REAL ESTATE
Licensing,
Continuing Education
& Exam Preparation
Courses & Seminars

In-Class, On-Line & On-Site

American School of Business
Training Centers:
* Fairfield
* Montclair
* West Orange
* Hackettstown
* Sparta
* Landing
* West Orange
* Hackettstown
* Sparta
* Wayne

Your Success Is Our Goal
Since 1983

Phone 800-288-5154
Fax 973-244-0246
Visit us on the web at
www.AmericanSchoolNJ.com

American School of Business
Training Centers
Since 1983

New!
Schedules
2018-2019

Corporate Headquarters
194 Route 46 East, Fairfield, NJ 07004

American School of Business
Corporate Offices
194 Route 46 East, Fairfield, NJ 07004

TRAINING CENTERS:
* Fairfield  * Montclair  * West Orange  * Hawthorne
* Landing  * Hackettstown  * Sparta  * Wayne

- Salespersons
- Brokers
- Appraisers
- Mortgage Professionals
INTRODUCTION & WELCOME

Thank you for choosing the American School of Business, where your success is our goal!

The American School of Business is the largest independent provider of Real Estate, Insurance, Securities, Appraisal & Mortgage training programs in New Jersey.

We currently offer licensing courses, continuing education seminars, designation programs, and exam preparation programs at several training centers. In addition we offer an array of online courses, seminars and exam preparation programs through our virtual university that are approved in all 50 states.

Our programs in the Real Estate field include:
- Salespersons Licensing, Continuing Education & Exam Prep
- Brokers Licensing, Continuing Education & Exam Prep Courses
- Appraisal Licensing & Continuing Education Courses
- Appraisal Exam Prep Courses
- Mortgage Licensing & Continuing Education
- Mortgage Exam Preparation Courses
- Advanced Real Estate Training Programs

Our programs in the Insurance field include:
- Life Insurance Licensing Courses
- Health Insurance Licensing Courses
- Property & Casualty Licensing Courses
- Personal Lines Licensing Courses
- Title Insurance Licensing Courses
- Classroom and Online Continuing Education Seminars
- Exam Preparation Courses
- CPCU, ARM & INS Designation Courses

Our programs in the Securities & Financial Training field include:
- NASD Series 6, 7, 24, 63 & 66 Exam Preparation
- Firm Element Requirements
- Classroom and On-Line programs are available

Our Medical Certifications include:
- EGK, Phlebotomy & Health Care Technician
- Medical Assistant and Administrative Assistant
- Medical Billing and Coding Certification
- Electronic Healthcare Records Certification
- Patient Care Assistant Certification
- Dental Assistant Certification
- Professional Healthcare Instructor Certification, and more…

This brochure contains all the information you need to make the right choice to join one of our programs today!

If you have any questions you can reach us during the following business hours: Monday thru Thursday between 8:30am and 6:30pm and Friday between 8:30am to 4:30pm

GENERAL INFORMATION

The economic importance of Real Estate, Appraisal of Real Estate, and Real Estate Loan Origination demands a high professional level with an increased emphasis on educational requirements. New Jersey requires licensure for all persons engaging professionally as a Real Estate Salesperson, Real Estate Broker, Real Estate Appraiser, Mortgage Loan Originators and other Professionals.

Our programs are designed to help you attain your goal of passing your licensing exam(s) and to provide you with the practical knowledge you need to succeed.

EXPERIENCE: Since our inception in 1983 the American School of Business has established itself as a leader in providing quality education using only the best and most up to date materials available. Each year thousands of students are successfully prepared for careers in Real Estate, Insurance, Appraisal, Mortgage and Financial Services. In addition, thousands more call on us to advance themselves through our seminars and designation programs.

ACCREDITATION: The American School of Business is licensed and/or approved by the New Jersey Real Estate Commission, The New Jersey State Board of Real Estate Appraisers, The New Jersey Department of Banking and Insurance, The National Mortgage Licensing Service and The New Jersey State Board of Accountancy. We are also approved for the training of Veterans and their eligible dependents by the State Approving Agency.

GUARANTEE OF SATISFACTION: A prompt and regular attendance is vitally important to your success in our courses. Students who miss classes are allowed to make them up in any of our day, evening or Saturday courses at any of our training centers. You are entitled to attend future classes FREE for a period of one year after your enrollment date. This includes taking your final exam.

INSTRUCTORS: Our Instructors are Successful, Experienced, and Motivated professionals who are licensed and/or approved to teach in the State of New Jersey.

SCHEDULING: Courses are offered Days, Evenings and on Saturdays at several convenient training centers throughout New Jersey. Most courses and seminars are also available online through our virtual university.

