



# **8 Hour SAFE Comprehensive: Compliance for 2025**

## **Course Syllabus (Online Self-Study)**

### **ProEducate**

**4200 S. I-10 Service Rd., W., Suite 134**

**Metairie, LA 70001**

**Phone: 800-966-9866**

**Office Hours:**

**Monday-Friday, 8am – 5pm CT**

**[www.ProEducate.com](http://www.ProEducate.com)**

***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](mailto: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.

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## **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.

#### **FCRA Credit Review – Module 4**

The student will learn the importance of credit report accuracy, and who regulates the mortgage industry use of the credit report. The student will learn what makes up and influences the borrower's credit scores. There is an in-depth review of the coming credit report changes that will take effect in the 4 quarter of 2025.

<b>8 Hour SAFE Comprehensive: Compliance for 2025</b>			
<b>Module/Lesson</b>	<b>Learning Objectives</b> <i>Upon Completion of each lesson, each student will be able to:</i>	<b>Assignments and Materials Utilized</b>	<b>Segment Time in Minutes</b>
<b>MODULE 1: FEDERAL LAWS (3 hours)</b>			
<b>Federal Laws</b>	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
<b>MODULE 2: ETHICS (2 hours)</b>			
<b>Ethics</b>	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
<b>MODULE 3: NON-TRADITIONAL MORTGAGE PRODUCTS (2 hours)</b>			
<b>Non-Traditional Mortgage Lending</b>	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
<b>MODULE 4: FCRA Credit Review (1 hour)</b>			
<b>FCRA Credit Review</b>	The student will learn the importance of credit report accuracy, and who regulates the mortgage industry use of the credit report. The student will learn what makes up and influences the borrower's credit scores. There is an in-depth review of the coming credit report changes that will take effect in the 4 quarter of 2025.	PowerPoint/Audio Presentation	55
Lesson Quiz			3
<b>Case Studies</b>			
	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: FCRA Credit Review		5
	Case Study, Response, Review of Feedback		
<b>Final Exam</b>	Measures student's competency.	Exam in multiple-choice format.	10
<b>End-of-Course Survey</b>	Measures course presentation, materials, content and instructor competency.	Survey questions provided to students to rate course/instructor/materials.	2
<b>Total Minutes</b>			<b>459</b>

## **8 Hour SAFE Comprehensive: Compliance for 2025**

### **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 – FCRA Credit Review**

Objective  
CREDITWORTHINESS  
CREDIT INQUIRIES  
CREDIT SCORE VERSIONS  
Newest FICO 10T  
Other FICO Score Versions  
DU USE OF CREDIT SCORE  
CURENT CREDIT SCORING ISSUES  
CREDIT REPORT MODERNIZATION  
Bi-merge Credit Reports  
New Rule Implementation  
VantageScores  
Credit Score Distribution  
Credit Scores Interpreted-Good or Bad  
CREDIT SCORE CATEGORIES  
FICO Scores  
VantageScore  
CREDIT SCORE MODERNIZATION  
Medical Collection Changes  
Revolving Credit Changes  
Impact of Credit Inquiry Changes  
PROPOSED FCRA CHANGES  
Consumer Reports Definition Changes  
Permissible Purpose Defined  
Prohibited Credit Report Pulls  
Advertising Through Consumer Reporting Agencies Changes

Proposed Rule Changes for Data Broker Practices

Credit Report Trigger Lead Changes

**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 FCRA Credit Review

**End of Course Survey**

**Final Exam**

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