Course:

- During the allotted class time, students will have access to the course 24 hours a day and may login and work on the assignments at their convenience.
- Students will be issued a completion certificate upon successful completion of the course. Course completion will be banked on the NMLS website within 7 days of the end of the course.
- The NMLS unique identifier will be requested when each student first begins the course, or they may e-mail it to StudentServices@ProEducate.com at any time while enrolled in the course.
- The course also makes a detailed glossary available to the students. Students may click on the glossary to study the definition of terms with which they are not familiar.
- The “Links” section of the course makes forms and documents available to assist students in their studies.
- Upon completion of the course material, each student will be required to respond to a course evaluation in addition to a multiple choice final examination.

Learning Objectives, Modules (Lessons), Assignments, and Outline:

Course Objectives:

Federal Laws – Module 1

Students will understand how TILA and other advertising rules play an important role in their daily origination activities. We will review the MME violations and discuss how to comply with these TILA violations. The student will understand TILA and MAP rules for advertising compliance, with an understanding of TILA Trigger terms for advertising.

Ethics – Module 2

The student will review the challenges our mortgage industry faces to comply with consumer protection laws while it implements artificial intelligence technologies. The lesson will review AI rules being updated, and the course will review the current challenges for AI compliance with the Gramm-Leach-Bliley Act, Equal Credit Opportunity Act, Truth-in-Lending Act, the Fair Housing Act, and other federal regulations.

Nontraditional Mortgage Products – Module 3

This lesson reviews the types of home loan programs that allow down payment assistance, the type of down payment assistance available, and some sources for down payment assistance. This lesson provides the student information about the use of down payment assistance and other helpful loan programs to provide to their borrowers. It reviews many of the nationally available down payment assistant programs guidelines that their borrowers may use as their source of funds to close. For a stronger understanding, the lesson specifically reviews the highlights of one state's down payment assistance programs, Arizona.

Review of Georgia Mortgage License Law – Module 4

In this module the students will know Georgia lending laws and definitions contained within the law's text, understand licensing guidelines, understand regulations relative to advertising, including verbiage and information that must be incorporated into each ad, understand rules pertaining to registration requirements, along with financials and bonds, understand rules relevant to pre-licensing and continuing education, renewal of licenses, disclosures, annual fees, and record maintenance.

8 Hour GA SAFE Comprehensive: Compliance for 2025			
Module/Lesson	Learning Objectives <i>Upon Completion of each lesson, each student will be able to:</i>	Assignments and Materials Utilized	Segment Time in Minutes
MODULE 1: FEDERAL LAWS (3 hours)			
Federal Laws	Students will understand how TILA and other advertising rules play an important role in their daily origination activities. We will review the MME violations and discuss how to comply with these TILA violations. The student will understand TILA and MAP rules for advertising compliance, with an understanding of TILA Trigger terms for advertising.	PowerPoint/Audio Presentation	145
Lesson Quiz			3
MODULE 2: ETHICS (2 hours)			
Ethics	The student will review the challenges our mortgage industry faces to comply with consumer protection laws while it implements artificial intelligence technologies. The lesson will review AI rules being updated, and the course will review the current challenges for AI compliance with the Gramm-Leach-Bliley Act, Equal Credit Opportunity Act, Truth-in-Lending Act, the Fair Housing Act, and other federal regulations.	PowerPoint/Audio Presentation	102
Lesson Quiz			3
MODULE 3: NON-TRADITIONAL MORTGAGE PRODUCTS (2 hours)			
Non-Traditional Mortgage Lending	This lesson reviews the types of home loan programs that allow down payment assistance, the type of down payment assistance available, and some sources for down payment assistance. This lesson provides the student information about the use of down payment assistance and other helpful loan programs to provide to their borrowers. It reviews many of the nationally available down payment assistant programs guidelines that their borrowers may use as their source of funds to close. For a stronger understanding, the lesson specifically reviews the highlights of one state's down payment assistance programs, Arizona.	PowerPoint/Audio Presentation	103
Lesson Quiz			3
MODULE 4: GEORGIA MORTGAGE LAW (1 hour State Specific)			
Review of Georgia Mortgage License Law	<ul style="list-style-type: none"> Know Georgia lending laws and definitions contained within the law's text; Understand licensing guidelines; Understand regulations relative to advertising, including verbiage and information that must be incorporated into each ad; <p>Understand rules pertaining to registration requirements, along with financials and bonds; Understand rules relevant to pre- licensing and continuing education, renewal of licenses, disclosures, annual fees, and record maintenance;</p>	PowerPoint text-based presentation; downloadable handouts pertaining to lesson content; extensive glossary to view online or print; and lesson quiz	60