"PERSONAL SCHEDULE" Courses Available

Our flexible schedule program is designed for students who cannot commit to a set schedule. You start and complete courses at your own pace and your own convenience.

PRIVACY POLICY: “In compliance with the Privacy Act (5U.S.C. 552A), your Social Security number and other private information obtained herein will be used solely to fulfill the requirements of the state regulatory authorities. It will not otherwise be published, disseminated, bartered, or sold.”

The Following is a list of Holidays that most classes are off:
- New Years Day
- Passover
- Good Friday
- Week of Memorial Day
- Week of Independence Day
- Week of Labor Day
- Rosh Hashanah
- Yom Kippur
- Halloween (evening only)
- Week of Thanksgiving
- Hanukkah
- Week of Christmas

The Choice is Yours…

In-Class, On-Line or On-Site!

In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!
# SALESPEerson Courses

**A Real Estate Career Provides:**
- A Stimulating Work Environment
- Competitive Earnings
- Part or Full Time Employment
- Independence
- Continuing Education Opportunities
- Unlimited Career Potential

## General Requirements

Those who wish to engage in the Real Estate business in New Jersey are required to attend and complete a 75-hour Salespersons course and pass a state licensing exam. The purpose of the salespersons course is to prepare you for the state examination. Upon completion of our course you will receive a "Certificate of Completion" which is used to gain admission into the state exam.

The course is also suitable for persons desiring a basic knowledge of buying and selling real estate, and provides an update and review for practicing salespersons.

Subject matter includes all-important phases of real estate and follows an outline prescribed by the New Jersey Real Estate Commission.

## Course Outline:

- Real Estate Licensing
- What is Real Estate
- Types of Ownership
- Environmental Issues
- Fair Housing
- Mortgages
- Investment Brokerage
- Legal Descriptions
- Rules & Regulations
- Estates and Interests
- Land Use Regulations
- Ethical Considerations
- Listing Agreements
- Financing
- Subdivisions
- Transfer of Title
- Taxes
- Agency
- Contracts
- Brokerage
- Leases
- Appraisal
- Deeds
- Closings

## Prerequisites

Salespersons must be 18 years of age and have completed High School or a G.E.D. program. No residency required.

## Tuition

The tuition for the Salespersons course is $445, which includes a nationally published & professionally written text “Essentials of New Jersey Real Estate”, practice quizzes & exams, and our one-year “Guarantee of Satisfaction”.

## Package Price:

Add an Exam Prep Workbook (a $50 value) and Real Estate Qualifier Plus IIx calculator (a $65 value) and pay only $525 for the Package. A savings of $35!

## 2018-2019 Real Estate Salesperson Schedule for NJ

### Fairfield

**Day Courses - Monday to Friday**

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 9 to July 20</td>
<td>January 7 to January 18</td>
</tr>
<tr>
<td>August 6 to August 17</td>
<td>February 4 to February 15</td>
</tr>
<tr>
<td>September 10 to September 21</td>
<td>March 4 to March 15</td>
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<tr>
<td>October 1 to October 12</td>
<td>April 1 to April 12</td>
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<tr>
<td>November 5 to November 16</td>
<td>May 6 to May 17</td>
</tr>
<tr>
<td>December 3 to December 14</td>
<td>June 3 to June 14</td>
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</table>

**Evening Courses - Monday & Wednesdays**

<table>
<thead>
<tr>
<th>2018</th>
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<tbody>
<tr>
<td>July 9 to September 26</td>
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<td>August 6 to October 29</td>
<td>February 4 to April 17</td>
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<td>September 12 to November 28</td>
<td>March 4 to May 15</td>
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<td>October 1 to December 19</td>
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<td>November 5 to Jan. 30, 2019</td>
<td>May 6 to July 24</td>
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<td>December 5 to Feb. 27, 2019</td>
<td>June 3 to August 19</td>
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</table>

**Saturday Courses**

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
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<tbody>
<tr>
<td>September 8 to November 10</td>
<td>February 16 to May 4</td>
</tr>
<tr>
<td>December 1 to Feb. 9, 2019</td>
<td>May 11 to July 20</td>
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</table>

### Montclair

**Day Courses - Monday to Friday**

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
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<tr>
<td>July 23 to August 3</td>
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<tr>
<td>September 17 to September 28</td>
<td>March 18 to March 29</td>
</tr>
<tr>
<td>November 26 to December 7</td>
<td>May 20 to May 31</td>
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</table>

### West Orange

**Day Courses - Monday to Friday**

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
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<tr>
<td>August 20 to August 31</td>
<td>February 18 to March 1</td>
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<tr>
<td>October 15 to October 26</td>
<td>April 15 to April 26</td>
</tr>
<tr>
<td>December 10 to December 21</td>
<td>June 17 to June 28</td>
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### Landing / Roxbury

