

TEC Marketing Question #3

Does a title agency allowing Mortgage Education Institute to use its training room for a CE class constitute a marketing rule violation?

1 Hour UT SAFE CE
Utah Mortgage Loan Origination



Mortgage Education Institute

Classroom Syllabus

2025



Mortgage Education Institute

P.O. Box 1801

Osage Beach, MO 65065

www.mortgageeducationinstitute.com

NMLS Course Provider ID # 1405102

1 Hour UT SAFE CE 2025

Utah Mortgage Loan Origination

NMLS Approved Course # 17475

Course Content Created: May 2025

Course Approved: May 2025

NMLS Rules of Conduct

V4 Updated March 20, 2024



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

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

Rules of Conduct

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

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

As an individual completing PE or CE, I attest the course format I am being credit banked for has been entirely completed by myself alone and have met required below:

Classroom (live)

- Completed sign-in by providing my signature prior to the start of the course
 - Provided government issued ID at time of sign-in of the course to verify identity
- Engaged with other students and instructor(s)
- Returned from breaks and lunches on time as required
- Participated and was engaged throughout the entire course
- Properly completed the entire seat-time the SAFE Act required for the approved NMLS course in order to receive an end-of-course completion certificate

Classroom Equivalent (webinar)

- Provided at the time of entering the webinar platform:
 - Government issued ID

- Knowledge-Based Authentication
- Returned from breaks and lunches on time as required
- Properly completed the entire seat-time the SAFE Act required for the approved NMLS course in order to receive an end-of-course completion certificate by the following means:
 - Provided adequate camera access to ensure visibility for the entire duration of the course by enabling the proctor to ensure I was visible from the shoulders up
- Understand that if I fail to maintain camera presence for a period of greater than 10 minutes I will be removed from the class and not receive credit
- Engaged and completed all course quizzes and case studies
- Engaged and completed all polls
- Understand at various times during the CEQ/webinar course, I will be required to authenticate my identity and engagement.
- Engaged with other students and facilitators/instructor(s)

Online Instructor-Led (online with instructor)

- Provided at the time of entering the Learning Management System (LMS):
- Personal identification requirements set forth by the provider
- Have not and will not divulge my login ID or password or login credentials to another individual for any online course
- Used my own personal login information to complete the NMLS approved online course
- Properly completed the entire seat-time the SAFE Act required for the approved NMLS course in order to receive an end-of-course completion certificate by the following means:
- Engaged and completed all course quizzes and case studies
- Engaged with other students and facilitators/instructor(s)

Online Self-Study (online without instructor)

- Provided at the time of entering the Learning Management System (LMS):
 - Personal identification requirements set forth by the provider
 - Used and authenticated my own personal login for BioSig to enter and complete the NMLS approved online course
- Have not and will not divulge my login ID or password or login credentials to another individual for any online course
- Understand at various times during the online course, I will be required to authenticate my identity through a biometric system.
- Properly completed the entire seat-time the SAFE Act required for the approved NMLS course in order to receive an end-of-course completion certificate by the following means:
- Engaged with all the course content and completed all course quizzes and case studies

Additionally, I

1. Attest that I am the person who I say I am and that all my course registration information is accurate.

2. Acknowledge that I am required to show a current government issued form of identification prior to class entry and that the name on the identification matches the name as it appears on this course registration.
3. Understand that the SAFE Act and state laws require me to spend a specific amount of time in specific subject areas. Accordingly, I will not attempt to circumvent the requirements of any NMLS approved course. I will not use or attempt to use any artificial intelligence and/or large language model chatbots and/or other assistance to complete any NMLS approved course.
4. Will not give or attempt to give assistance to any other person who is registered to take an NMLS approved pre-licensure or continuing education course.
5. Understand that the course provider has the right to dismiss anyone from class that creates a disturbance or interferes with the administration of the course or other students' learning, including, but not limited to cell phone/smart watch usage.
6. Acknowledge that any outside activities are prohibited while attending class and grounds for immediate removal from class.
7. Will not engage in any conduct that would be contrary to good character or reputation or engage in any behavior that would cause the public to believe that I would not operate in the mortgage loan business lawfully, honestly or fairly.
8. Will not engage in any conduct that is dishonest, fraudulent, or would adversely impact the integrity of the course(s) I am completing or the conditions for which I am seeking licensure or renewal of licensure.
9. Understand and acknowledge my responsibility to report any violations or misconduct involving any of the above ROC to the (MTEB).
10. Understand the CSBS Privacy Notice is applicable to these Rules of Conduct. The CSBS Privacy Notice can be found here: <https://www.csbs.org/privacy-policy>.