		Lesson Quiz	3
Case Studies			
	Case Studies 1-3: Federal Law		
	Case Study, Response, Review of Feedback		15
	Case Study 4: Ethics		
	Case Study, Response, Review of Feedback		5
	Case Study 5: Non Traditional		
	Case Study, Response, Review of Feedback		5
	Case Study 6: Georgia Mortgage Law		
	Case Study, Response, Review of Feedback		5
Final Exam	Measures student's competency.	Exam in multiple-choice format.	10
End-of-Course Survey	Measures course presentation, materials, content and instructor competency.	Survey questions provided to students to rate course/instructor/materials.	2
Total Minutes			464

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Module 1 – Federal Law

Objective

MORTGAGE LICENSEE OVERSIGHT AUTHORITY

Multistate Mortgage Committee

State Agencies

State Examinations

State Licensing

Examination Procedural Manual

MMC Violation Findings

TILA MORTGAGE COMPLIANCE REVIEW

CONSUMER PROTECTIONS WITH AUTHORITY AND INDEPENDENCE

Financial Stability Oversight Council

CFPB AND FSOC REVIEW

OTHER ENTITIES THAT ENFORCE FEDERAL REGULATIONS

Federal Trade Commission

Federal Communications Commission

Housing and Urban Development

Office of the Comptroller of the Currency

Banking Crash 2008

POTENTIAL TRUMP REGULATION CHANGES TO CFPB

DODD FRANK ACT IMPACT

Ended Too Big to Fail Bailouts

Advance Warning System

Transparency & Accountability for Exotic Loan Programs

Executive Compensation and Corporate Governance

Protected Investors

Enforced Regulations on the Books

ADDITIONAL TILA REGULATION CHANGES

Prohibited Unfair Lending Practices

Established Penalties for Irresponsible Lending

Expanded Consumer Protections for High-Cost Mortgages

Additional Disclosures to Consumers on ARM

Housing Counseling

Regulation Z

MCC EXAMINATION TOPICS

EXAMINATION FINDINGS #1

Appraisal Fee Overcharge

Best Information Reasonably Available

Denied or Withdrawn Applications

EXAMINATION FINDINGS #2

Overcharge Borrower at Closing

Good Faith Determination

Fees “paid by or imposed on the Consumer”

Fees “paid to” a Person

Lender Credits

Lender Credits Good Faith Analysis

Unrounded Numbers

Consummation

State Law Governs

Credit v. Sale

Settlement

EXAMINATION FINDINGS #3

Inaccurate Loan Estimates

Rate Lock
Interest Rate
Expiration Date
Time Zone
Expiration of Loan Estimate Fees
Delayed Settlement Date - Construction Loan
Comparisons Section
Applicability of State Law
Committed to Loan Estimate
Revised Disclosure with Corrections
EXAMINATION FINDINGS #4
Charges Exceeded Allowable Variances & Timing Failure
Changed Circumstances Affecting Settlement Charges
Change Circumstance Limitations
Services Consumer May Shop For
Changed Circumstance Affecting Eligibility
Revisions Requested by the Consumer
Interest Rate Dependent Charges
Receipt of Revised Disclosures
Actual Charge
EXAMINATION TOPIC #5
Loan File Support Documentation Missing
EXAMINATION TOPIC #6
Closing Disclosure Timing Violation
Revised Loan Estimates and Closing Disclosures
Receipt of Disclosures
Mailing Disclosures
E-Sign Act
Consumer's Waiver of Waiting Period
EXAMINATION FINDINGS #7 & #8
Failure to Document TILA Corrections
Refunds Related to the Good Faith Analysis
EXAMINATION FINDINGS #9
Closing Cost Details
Taxes and Other Government Fees
Transfer Taxes
EXAMINATION FINDINGS #10
Failure to Disclose APR in Advertisement
TILA Disclosure Requirements for Advertisements
Annual Percentage Rate
Actual Available Terms
Clear and Conspicuous Standard
Advertisement of Finance Charge
Simple or Periodic Rates
MORTGAGE ADVERTISING REGULATIONS - TILA & MAP
TILA Advertising Trigger Terms
Trigger Terms Defined
Catalogs, Multiple-page, and Electronic Advertisements
Television or Radio Advertisements
Examples of Prohibited Advertising
Advertising "Fixed" Rates and Payments
Government Endorsement Misrepresentations

Misleading Use of Current Lender's Name

Claims of Debt Elimination

Use of the Term "Counselor"

Foreign Language Advertisements

MAP RULES - REGULATION N

ADDITIONAL FEDERAL ADVERTISING LAWS-UDAP & UDAAP

Unfair or Deceptive Acts or Practices (UDAP)

Unfair, Deceptive, or Abusive Acts and Practices (UDAAP)