**Days - Monday to Friday**

<table>
<thead>
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<th>2018</th>
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<tbody>
<tr>
<td>November 26 to Dec. 7, 2018</td>
<td>January 8 to March 26, 2019</td>
</tr>
<tr>
<td>January 21 to February 1, 2019</td>
<td>April 2 to June 20, 2019</td>
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<tr>
<td>March 18 to March 29, 2019</td>
<td>July 9 to September 26, 2019</td>
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<td>May 20 to May 31, 2019</td>
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**Evenings – Tuesday & Thursdays**

<table>
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<th>2018</th>
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<td>November 26 to Dec. 7, 2018</td>
<td>January 8 to March 26, 2019</td>
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<tr>
<td>January 21 to February 1, 2019</td>
<td>April 2 to June 20, 2019</td>
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<td>March 18 to March 29, 2019</td>
<td>July 9 to September 26, 2019</td>
</tr>
<tr>
<td>May 20 to May 31, 2019</td>
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### Hackettstown

**Evening Courses – Tuesdays & Thursdays**

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
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<tr>
<td>December 4 to Feb. 28, 2019</td>
<td>March 5 to May 16</td>
</tr>
<tr>
<td></td>
<td>June 4 to August 22</td>
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</table>
**2018 – 2019 Real Estate Salesperson Course Schedules Continued…**

**HAWTHORNE**

**Day Courses - Monday to Friday**
9:00am to 4:30pm – 2 Weeks

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
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</thead>
<tbody>
<tr>
<td>July 23 to August 3</td>
<td>January 21 to February 1</td>
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<tr>
<td>September 17 to September 28</td>
<td>March 18 to March 29</td>
</tr>
<tr>
<td>November 26 to December 7</td>
<td>May 20 to May 31</td>
</tr>
</tbody>
</table>

The Following is a list of Holidays that most classes are off:
- New Years Day
- Passover
- Good Friday
- Week of Memorial Day
- Week of Independence Day
- Week of Labor Day
- Rosh Hashanah
- Yom Kippur
- Halloween (evening only)
- Week of Thanksgiving
- Hanukkah
- Week of Christmas

**The Choice is Yours…**

**In-Class, On-Line or On-Site!**

In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!
Continuing Education Requirements
Real Estate salespersons, broker-salespersons and brokers are required to complete 12 hours of CE per licensing cycle in order to renew their license for the next licensing cycle.

At least six of the 12 hours must be in the following core topics, of which each topic except ethics must have an ethics component relating to the topic.

The Core Topics are as follows: ● Agency ● Disclosure ● Legal Issues (i.e. listing agreements, contracts, leases, attorney review) ● Ethics ● Fair Housing and New Jersey Law Against Discrimination ● New Jersey Real Estate Broker and Salesperson Statutes and Regulations ● State & Federal Environmental Laws and Regulations ● Legal Requirements on Escrow Monies and Financial Recordkeeping

The following topics are deemed as approved for Elective Courses:
● Commercial Real Estate ● Property Management ● Seasonal Rentals ● Real Estate Sales Full Disclosure Act and Real Estate Timeshare Act ● Financing Land Use ● Real Estate Valuation ● Foreclosure and short-Sale Transactions ● Specific Aspects of Residential Real Estate Transactions

Also, completion of the Broker pre-licensure course by real estate licensees will be equivalent to completing the 12 hours of CE for the licensing cycle in which the broker pre-licensure course is taken. Licensees completing this course will not be required to take any CE courses to fulfill the requirement.

Licensees initially licensed in the first year of a real estate licensing cycle will be required to complete CE requirements in order to relicense for the next cycle (i.e. a licensee who obtains their license before July 1, 2018 will be required to complete CE requirements to relicense for the cycle beginning July 1, 2019)

Licensees initially licensed in the second year of a real estate licensing cycle will not be required to complete any CE requirements in order to relicense for the next cycle (i.e. a licensee who obtains their license after July 1, 2018 will not be required to complete CE requirements to relicense for the cycle beginning July 1, 2019).

CE courses will only count for credit one time during each licensing cycle.

Additionally, Referral Agents working for a Licensed Referral Company, may not be subject to the continuing education requirements as long as the licensee stays within the limited service category. See NJ License Laws for current requirements.

The American School of Business has an array of continuing education classes and seminars that are offered at several training centers and on-line to provide you with the highest quality education.

3 hour CE Seminars are only $49 each,
6 hour CE Seminars are only $98 each,
or pick any 12 hour package for only $179!

On-Line Continuing Education
12 Hour Packages Available!