By signing below, I understand the Rules of Conduct listed above, and that any violations to these rules will be subject to an investigation by the state(s) in which I am seeking licensure in or maintaining licenses in. The results of any investigation may subject me to disciplinary actions by the state(s) or the State Regulatory Registry (SRR), including but not limited to:

- Revocation, suspension, or denial of license
- Disqualification from receiving class credit
- Retraction of class credit
- Fines
- Additional education

Print Name: _____ Course Number(s): _____

Signature: _____ Date (mm/dd/yyyy): _____

Email: _____ NMLS ID# _____

By signing the sign-in roster presented at the classroom event you are agreeing to the ROC, as presented herein.

Acknowledgements

Mortgage Education Institute provides the course syllabus for the 1 Hour UT SAFE Continuing Education Classroom Course 2025. The syllabus outlines the learning objectives, provides an outline of the course materials and time allocations for each module. Including details on what you can expect to learn, and how much time is required to successfully complete the course materials to be eligible for the SAFE CE education hours.

Authors:

Andrew W. Conner, CMPS®, CRMS® Certified Mortgage Professional & over 25 Years as a Mortgage Industry Expert: National Certified Mortgage Instructor, Trainer, Coach & NMLS PE and CE Instructor

Linda S. Conner, Mortgage Education Professional and Mortgage Compliance Specialist

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DBA: Mortgage Education Institute

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NMLS Course Provider: Financial Planning Tools and Services, LLC

Mortgage Education Institute

P.O. Box 1801

Osage Beach, MO 65065

NMLS Course Provider # 1405102

1 Hour UT SAFE CE 2025

Utah Mortgage Loan Origination

NMLS Approved Course # 17475

Course Content Created: May 2025

Course Approved: May 2025

Classroom Instructions

Mortgage Education Institute classroom course events are designed to be engaging and interactive. Please be sure to review the NMLS Rules of Conduct V4, as we will adhere to all standards presented in the ROC as an approved NMLS course provider. You will be required to adhere to the ROC in order for you to get credit for attending this CE course. At the beginning of each classroom event, the instructor will explain the expectations of the course. This includes the required participation, adherence to the ROC, and what you can expect to gain from the education being provided in this course.

Initial Sign-In Requirements

- Sign-in prior to the class starting
- Provide your Name, address, phone number, email and NMLS # on the roster
- Your signature agreeing to the ROC is required
- Present to the proctor or instructor (the person facilitating the sign-in process) a copy of a government issued photo ID

It is important that you provide clear and accurate information on the sign-in roster, as this information is used to bank your SAFE education hours. If the information provided is unclear it may delay the banking of your education hours to the NMLS.

Breaks and Sign-In Requirements

If the class takes a break that is more than 10 minutes in length, they will be required to sign-in after each break. All students must be back from breaks and lunch on time to maintain the level of course instruction to meet the CE requirements.

Attendance

All students must be in attendance for the entire course hours to receive credit for the course. No partial credit for hours participated will be permitted. If for any reason you are not able to attend for the entire course hours, you will be required to take another course in full to receive credit.

Instructor

The specific instructor for each class will be posted on the course offerings on our website: www.mortgageeducationinstitute.com.

Course Materials

The course syllabus is provided to all students prior to the classroom event. A textbook, and if applicable additional course materials are provided to each student prior to arriving at the live classroom event. It will be the responsibility of the student to print any materials they wish to use during the class. Course materials will not be handed out during the class.

If a student wants to use a mobile device or laptop to review the course materials, they must demonstrate they are only using that device to review the relevant course materials and no other activities that would distract them from paying attention in the class.

Technology Required

The syllabus and all course materials will be in a PDF format and Adobe reader is required to open the documents. Students can download a free Adobe reader here:

<https://get.adobe.com/reader/>

End of Course Assessment

Each course will have a final course assessment in which all students will be expected to participate in order to get credit for the CE course. This final course assessment will be presented as group discussion on the topics covered.

