8 Hour SAFE Comprehensive: Compliance for 2026

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.

Erika del Pilar Burton-Minard, Ph.D.

- **EDUCATION**
  - PhD. 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

The student will gain a solid understanding of the topics required for 2026 NMLS licensing education, including upcoming changes in mortgage lending. The lesson covers TILA disclosure timing requirements and tolerance rules to reinforce clear and accurate disclosure practices. It also reviews ECOA credit decision timelines, adverse action notice requirements, and record-retention standards. In addition, the lesson examines predatory lending concerns and the laws that govern ethical conduct, including a brief overview of common forms of unethical behavior.

Ethics – Module 2

By the end of this lesson, students will be able to explain the core principles of ethics in mortgage lending, identify the major regulatory and industry changes taking effect in 2026, and understand current forecasts from leading mortgage-market entities regarding interest rates and housing affordability. Students will also be able to discuss the evolving regulatory landscape, including the uncertainty surrounding CFPB actions, and assess emerging cybersecurity and artificial-intelligence challenges that impact fair lending, consumer protection, and operational risk.
This lesson strengthens students' understanding of ethical standards and the legislative framework that supports them. It prepares mortgage professionals to identify, prevent, and respond to modern predatory lending practices while maintaining strong data-security practices and meeting evolving expectations for digital-mortgage compliance.

Nontraditional Mortgage Products – Module 3

By the end of this lesson, students will be able to evaluate current and emerging mortgage loan program updates, including pending regulatory changes, and determine how these shifts may positively or negatively impact consumers based on individual circumstances. Students will identify specialized loan programs designed for unique borrower profiles and match them to clients who may benefit from them. Students will also analyze key provisions of the ROAD to Housing Act and the HUD Home Loan Program to understand how federal housing reforms shape modern lending practices and consumer outcomes. In addition, a review of NAR, Realtor.com and HAHB forecasts for housing market future.

Digital Mortgage Compliance – Module 4

By the end of this lesson, students will be able to understand the legal framework governing digital mortgage practices (including eSIGN, UETA, and the SAFE Act), the processes involved in eClosings and eNotes, and identify key cybersecurity obligations in a digital-first lending environment. Students will also be able to evaluate real world digital compliance successes and failures and apply the regulatory and practical skills needed to operate compliantly as licensed mortgage professionals in an industry increasingly dependent on online access and digital workflows.

8 Hour SAFE Comprehensive: Compliance for 2026			
Module/Lesson	**Learning Objectives** *Upon Completion of each lesson, each student will be able to:*	**Assignments and Materials Utilized**	**Segment Time in Minutes**
MODULE 1: FEDERAL LAWS (3 hours)			
Federal Laws	The student will gain a solid understanding of the topics required for 2026 NMLS licensing education, including upcoming changes in mortgage lending. The lesson covers TILA disclosure timing requirements and tolerance rules to reinforce clear and accurate disclosure practices. It also reviews ECOA credit decision timelines, adverse action notice requirements, and record-retention standards. In addition, the lesson examines predatory lending concerns and the laws that govern ethical conduct, including a brief overview of common forms of unethical behavior.	PowerPoint text-based presentation	140
		Lesson Quiz	3
MODULE 2: ETHICS (2 hours)			
Ethics	By the end of this lesson, students will be able to explain the core principles of ethics in mortgage lending, identify the major regulatory and industry changes taking effect in 2026, and understand current forecasts from leading mortgage-market entities regarding interest rates and housing affordability. Students will also be able to discuss the evolving regulatory landscape, including the uncertainty surrounding CFPB actions, and assess emerging cybersecurity and artificial-intelligence challenges that impact fair lending, consumer protection, and operational risk. This lesson strengthens students' understanding of ethical standards and the legislative framework that supports them. It prepares mortgage professionals to identify, prevent, and respond to modern predatory lending practices while maintaining strong data-security practices and meeting evolving expectations for digital-mortgage compliance.	PowerPoint text-based presentation	100
		Lesson Quiz	3
MODULE 3: NON-TRADITIONAL MORTGAGE PRODUCTS (2 hours)			
Non-Traditional Mortgage Lending	By the end of this lesson, students will be able to evaluate current and emerging mortgage loan program updates, including pending regulatory changes, and determine how these shifts may positively or negatively impact consumers based on individual circumstances. Students will identify specialized loan programs designed for unique borrower profiles and match them to clients who may benefit from them. Students will also analyze key provisions of the ROAD to Housing Act and the HUD Home Loan Program to understand how federal housing reforms shape modern lending practices and consumer outcomes. In addition, a review of NAR,	PowerPoint text-based presentation	99