In addition to the courses found in this brochure we offer a variety of on line continuing education seminars. Please visit our website at www.AmericanSchoolNJ.com for complete details.

Online Seminars Topics include: ● Demystifying Real Estate Short Sales ● Foreclosures ● Agency Law ● Realtors Code of Ethics ● Settlement Procedures & Antitrust Laws ● Going Green ● Investment Analysis ● Fair Housing ● Environmental Issues ● Property Law ● Housing: Fairness for All

Don’t See a topic or location you want….Call us at 800-288-5154 to have one of our Approved CE instructors come right to your office!

The Choice is Yours…
In-Class, On-Line or On-Site!

In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!
The American School of Business is licensed by the N.J. Real Estate Commission to conduct courses of education in Real Estate subjects to qualify applicants for the Real Estate Brokers Examination.

**MINIMUM EDUCATION REQUIREMENTS:**
- 90 Hour Brokers General Course
- 30 Hour Ethics and Agency Course
- 30 Hour Office Management & Related Topics

**MINIMUM EXPERIENCE REQUIREMENTS:**
All Broker applicants must have been licensed and working as a salesperson on a full time basis for a minimum of 3 years for the time period immediately preceding the date of application. Once you have completed the Experience & Education requirements you can apply to the N.J.R.E.C. for approval to take the State Licensing Exam.

**COURSE TUITION & DISCOUNT PACKAGE**
- Brokers General Course: $495.00
- Ethics and Agency Course: $250.00
- Office Management Course: $250.00

Note: New NJREC guidelines now allow you to take and complete these three courses in any order.

**Save $100:** Pay in full for all 3 courses when registering & pay only $895. Tuition for each course includes a Textbook, Practice Questions, Additional Handouts & our GUARANTEE OF SATISFACTION.

**COURSE OUTLINES**

**BROKERS General Course:** Real Estate Licensing • Rules & Regulations • Estates & Interests • Types of Ownership • Taxes • Land Use Regulations • Environmental Issues • Agency • Ethical Considerations • Brokerage • Contracts • Fair Housing • Listing Agreements • Leases • Mortgages • Financing • Appraisal • Investment Brokerage • Subdivisions • Deeds • Legal Descriptions • Transfer of Title • Closings

**ETHICS & AGENCY Course:** Ethics Defined • Formation • Fiduciary Duties • Agency Relationships • Agency Transitions • In-House Sales • Conflicts of Interest • Obligations to Qualify • Disclosure • Legal Actions • Agency Defined • Ethical Obligations • Disclosure of Agency

**OFFICE MANAGEMENT Course:** Requirements for Opening an Office • Closings • Obtaining Legal & Accounting Advice • Fair Housing Laws • Financial Record Systems • Establishing an Escrow Account • Truth in Renting Laws • Office Management Responsibilities • Environmental Concerns • Supervision and Training • Licensing Requirements • Qualification Techniques • Ethical Matters • Attorney Review • Office Closing Procedures

**Continuing Education For Real Estate Brokers**

**Special Notice!**
Completion of the broker pre-licensure course by real estate licensees will be equivalent to completing the 12 hours of CE for the licensing cycle in which the broker pre-licensure course is taken. Licensees completing any of the Brokers courses will not be required to take any additional CE courses to fulfill the requirement.

Special Applications for Continuing Education credits are handed out on the first day of each Brokers course. Credits are processed for a flat fee of only $49.

**2018 Brokers Course Schedules**

**Fairfield Training Center**
**Day Courses**
**Tuesday & Thursdays - 9:00am to 4:30pm**
- Ethics & Agency: January 30 to February 8
- Office Management: February 13 to February 22
- Brokers: February 27 to April 5
- Ethics & Agency: April 10 to April 19
- Office Management: April 24 to May 3
- Brokers: May 8 to June 21
- Ethics & Agency: June 26 to July 12
- Office Management: July 17 to July 26
- Brokers: July 31 to September 6
- Ethics & Agency: September 11 to September 20
- Office Management: September 25 to October 4
- Brokers: October 9 to November 15
- Ethics & Agency: November 27 to December 6
- Office Management: December 11 to December 20

**New! Sparta Training Center**
**Day Courses**
**Monday, Wednesday & Fridays - 9:00am to 4:30pm**
- Brokers: May 14 to June 11
- Ethics & Agency: June 13 to June 20
- Office Management: June 22 to June 29

**New! Wayne Training Center**
**Day Courses**
**Monday, Wednesday & Fridays - 9:00am to 4:30pm**
Fall 2018 class coming soon!