Final Steps

After all students have participated in the final course assessment, students will be asked to complete a survey on their experience with the mortgage education course, including their experience with the instructor and course materials presented. Final sign-out will be included on this form. A student will not be required to complete the survey, but will be required to sign-out in order to get NMLS credit for the course.

NMLS Banking CE Credit Hours

SAFE CE credit hours will be banked within seven (7) days to the NMLS online portal after course completion.

1 Hour UT SAFE CE 2025

Utah Mortgage Loan Origination

Course Description

Welcome to Mortgage Education Institute's 1 Hour UT State Elective SAFE Continuing Education for 2025, Utah Mortgage Loan Origination. This course will fulfill the UT State Elective CE requirement for a total of one (1) hour. An additional eight (8) hours will be required to complete the nine (9) hours of CE that is required annually for the state of Utah. If you are licensed in additional states, other state specific CE may be required. Check with the states you are currently licensed in to determine if additional state specific CE is required.

The course materials are presented in two (2) specific modules covering this required education categories.

- 1 Hour UT SAFE CE 2025

Module 1 Utah Mortgage License Renewal, Remote Work and Consumer Protections

Learning Objectives

After completing Module One, participants will be able to:

- Interpret the mortgage license renewal requirements.
- Examine the authority of the Utah Division of Real Estate on the Mortgage Industry.
- Identify requirements for remote work and the supervision of remote work locations.
- Summarize data breach requirements both at the state and federal levels to protect consumers personal information.
- Review the PLM's responsibilities after a mortgage business closure.

Module One Course Outline

- I. Utah Mortgage License Renewal Requirements
- II. Utah Division of Real Estate (UT-DRE)
- III. Remote Work
- IV. Consumer Safeguards
 - a. Utah Data Breach Notification Requirements
 - b. FTC Data Breach Notification Requirements
 - c. Consumers Information Security, Retention and Disposal of Records
 - i. Business Closure Record Retention and Disposal Requirements

Module 2 Utah Reverse Mortgages, Dual Compensation, Prohibited Acts Violations and Trigger Leads

Learning Objectives

After completing Module Two, participants will be able to:

- Interpret legislative changes and administrative rules that have been updated based on new laws in Utah.
- Evaluate new qualification standards for proprietary reverse mortgage loans in Utah.
- Distinguish appropriate employment and compensation for mortgage professionals in Utah, knowing which dual compensation practices are prohibited.
- Summarize current mortgage enforcement actions, and which practices are of much concern for the UT-DRE.
- Analyze new trigger lead requirements for mortgage professionals that are using leads purchased from a third-party.
- Dissect the current trends of mortgage fraud based on the SARs filed in Utah.

Module Two Course Outline

- I. Utah Laws Revised
- II. Utah Reverse Mortgages
 - a. Reverse Mortgage Counseling
 - b. Reverse Mortgage Cooling Off Period
- III. Utah Dual Employment
- IV. Utah Dual Compensation MLO v. Real Estate Agent
- V. Mortgage Enforcement Actions
 - a. Unlicensed Mortgage Activities
 - b. Altering Documents After Borrowers Signs
 - c. Criminal History
- VI. Trigger Leads
- VII. Mortgage Fraud Reporting in Utah

1 Hour UT SAFE CE 2025

Utah Mortgage Loan Origination

Course Timing

The NMLS requires 50-minutes of seat time for each one hour of course required instruction. The course materials are designed to maximize the learning opportunities and fulfill the seat time required.

1 Hour UT SAFE CE 2025 will be a total of 1 Hour or 50 minutes of seat time.

1 Hour UT SAFE CE 2025 Utah Mortgage Loan Origination	
Course Outline	Course Timing in Minutes
Module One	22
Module Two	22
End-of-Course Assessment and Course Completion	6
Total Minutes	50

7 Hour CORE SAFE CE



Mortgage Education Institute

Classroom Syllabus

2025



Mortgage Education Institute

P.O. Box 1801

Osage Beach, MO 65065

www.mortgageeducationinstitute.com

NMLS Course Provider ID # 1405102

7 Hour CORE SAFE CE 2025

NMLS Approved Course # 17109

Course Content Created: January 2025

Course Approved: January 2025

NMLS Rules of Conduct

V4 Updated March 20, 2024



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

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

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Classroom Equivalent (webinar)

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- Revocation, suspension, or denial of license
- Disqualification from receiving class credit
- Retraction of class credit
- Fines
- Additional education

Print Name: _____ Course Number(s): _____

Signature: _____ Date (mm/dd/yyyy): _____

Email: _____ NMLS ID# _____

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Acknowledgements

Mortgage Education Institute provides the course syllabus for the 7 Hour CORE SAFE Continuing Education Classroom Course 2025. The syllabus outlines the learning objectives, provides an outline of the course materials and time allocations for each module. Including details on what you can expect to learn, and how much time is required to successfully complete the course materials to be eligible for the SAFE CE education hours.