	Realtor.com and HAHB forecasts for housing market future.		
		Lesson Quiz	3
MODULE 4: Digital Mortgage Compliance (1 hour)			
Digital Mortgage Compliance	By the end of this lesson, students will be able to understand the legal framework governing digital mortgage practices (including eSIGN, UETA, and the SAFE Act), the processes involved in eClosings and eNotes, and identify key cybersecurity obligations in a digital-first lending environment. Students will also be able to evaluate real world digital compliance successes and failures and apply the regulatory and practical skills needed to operate compliantly as licensed mortgage professionals in an industry increasingly dependent on online access and digital workflows.	PowerPoint text-based presentation	63
		Lesson Quiz	3
Case Studies			
	Case Study 1: Federal Law		
	Case Study, Response, Review of Feedback		15
	Case Study 2: Ethics		
	Case Study, Response, Review of Feedback		7
	Case Study 3: Non Traditional		
	Case Study, Response, Review of Feedback		7
	Case Study 4: Digital Mortgage Compliance		
	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			**460**

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Module 1 – Federal Law

Objective

- Multistate Mortgage Committee
    - Continuing Education Requirements
- CSBS Update
- Cybersecurity Guidance
- CSBS Mortgage Policy Shifts
    - NMLS User Experience Group (NXG)
- Nationwide Mortgage Licensing System (NMLS)
- State Examination System
- MMC Examination Findings and CE Topics
- Truth-in-Lending Act (TILA) – Timely Disclosures
- Truth-in-Lending – Loan Estimate Change and Tolerance
    - Additional Tolerance Examination Findings
        - Zero Tolerance Fees
        - 10% Cumulative Tolerance
        - Unlimited Tolerance (No Tolerance)
    - TRID Definitions
    - Potential Corrective Actions
    - Three-business-day Requirement
- Truth-in-Lending Act – Zero Tolerance Violation
    - Actual Charge Rule
- Truth-in-Lending Act – Inaccurate Closing Disclosures
    - Closing Cost Details Requirements
- Equal Credit Opportunity Act (ECOA)
    - ECOA – Adverse Action Incomplete Notifications
        - ECOA Notification Requirement
        - ECOA's Complete Application
            - CFPB Complete Application
            - TRID-Regulation Z Complete Application
            - Incomplete Application Notice Alternatives
    - ECOA – Adverse Action Credit Decision
        - ECOA Notification Requirement
    - Additional ECOA Examination Findings
        - When an Inquiry Becomes an Application
    - ECOA – Reason for Adverse Action
        - Adverse Action Specific Reason and Timing Requirements
            - Incomplete Application for Credit
        - Counteroffer Requirements
    - ECOA – Records Requirement
        - Preservation of Records
        - Purpose of Retention
    - AI Credit Decision Requirement
        - ECOA Prohibited Discrimination
        - Truth in Lending Act - Prohibited Discrimination
        - The Legacy of TILA and ECOA
- Pending Regulatory Changes - Homebuyers Privacy Protection Act (HPPA)
    - Privacy Law Enhancement
    - Direct Ethical Correction
        - Enhanced MLO Licensing Requirement
            - Digital Compliance Certifications
        - Standardization Across States
        - Fair Competition
- Borrower Discrimination
    - Discouraging Applications
    - Steering
    - Redlining
    - Reverse Redlining

- Types of Discrimination
    - Example of Overt Discrimination
    - Example of Disparate Impact
        - Minimum Loan Amount Policy
        - Credit Scoring Criteria
        - Employment Verification Rules
    - Examples of Disparate Treatment
        - Different Loan Terms Offered
        - Selective Encouragement
        - Unequal Assistance/Treatment
    - ECOA Best Compliance Practices
- Predatory Lending
    - Examples of Predatory Mortgage Lending
        - "Loan Packing" With Credit Life Insurance Example
- Changes and Forecast
    - PACE Loan
    - CFPB's Spring 2025 Unified Agenda
    - Litigation & Enforcement Trends (2025)
    - Interest Rate Outlook
    - Housing Market Dynamics
    - What Change Means for MLO

Lesson Quiz

Module 2- Ethics

Objective

- Ethics Review
- Ethics Defined
- Morals Defined
- Integrity Defined
- Misrepresentation Defined
- Mistakes Defined
- Fraud Defined
- Ethics in Mortgage Lending
    - CFPB Enforcement Actions
    - Core Principles of Ethical Mortgage Lending
    - Role of Mortgage Loan Originator
- Common Ethical Challenges
- Benefits of Ethical Lending
- CFPB 2026
- Common Violations
- AVM Rule Change
- Artificial Intelligence (AI) in Mortgage Lending
    - Artificial Intelligence and Algorithmic Bias
    - Current Unethical AI Behavior
    - AI Access Inequities
    - Self-Regulation Approach
- Cybersecurity and Business Continuity
- Cyber Security Ethical Impact
    - Fair Housing Act
        - What Is Prohibited?
        - Lending Discrimination Examples
        - Fair Housing Enforcement
            - Notice of Letter Rescinding Biden-Era Guidance
- Predatory Lending
    - Predatory Lending Actions
        - Exorbitant interest rates & hidden fees
        - Loan Flipping (Repeated Refinancing)