**IMPORTANT NOTICE:** NJREC guidelines allow you to take and complete these three courses in any order.

The Following is a list of Holidays that most classes are off:
- New Years Day
- Passover
- Good Friday
- Week of Memorial Day
- Week of Independence Day
- Week of Labor Day
- Yom Kippur
- Thanksgiving (evening only)
- Hanukkah
- Week of Christmas

**Did You Know...**
Completion of the broker pre-licensure course by real estate licensees will be equivalent to completing the 12 hours of CE for the licensing cycle in which the broker pre-licensure course is taken. Licensees completing this course will not be required to take any CE courses to fulfill the requirement.
Mortgage Licensing & Exam Preparation

Mortgage Lending is a profession that requires knowledge of many disciplines, including real estate, finance & appraising to be effective. Our courses are designed to give you the information you need to pass your licensing exam(s) and successfully enter the mortgage profession whether it be in sales, processing or underwriting.

Laws affecting mortgage industry were placed into effect in July 2009. The new laws require that mortgage professionals be licensed as Loan Originators in the State of New Jersey as well as many other states. The American School of Business is approved by the NMLS – National Mortgage Licensing System to provide the required instruction to qualify to take your National Exam. NMLS Approved Provider #1400050.

**Note:** Our course covers all of the requirements of the new UST – Uniform State Test which is accepted in most states.

The American School of Business is dedicated to providing programs that are designed to fulfill the current as well as any future educational requirements. We offer programs to fulfill all of your educational needs including classroom, onsite, and online training. For online training visit us on the web at [www.americanschoolnj.com](http://www.americanschoolnj.com) and check out our programs that are approved in several states.

We also suggest looking into our Real Estate Salespersons course as it will help establish a solid foundation for your new career.

### Courses Offered

<table>
<thead>
<tr>
<th>Course Description</th>
<th>Fee</th>
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<tbody>
<tr>
<td>20 Hour SAFE Comprehensive Mortgage Loan Originator Course Including UST (NMLS # 3142)</td>
<td>$295*</td>
</tr>
<tr>
<td>7 Hour Exam Prep &amp; Refresher Course</td>
<td>$149</td>
</tr>
<tr>
<td>4 Hour NJ State Specific Class</td>
<td>$79</td>
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*Note: An additional fee of $30 will be added to your tuition for the NMLS credit processing fee.

**Package Price of $495 Includes:**

- National Comprehensive Course, UST, Exam Prep Course, NJ State Specific Course and NMLS Processing Fee (You save $58)

Note Package price applies ONLY when registering and paying in full or before the first day of class and can not be combined with any other discounts or offers.
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In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!

2018 Mortgage Licensing & Exam Prep Course Schedules
Day Courses - Monday to Friday - 9:00am to 4:30pm
Location: Fairfield

2018 Courses

<table>
<thead>
<tr>
<th>Course</th>
<th>Dates</th>
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<tbody>
<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>June 25, 26, 27</td>
</tr>
<tr>
<td>7 Hour Exam Prep Course</td>
<td>June 28</td>
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<tr>
<td>NJ State Specific (9am to 1pm)</td>
<td>June 29</td>
</tr>
<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>July 30, 31 August 1</td>
</tr>
<tr>
<td>7 Hour Exam Prep Course</td>
<td>August 2</td>
</tr>
<tr>
<td>NJ State Specific (9am to 1pm)</td>
<td>August 3</td>
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<tr>
<td>20 Hour SAFE Comprehensive Course</td>
<td>August 27, 28, 29</td>
</tr>
<tr>
<td>7 Hour Exam Prep Course</td>
<td>August 30</td>
</tr>
<tr>
<td>NJ State Specific (9am to 1pm)</td>
<td>August 31</td>
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<tr>
<td>20 Hour SAFE Comprehensive Course</td>
<td>September 24, 25, 26</td>
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<td>NJ State Specific (9am to 1pm)</td>
<td>September 28</td>
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<tr>
<td>20 Hour NJ Safe Comprehensive Course</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
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<tr>
<td>NJ State Specific (9am to 1pm)</td>
<td>October 26</td>
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<tr>
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<td>December 20</td>
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2019 Courses

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<td>January 28, 29, 30</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
<td>January 31</td>
</tr>
<tr>
<td>NJ State Specific (9am to 1pm)</td>
<td>February 1</td>
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New!