CFPB ADVERTISING VIOLATION FINES

CFPB TILA Violation Fines

Lesson Quiz

Module 2- Ethics

Objective

ETHICAL COMPLIANCE IN AN AI MARKETPLACE

AI LEARNING ABILITIES

AI COMPLIANCE

AI POTENTIAL FOR DISCRIMINATION

STATE AI LEGISLATION

ONLINE ETHICS

AI DOCUMENT TECHNOLOGY

LOAN APPLICATION AI

MORTGAGE BROKERS AI

MORTGAGE LENDING AI

HOME APPRAISAL AI

DISCRIMINATION LAWS AND AI ETHICAL COMPLIANCE

FAIR HOUSING ACT

Examples of Lending Discrimination

Example of Unethical AI

CIVIL HOUSING RIGHTS

TRUTH-IN-LENDING ACT CONSUMER PROTECTIONS

AI COMPLIANCE WITH PRIVACY LAWS

Gramm-Leach-Bliley Act

Privacy and Information Security

GLBA Safeguard Rule

GLBA AI Key Points

AI Ethics and GLBA

Customer Identification Programs

CFPB AI CONCERNS

AI Fraud Screening

Robust AI Testing

CFPB Fosters Innovation

FTC UPDATES SAFEGUARD RULES

FTC Information Security Program

Be Fair to People Who Have Experienced ID Theft

Spread ID Awareness with Social Networks

Data Breach

Cyber Security

Cost of Data Breaches

FREDDIE MAC COMMITTED TO FIGHTING FRAUD

Freddie Mac Guidance Review

Lesson Quiz

Module 3 - NonTraditional

Objective

DOWN PAYMENT ASSISTANCE PROGRAM REVIEW

GROWING NEED FOR DOWN PAYMENT ASSISTANCE

DPA SOURCE OF FUNDS

FIRST TIME HOMEBUYER

HOMEBUYER EDUCATION

Fannie Mae's HomeView® Homebuyer Education

DOWN PAYMENT ASSISTANCE TYPES

Gifts

Grants

Second Mortgages

HFA & GOVERNMENT DPA PROGRAMS

USDA Government Assistance

Mortgage Tax Credit Certificates (MCC)

MCC Eligibility and Benefits

Bond Issues

Government Real Estate Sales and Auctions

FNMA AFFORDABLE OPTIONS

HFA Preferred

Standard 97% LTV Loan

HomeReady

HomeReady Very Low-Income Purchase (VLAP)

HomePath Ready Buyer Program

HomePath Ready Benefits

HomePath Property Purchase

Shared Equity Programs

Shared Equity Program Advantages

FREDDIE MAC AFFORDABLE OPTIONS

HomeOne

HomePossible

HOME READY AND HOME POSSIBLE DIFFERENCES

CHENOA FUND PROGRAM

Chenoa Fund Qualifications

HERITAGE ONE MORTGAGE

SECOND MORTGAGES – HOUSING FINANCE AGENCIES

SWEAT EQUITY

CLOSING COST ASSISTANCE IN US TERRITORIES

MATCHED SAVINGS PROGRAM

INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAs)

EMPLOYER ASSISTED HOMEOWNERSHIP BENEFITS

MANUFACTURED HOME AFFORDABLE MORTGAGE OPTIONS

Freddie Mac MH Advantage

MH Advantage Sticker

MORTGAGE OPTIONS FOR RENOVATIONS & UPDATES

Fannie Mae HomeStyle Renovation

Fannie Mae HomeStyle Energy
Freddie Mac CHOICEReno Express
FINDING DOWN PAYMENT PROVIDERS
Freddie Mac DPA One®
DPA One Moves the Needle
Fannie Mae Home DPA Search Tool
EXAMPLES OF ARIZONA STATE SPECIFIC DPA PROGRAMS
AZ Home Plus Mortgage Program
AZ Home Plus Conventional Loan Programs
AZ Home Plus Fannie Mae HFA Preferred Loan Program
Home Plus Freddie Mac HFA Advantage Loan Program
Home Plus vs FHA Advantage Comparison
AZ Home Plus VA & USDA Loan Programs
AZ Home Plus FHA Loan Program
Maricopa County Home in Five Advantage
Pima County Tucson Homebuyer's Solution
AZ First Time Home Buyers ADDI Funds
AZ Home Buyer Grants

Lesson Quiz

Module 4: Review of Georgia Mortgage License Laws *{State-Specific}*

Introduction
Definitions
Exemptions; Registration Requirements
Requirements for MLO License
Prohibited Transactions
Application for Licenses
Physical Place of Business
Financial Requirements; Bond Requirements
Application for Registration
Automated Licensing System for MLOs, Mortgage Brokers and Mortgage Lenders \
Investigations; Education and Other Requirements
Uniform State Test
Reports of Condition
Licensee Challenges
Unique Identifier Required
Renewal of Licenses and Registrations
Contents of License; Posting of License
Licensee to Give Notice of Certain Actions
Record Maintenance
Annual Financial Statements
Annual Fees
Disclosure Requirements
Regulations Relative to Advertising
Advertising Requirements

Lesson Quiz

Case Study

Case Study #1 Federal Law
Case Study #2 Federal Law
Case Study #3 Federal Law
Case Study #4 Ethics

Case Study #5 Non Traditional
Case Study #6 Georgia Mortgage Law

End of Course Survey
Final Exam

Assignments and Materials Utilized in Each Module (Lesson) Include: PowerPoint / Audio based presentation and end of lesson quiz.