        - Negative Amortization
        - Balloon Payments
        - Aggressive and Deceptive Sales Tactics
        - Target Vulnerable Groups
        - Asset-Based Lending (Not Income-Based)
        - Prepayment Penalties
        - Steering & Discrimination
    - Emerging Trends
        - Technology's Double Edge
        - Economic Instability
        - Systemic Impact
    - Preventing Predatory Lending
        - Community Education
        - Predatory Lending Risks and Consequences
            - Debt Traps
            - Asset Stripping
            - Mental Health Strain
            - Senior Citizen Predatory Lending
                - Transnational Elder Fraud Stike Force
                - Reverse Mortgage Predatory Lending
                    - Reverse Mortgage Contractor Scams
                - Additional Senior Fraud Schemes
                    - Romance Scheme
                    - Human Trafficking
                    - Tech Support Schemes
                    - Tech Support Refund Schemes
                    - Grandparent Schemes
                    - SSA Impostor and Refund Schemes
                    - Pass It On Senior Education Campaign
            - Preventing Predatory Practices
                - Community Impact
                - Legal and Regulatory Exposure

Lesson Quiz

Module 3 - NonTraditional
Objective

- Mortgage Industry Updates
    - Minimum FICO Change
    - 3% Down Payment Credit Score Requirements
        - Private Mortgage Insurance Considerations
        - Low Score Requirements and Considerations
            - Important Caveats
        - Low Credit Score Loan Programs
    - New Appraisal Standards
        - Economic Life Requirement Removed
        - Photograph Requirements Simplified
        - Comparable Sales and Listings Streamlined
        - MLS Photos Allowed Without Originals
        - Lender Overlays
    - Freddie Mac Manufactured Homes and ADUs Changes
        - Rental Income in Automated Assessments
        - Refinance and Documentation Updates
        - Freddie Mac Fraud Prevention and Quality Control
        - Technology and Appraisal Waivers
- New 2026 Conforming Loan Limits
    - Conforming Loan Limit Values for 2026
- FHA Updates
- VA Home Loan Updates

        - Buyer-Broker Fees Allowed
        - VA Home Loan Reform Act of 2025 (H.R. 1815)
    - Pending MLO Compensation Changes
    - Pending Changes for Servicing
    - Pending 50-year Loan Term Option
    - 40-Year Mortgage Availability
        - 40-year Mortgage Pros
        - 40-year Mortgage Cons
    - 30-Year Mortgages
        - Qualified Mortgage
            - Safe Harbor for Lenders
                - Safe Harbor vs. Rebuttable Presumption
                - Borrower ATR Rule Rights
        - 30-year vs 50-year Mortgage Loan Comparison
        - 15-year Mortgage
            - Pros of 15-year Mortgage
            - Cons of a 15-Year Mortgage
        - Balloon Mortgage
            - What is a Balloon Mortgage
            - Who Could Use Balloon Mortgage
                - Consumer Risks
                - Lender Risk
        - ROAD to Housing Act (2025)
            - ROAD Act's Major Components
            - HUD's HOME Program
        - 2026 Housing Market Conditions
            - Market Sentiment: Softer Valuations
                - Key Factors Influencing Property Value
                    - Property Characteristics
                    - Market Conditions
                    - Zoning and Planning
            - Realtors® and NAR Outlook 2026
                - Realtor Forecasts for 2026
                - Regional Highlights
                - Beyond 2026
            - National Association of Home Builders Outlook
                - Home Builders Forecast 2026
                - Builder Risks and Challenges
                - Housing Market Forecasts

Lesson Quiz

Module 4 – Digital Mortgage Compliance
Objective

- Today's Homebuyers
    - Tech-Comfortable Borrowers
    - Busy Professionals
    - Self-Directed, Independent Decision Makers
    - Repeat or Experienced Borrowers
    - Privacy-Focused Borrowers
    - Borrowers in Remote or Rural Areas
    - Rate-Shoppers
- Digital Mortgage
    - Key Digital Mortgage Features
    - MLO Accountability, Compliance, and Anti-Money Laundering Obligations
    - MLO Compliance Controls Accountability
        - Data Security and Auditability
    - Electronic Signature Laws — eSIGN Act and UETA

- Brief History of MERS eRegistry
- Digital Mortgage Evolution and Ai Underwriting
- ECOA and Fair Housing Compliance
- Cybersecurity Data Privacy
    - Automation and Risk Management
    - Digital Compliance
        - Benefits of Digital Compliance
    - SAFE Act Digital Compliance
        - Digital Compliance Challenges
        - Digital Compliance Successes
    - Regulatory Oversight
        - Fraud Task Force

Lesson Quiz

Case Study
Case Study #1 Federal Law
Case Study #2 Ethics
Case Study #3 Non-Traditional
Case Study #4 Digital Mortgage Compliance
End of Course Survey
Final Exam

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