Evening Classes
Fairfield Training Center
Tuesday and Thursdays - 6:00pm to 10pm

<table>
<thead>
<tr>
<th>Course</th>
<th>Dates</th>
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<tbody>
<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>July 10 to July 24</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
<td>July 26 &amp; 31</td>
</tr>
<tr>
<td>NJ State Specific</td>
<td>August 2</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>September 4 to Sept. 18</td>
</tr>
<tr>
<td>7 Hour Exam Prep Course</td>
<td>September 20 &amp; 25</td>
</tr>
<tr>
<td>NJ State Specific</td>
<td>September 27</td>
</tr>
<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>November 27 to Dec. 11</td>
</tr>
<tr>
<td>7 Hour Exam Prep Course</td>
<td>December 13 &amp; 18</td>
</tr>
<tr>
<td>NJ State Specific</td>
<td>December 20</td>
</tr>
</tbody>
</table>

Mortgage Continuing Education Seminars

PURPOSE OF CONTINUING EDUCATION
The Purpose of Continuing Education activities is to ensure that each mortgage professional participates in a program that maintains and increases his or her skill, knowledge and competency.

REQUIREMENTS
Licensed Mortgage Loan Originators are required to complete twelve (12) hours of continuing education to renew their license every year. Some States require State Specific education to be part of the continuing education. New Jersey requires that two (2) hours of the above twelve (12) be State Specific. Please visit the NMLS web site for a complete state by state listing.

Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 3 hours of electives, plus 2 hours of NJ-specific education. Number of hours is 8+2+2 hrs of NJ law = 12 Hours of Continuing Education.

Please visit our website at www.AmericanSchoolNJ.com and see our complete list of approved online licensing and continuing education programs.

Seminars Offered

12 NJ SAFE Comprehensive CE Package: $189*
NMLS Course #7082 The Proficient MLO

*Includes Textbooks and Handouts, a $50 Value

2018 Mortgage Continuing Education Seminar Schedules
Fairfield Training Center

<table>
<thead>
<tr>
<th>Course</th>
<th>Dates</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 Hour NJ SAFE CE Course</td>
<td>March 22</td>
<td>9am to 5pm</td>
</tr>
<tr>
<td>Day One</td>
<td>March 23</td>
<td>9am to 1pm</td>
</tr>
<tr>
<td>Day Two</td>
<td>June 21</td>
<td>9am to 5pm</td>
</tr>
<tr>
<td>Day Two</td>
<td>June 22</td>
<td>9am to 1pm</td>
</tr>
<tr>
<td>12 Hour NJ SAFE CE Course</td>
<td>September 6</td>
<td>9am to 5am</td>
</tr>
<tr>
<td>Day One</td>
<td>September 7</td>
<td>9am to 1pm</td>
</tr>
<tr>
<td>Day Two</td>
<td>October 15</td>
<td>9am to 5pm</td>
</tr>
<tr>
<td>Day Two</td>
<td>October 16</td>
<td>9am to 1pm</td>
</tr>
<tr>
<td>12 Hour NJ SAFE CE Course</td>
<td>November 19</td>
<td>9am to 5pm</td>
</tr>
<tr>
<td>Day One</td>
<td>November 20</td>
<td>9am to 1pm</td>
</tr>
<tr>
<td>Day Two</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

New! On Line Licensing Courses
& Continuing Education Seminars

In addition to the courses found in this brochure we offer a variety of on line licensing courses and continuing education seminars. Please visit our website at www.AmericanSchoolNJ.com for complete details.

Don’t See a location you want….Call us at 800-288-5154 to have one of our Approved CE instructors come right to your office!
HOW TO REGISTER (6 WAYS)

Please include a minimum deposit of $100.00 for each licensing course. Full payment is required for all Continuing Education Seminars with your completed registration.

1) MAIL:
Complete the Registration Form and mail it to:
American School of Business
194 Route 46 East, 2nd Floor, Fairfield, NJ 07004

2) FAX:
Fax your completed registration form to 973-244-0246. Credit Card information must be provided and a signature is required.

3) PHONE:
Call 973-244-0333 to register. A Credit Card deposit is required for all phone in registrations

4) ON-LINE:
Registration forms are available on-line by visiting our web site www.americanschoolnj.com

5) IN PERSON PRE-REGISTRATION:
In person registration is available at our Fairfield training center during the following business hours:
Monday to Thursday: 8:30am to 6:30pm,
Fridays from 8:30am to 4:30pm.

6) SAME DAY REGISTRATION:
Registrations will be accepted on the first session of class, provided there are openings for additional students. Pre-Registration is preferred. Call 973-244-0333 to check the status of the course you are interested in.

CASH, Credit Cards, Business Checks & Money Orders Are Accepted at All Locations! (Please no Personal Checks)

REFUND POLICY: Tuition will be refunded if a class is canceled or filled. NO tuition will be refunded for any reason on or after the first meeting of the class. If a pre-registered student wishes to drop out of a class, a written notice must be submitted 5 business days in advance of your original starting date, in order to receive a tuition refund minus a $50 per course cancellation fee.

Note: There are no refunds or exchanges on Study Materials

Additional Courses Available!