Authors:

Andrew W. Conner, CMPS®, CRMS® Certified Mortgage Professional & 26 Year Mortgage Industry Expert as: National Certified Mortgage Instructor, Trainer, Coach & NMLS PE and CE Instructor

Linda S. Conner, Mortgage Education Professional and Mortgage Compliance Specialist

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DBA: Mortgage Education Institute

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NMLS Course Provider: Financial Planning Tools and Services, LLC

Mortgage Education Institute

P.O. Box 1801

Osage Beach, MO 65065

NMLS Course Provider # 1405102

7 Hour CORE SAFE CE 2025

NMLS Approved Course # 17109

Course Content Created: January 2025

Course Approved: January 2025

Classroom Instructions

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Initial Sign-In Requirements

- Sign-in prior to the class starting
- Provide your Name, address, phone number, email and NMLS # on the roster
- Your signature agreeing to the ROC is required
- Present to the proctor or instructor (the person facilitating the sign-in process) a copy of a government issued photo ID

It is important that you provide clear and accurate information on the sign-in roster, as this information is used to bank your SAFE CE hours with the NMLS. If the information provided is unclear it may delay the banking of your education hours to the NMLS.

Breaks and Sign-In Requirements

If the class takes a break that is more than 10 minutes in length, they will be required to sign-in after each break. All students must be back from breaks and lunch on time to maintain the level of course instruction to meet the CE requirements.

Attendance

All students must be in attendance for the entire course hours to receive credit for the course. No partial credit for hours participated will be permitted. If for any reason you are not able to attend for the entire course hours, you will be required to take another course in full to receive credit.

Instructor

The specific instructor for each class will be posted on the course offerings on our website: www.mortgageeducationinstitute.com.

Course Materials

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End of Course Assessment

Each course will have a final course assessment in which all students will be expected to participate in order to get credit for the CE course. This final course assessment will be presented as group discussion on the topics covered.

Final Steps

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NMLS Banking CE Credit Hours

SAFE CE credit hours will be banked within seven (7) days to the NMLS online portal after course completion.

7 Hour CORE SAFE CE Course Description

Welcome to Mortgage Education Institute's 7 Hour CORE SAFE Continuing Education for 2025. This course will fulfill the CORE SAFE CE requirement for a total of seven (7) hours. An additional one (1) hour will be required to complete the eight (8) hours of CE that is required annually. If your state does not have a state-specific CE that will add that additional hour needed, then a one-hour general elective must also be completed to fulfill your 2025 CE education requires for license renewal.

The course materials are presented in five (5) specific modules covering these required education categories.

- 3 Hours Federal laws and regulations
- 2 Hours Ethics, including mortgage fraud, consumer protections and fair lending
- 2 Hours Non-Traditional, related to lending standards for nontraditional mortgage products

Module 1 Federal Law – Top 10 Violations

Learning Objectives

After completing Module One, participants will be able to:

- Identify the top ten (10) most common mortgage compliance violations under federal law that auditors have acknowledged as on-going issues where additional education is required.
- Distinguish between the State Regulators and the Multi-State Mortgage Committee (MMC) and their respective roles in mortgage compliance examinations.
- Define TILA fees that are out of tolerance and how to accurately disclose those fees on the LE and CD.
- Classify third-party charges and how to accurately account for those fees on the CD.
- Demonstrate the correct way to disclose the rate lock on the LE.
- Interpret the requirements for disclosing the late payment penalties on the LE.
- Differentiate between the seller paid, the borrower paid and items paid by others and how to compliantly disclose them on the CD.
- Summarize the timing requirements for the CD to be sent to the consumer prior to consummation of the mortgage loan.
- Identify when an APR must be disclosed in any mortgage advertisement or marketing materials.
- Reconcile CD fees and redisclosure requirements, and how to adjust, redisclose, and what to do when a refund is required.