Insurance Licensing Courses:
- Life, Accident & Health
- Property & Casualty
- Personal Lines
- Title

Continuing Education:
- Classroom Seminars
- On-line Seminars
- Private Group Instruction

Securities Programs:
- NASD Series 6, 7, 24, 26, 63 & 66
- In-class, At-Home or On-line

AMCA Medical Certifications:
- EKG & Phlebotomy
- Medical Administrative Assistants
- Billing & Coding
- Electronic Healthcare Records
- Healthcare Instructor Certifications
- Dental Assistants
- Trichology & More

Call 1-800-288-5154 For a Free Brochure Or Visit Us On The Web at www.AmericanSchoolNJ.com
Mortgage Training
Supplemental Study Materials!

National Mortgage Lending Exam Prep –
CompuCram - Online $149

A self-paced mortgage exam question and answer software application for aiding students as they study for their mortgage lending exam. Designed specifically for the national portion of the exams, this product was written by a team of experts all of whom are working professionals with up-to-date knowledge and experience in the industry. Key Features: 500 mortgage exam questions written in the style of the mortgage exam, Hundreds of highlighted glossary terms are available for quick reference within the questions and answers, Study tips to help your students prepare for their mortgage lending exam, All questions have rationales to help explain the concept behind the answer, Timed exams help simulate the real exam by developing time management skills between questions, All final exams are graded and categorized to help identify problem areas.

Mortgage Loan Originator Review Crammer Workbook: $45

Review Crammer is designed to prepare you with the knowledge you need to pass the National Loan Originator Test, which is mandated by the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act). Highlights include a thorough review of federal mortgage lending-related laws, including the Truth in Lending Act, the Real Estate Settlement Procedures Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, and others; a summary of key concepts related to mortgage lending, for example, conforming vs. nonconforming loans, rate mortgages and nontraditional mortgage loan products, and general real estate terms; an overview of the mortgage loan origination process, including qualifying standards, loan programs, settlement procedures, and lending calculations; and a review of ethical issues, including a summary of laws related to fair lending and discussions on mortgage fraud and predatory lending.

Qualifier Plus IIIx Calculator $65

- Mortgage Loan Qualifying Calculator for Real Estate Pro’s.
- The Qualifier Plus IIIx helps you pre-qualify your clients so you can find them the most affordable mortgage or property.
- This calculator is the most easiest and complete real estate finance calculator on the market.
- Features include easy qualification solutions, instant mortgage finance solutions, complete taxes and insurance for true PITI payments, automatic sales price & down payment calculations, easy amortization, balloon payments and more.

How to Order
1. Call 1-800-288-5154 to have your order shipped directly to your home or work address.
2. Check off the appropriate boxes on your registration form and mail or fax with payment.
3. There are no Refunds of Exchanges on Study Materials
4. Please add $10 for Shipping and Handling

Mortgage Licensing & Continuing Education
REGISTRATION FORM (Please Print)

To enroll, fill out completely and send with a minimum deposit of $100. The balance is due on the first session of class. Continuing Education requires full payment.

<table>
<thead>
<tr>
<th>Licensing Courses</th>
<th>Start Date</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 Hour SAFE Comprehensive*</td>
<td>/ /</td>
<td>$___</td>
</tr>
<tr>
<td>7 Hour Exam Prep</td>
<td>/ /</td>
<td>$___</td>
</tr>
<tr>
<td>4 Hour NJ State Specific</td>
<td>/ /</td>
<td>$___</td>
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<tr>
<td>NMLS Credit Processing Fee</td>
<td>/ /</td>
<td>$___</td>
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<tr>
<td>Comprehensive Licensing Package</td>
<td>/ /</td>
<td>$495</td>
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</table>

<table>
<thead>
<tr>
<th>Continuing Education</th>
<th>Date</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 Hour NJ SAFE CE</td>
<td>/ /</td>
<td>$189</td>
</tr>
</tbody>
</table>

TRAINING CENTERS: (Please check one)
- Fairfield
- Hazlet
- Other

To order supplemental study materials, check the appropriate box(s) and send with full payment.

- CompuCram Online: $149
- Review Crammer Workbook: $45
- Qualifier Plus IIIx Calculator: $65

Name ____________________________
Home Address ______________________
City _____________________________ Zip __________
State _____________________________ Zip __________
Day Phone _________________________
Evening Phone ______________________
NMLS # __________________________
Email ____________________________

Make checks payable to: American School of Business and mail to 194 Rte 46 East, 2nd Floor, Fairfield, NJ 07004
OR Apply $ ______________________ to my Credit Card
(Visa, MasterCard, American Express or Discover Card)

Card Number ______________________ Expiration Date __________ CVV# __________

Signature (Required) __________________________ Date __________

Note: Registrations are not confirmed. You will be notified if a class is canceled. We reserve the right to cancel a course due to insufficient enrollment. By signing above you have read and understand our school refund policy.