Module One Course Outline

- I. Federal Law
 - a. CE 2025 Topics Most Common Violations
 - b. Multi-State Committee (MMC)
 - c. State Regulators
 - d. Top 10 Exam Violations
 - i. TILA: Charged Fees Above Tolerance Limits
 - ii. TILA: Closing Costs Collected Higher than LE
 - iii. TILA: Third-Party Fees Overcharged Consumer
 - iv. TILA: Refund of Fees and Redisclosure more than 60 days
 - v. TILA: LE Rate Lock and Late Payment Disclosure
 - vi. TILA: Credit Report Fees and Supporting Documentation
 - vii. TILA: Corrected CD and Fund Confirmation
 - viii. TILA: APR Missing on Advertisements
 - ix. TILA: CD Timing before Consummation
 - x. TILA: CD Seller Paid Items and Transfer Tax Required Disclosure

Module 2 Ethics – Advertising, Marketing and Fair Lending Learning Objectives

After completing Module Two, participants will be able to:

- Interpret how both state and federal laws that regulate how mortgage companies and mortgage professionals can advertise and market themselves and their business.
- Define mortgage advertising, and other mechanisms, including social media that fall under the advertising umbrella that must also be compliant with mortgage regulations.
- Identify federal laws that regulate advertising requirements and how to effectively mitigate consumer protections when developing marketing materials.
- Recognize how fair lending is a major component in compliant advertising materials.
- Evaluate new regulations that may impact purchasing leads, marketing to current customer base, and steps required to be compliant.
- Analyze unfair, deceptive, abusive acts and practices when it comes to creating marketing materials.
- Classify key elements to being compliant with online marketing platforms, and social media outlets.

Module Two Course Outline

- I. Advertising and Marketing Requirements for Mortgage Industry
 - a. Types of Advertising and Marketing
 - b. Federal Laws
 - i. ECOA Regulation B
 - ii. Fair Housing Act (FHA)
 - iii. MAP Regulation N
 - iv. RESPA Section 8 Regulation X
 - v. SAFE Act
 - vi. TCPA
 - vii. TILA Regulation Z
 - viii. UDAP
 - c. Fair Lending Requirements
 - d. New Telemarketing and Consumer Fraud Abuse and Prevention Act Rules
 - e. FTC Guidelines on Evaluating Marketing Materials
 - f. Social Media Guidance

Module 3 Ethics – BSA/AML, Cybersecurity & Mortgage Fraud Learning Objectives

After completing Module Three, participants will be able to:

- Interpret the current money laundering priorities under the AML Act of 2020.
- Analyze risk assessment activities that will help provide insight into your mortgage lending risk associated with money laundering based on your market area, and lending programs.
- Identify key components to an effective and compliant BSA/AML program.
- Recognize prominent money laundering schemes that impact the mortgage industry.
- Define new SAR reporting requirements, with two new SAR specific activity codes when encountering these types of reporting events.
- Demonstrate how cybersecurity is impacting the mortgage industry, and ways to effectively mitigate the risks associated with cybercrimes.
- Develop strategies for reporting a cybersecurity event, based on notification requirement.
- Differentiate between malware, ransomware, and social engineering, what they are and the specific types of scams associated with these cybercrime activities.
- Recognize mortgage fraud activities, and how mortgage professionals need to be more diligent in protecting the industry.

Module Three Course Outline

- I. Bank Secrecy Act Anti-Money Laundering (BSA/AML)
 - a. Keys to an Effective BSA/AML Program
 - b. Most Prevalent Money Laundering Activities Identified in 2024
 - i. Investment Fraud
 - ii. Business Email Compromise (BEC)
 - iii. Cybercrime
 - iv. Professional Money Laundering
 1. Small Business Entity BOI Reporting
 2. FinCEN BOI Scams
 - v. Real Estate
 - c. FinCEN Alert New SAR Filing Requirements
 - d. Cybersecurity
 - e. FTC Cybersecurity Incident Reporting Requirements
 - f. Fannie Mae, Freddie Mac and FHA Cybersecurity Reporting Requirements
 - g. Cybersecurity Threats
 - i. Malware
 - ii. Ransomware
 - iii. Social Engineering
 - h. Mortgage Fraud