MTGREG

*An additional fee of $30 will be added to your tuition for the NMLS credit processing fee when not signing up for the Package Price
Supplemental Study Materials!

**CompuCram Online Interactive Study Tool:** $79
- Study real estate vocabulary – interactive flashcards, matching, and fill-in-the-blank
- Dynamic practice tests – never see the same exam twice!
- Unlimited real estate salesperson practice exams
- Our exclusive pre-assessment identifies the exam topics you need to focus on
- Mobile, tablet and desktop friendly
- The Readiness Indicator that tracks your progress, so you know when you’re ready to take the exam
- Up-to-date questions written by real estate industry experts
- Money back guarantee & 180 day access

**Qualifier Plus IIIx Calculator:** $65
- Mortgage Loan Qualifying Calculator for Real Estate Pro’s.
- The Qualifier Plus IIIx helps you pre-qualify your clients so you can find them the most affordable mortgage or property.
- This calculator is the most easiest and complete real estate finance calculator on the market.
- Features include easy qualification solutions, instant mortgage finance solutions, complete taxes and insurance for true PITI payments, automatic sales price & down payment calculations, easy amortization, balloon payments and more.

**Real Estate Q&A Workbook:** $50
- This book contains 100's of questions and rationales that will help you prepare for the PSI exam. This exam-prep workbook features topics covering all topics found on your state outlines.
- A self-scoring feature in each chapter charts your individual learning progress. Includes 5 practice exams.

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**How to Order**

5. Call 1-800-288-5154 to have your order shipped directly to your home or work address.
6. Check off the appropriate boxes on your registration form and mail or fax with payment.
7. There are no Refunds of Exchanges on Study Materials
8. Please add $10 for Shipping and Handling

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Real Estate Licensing & CE REGISTRATION FORM (Please Print)

To enroll, fill out completely and send with a minimum deposit of $100 per course. The balance is due on the first session of class. Payment for Continuing Education is due in full with your registration.

<table>
<thead>
<tr>
<th>Licensing Courses</th>
<th>Start Date</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Salespersons</td>
<td>/ /</td>
<td>$_____</td>
</tr>
<tr>
<td>Salespersons Package w/Workbook &amp; Calculator…</td>
<td>/ /</td>
<td>$_____</td>
</tr>
<tr>
<td>Brokers Course</td>
<td>/ /</td>
<td>$_____</td>
</tr>
<tr>
<td>Ethics &amp; Agency Course</td>
<td>/ /</td>
<td>$_____</td>
</tr>
<tr>
<td>Office Management Course</td>
<td>/ /</td>
<td>$_____</td>
</tr>
<tr>
<td>150 Brokers Package</td>
<td></td>
<td>$_____</td>
</tr>
</tbody>
</table>

**TRAINING CENTERS:** (Please check one)
- Fairfield
- Montclair
- West Orange
- Secaucus
- Hackettstown
- Landing
- Hawthorne

**TIME:** ☐ Day ☐ Evening ☐ Saturday

**Continuing Education:**
<table>
<thead>
<tr>
<th>Course</th>
<th>Date</th>
<th>Location</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>#</td>
<td>/ /</td>
<td></td>
<td>$_____</td>
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<td>/ /</td>
<td></td>
<td>$_____</td>
</tr>
<tr>
<td>12 Hour CE Package</td>
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<td>$179</td>
</tr>
<tr>
<td>CE Credits for completion of Brokers Course</td>
<td></td>
<td></td>
<td>$_____</td>
</tr>
</tbody>
</table>

To order supplemental study materials, check the appropriate box(es) and send with full payment.

- Q & A Workbook: $50
- Qualifier Plus IIIx Calculator: $65
- CompuCram Online: $79

*Name* ____________________________

*Full legal name as it appears on your license or ID

Home Address ____________________________

City ___________________________________

State __________ Zip __________

Phone Day______________Eve____________

Evening Phone ____________________________

Sales/Brokers License # ____________________(if applicable)

*Last four of Social Security # _____ *DOB ______ / /

Email ________________________________

Make checks payable to: American School of Business and mail to 194 Rte 46 East, 2nd Floor, Fairfield, NJ 07004

OR Apply $________________________ to my Credit Card

Card Number ____________________________

Expiration Date / /

CVV# ____________________________

Signature (Required) ____________________________ Date __________

**Note:** Registrations are not confirmed. You will be notified if a class is canceled. We reserve the right to cancel a course due to insufficient enrollment. By signing above you have read and understand our school refund policy. REBROREG *Required by NJREC