Module 4 Non-Traditional – Financing Challenging Properties with Special Loan Programs

Learning Objectives

After completing Module Four, participants will be able to:

- Interpret the changes in the FHA 203 (k) loan programs.
- Define what types of projects are acceptable under each rehabilitation loan program.
- Evaluate the rehabilitation loan programs benefits to help consumers reach their mortgage financing objectives.
- Recognize the benefits that rehabilitation loans have on affordable housing options in areas that have older homes in need of repairs.
- Distinguish all the steps in a rehabilitation loan process from application to completed renovations.
- Classify the underwriting guidelines for the rehabilitation loan programs, including property types and loan to value requirements.
- Explore how rehabilitation loans may allow seniors to age in place with ADA renovations.

Module Four Course Outline

- I. Non-Traditional Mortgage Programs Understanding How to Finance Challenging Properties
- II. FHA 203(k) Rehabilitation Mortgage Loan Program 2024 Updates
 - a. FHA 203(k) Limited
 - b. FHA 203(k) Standard
 - c. Converting an FHA Non-203(k) Loan to an FHA 203(k) Loan
 - d. Build an Accessory Dwelling Unit (ADU) with FHA 203(k) Mortgage Loan
 - e. Key Factors to the FHA 203(k) Loan Programs
- III. USDA Rehabilitation and Repair Mortgage Loan Program
 - a. USDA Rural Areas Designation How it is Determined
 - b. USDA Rehabilitation and Repair Underwriting Guidelines
- IV. VA Alteration and Repair Mortgage Loan Program
- V. Fannie Mae HomeStyle Mortgage Loans
- VI. Freddie Mac CHOICERenovation Mortgage Loans
- VII. Final Steps for Renovation Mortgage Loans
- VIII. Aging in Place Affordable Housing Options for Seniors

Module 5 Federal Law Real Estate Settlement Procedures Act (RESPA) Section 8

Learning Objectives

After completing Module Five, participants will be able to:

- Explore the relevance of RESPA Section 8 after 50 years of regulating the mortgage industry.
- Discuss the RESPA violations in which the CFPB has enforcement actions against some large mortgage companies, and realtors.
- Differentiate between the RESPA sections and the impacts on mortgage referral partner relationships and how to stay within the regulatory guidelines when working with industry partners.
- Identify what practices are acceptable when incentivizing the consumer, best practices to develop business incentives available directly to consumers, while avoiding the caveats that may be perceived as RESPA violations.
- Evaluate the relationships created with Marketing Services Agreements, and Affiliated Business Arrangements requirements for effective business practices that are compliant.
- Apply recent industry and regulatory updates into your mortgage practice.

Module Five Course Outline

- I. Federal Laws Real Estate Settlement Procedures Act (RESPA)
 - a. RESPA Section 8 (a)
 - b. RESPA Section 8 (b)
 - c. RESPA Section 8 (c)
- II. Incentivizing the Consumer
- III. Gifts and Prizes
- IV. Affiliate Business Arrangement (ABAs)
- V. Marketing Services Agreements (MSAs)
- VI. Mortgage Industry and Regulatory Updates
 - a. FHFA Expanded Appraisal Waiver Options
 - b. HUD Modernizing the Delivery of Housing Counseling Services
 - c. Supplemental Consumer Information Form (SCIF)
 - d. CFPB Nonbank Registration Filing Requirements

7 Hour CORE SAFE CE 2025 Course Timing

The NMLS requires 50-minutes of seat time for each one hour of course required instruction. The course materials are designed to maximize the learning opportunities and fulfill the seat time required.

7 Hour CORE SAFE CE 2025 will be a total of 7 Hours or 350 minutes of seat time. The end-of-course assessment questions cover each education category, that equals the total time required.

7 Hour CORE SAFE CE 2025		
Course Outline	Education Category	Course Timing in Minutes
Module One	Federal Law	72
Module Two	Ethics/Consumer Protections & Fair Lending	25
Module Three	Ethics/BSA-AML, Cybersecurity & Mortgage Fraud	70
Module Four	Non-Traditional Mortgages	97
Module Five	Federal Law	72
End-of-Course Assessment and Course Completion	Federal Law, Ethics & Non-Traditional	14
Total Minutes		350