

*Your Success Is Our Goal
Since 1983*

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



*Education
Continuing
& Seminars
Online, Site
Live or On- Day!
One, Line in
Study, Credits
Up to 12 CE*

REAL ESTATE

Licensing,
Continuing Education
& Exam Preparation *for*

- *Salespersons*
- *Brokers*
- *Mortgage & Loan Originators*
- *Appraisers*

*2021
Schedules*



American School of Business

Since 1983

Phone

800-288-5154

Fax

973-244-0246

Email

Info@AmericanSchoolNJ.com

Website

www.AmericanSchoolNJ.com

Corporate Headquarters

194 Route 46 East, Fairfield, NJ 07004

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, Mortgage, Appraisal, Insurance & Securities training programs in New Jersey.

We currently offer licensing courses, continuing education seminars and exam preparation programs in a variety of environments including: In-Person, Live Online, Self-Study Online, and Hybrid. Many of the Online classes are approved in all 50 states.

We have great news for all current and new students wishing to attend classes at The American School of Business. Over the past year we transitioned all of our regularly scheduled in-person classes to Online with **LIVE** instructors. The process to get started is simple:

1. Register as you normally would for one of our traditional in-Person Pre-licensing classes or Continuing Education Seminars
2. Pick up your Textbooks and course materials prior to your first day of class at our Fairfield office or if you choose, we can ship them to you for a \$12 shipping fee. Note: Handouts for CE students will be emailed.
3. Complete the class in the comfort and safety of your own home.

Once registered, look for a confirmation email of your registration and additional correspondence as to the process and requirements of completing your Live Online or Hybrid Classes using our GoToMeeting platform.

Hybrid Classes are now available at our Fairfield Headquarters: We are now offering some classes in a "Hybrid" environment. With these classes you have the choice of attending the classes Live with the Instructors in our classrooms or attending them Live Online with the same great class interaction. The following classes are now Hybrid:

- Real Estate Brokers – Days
- Mortgage Pre-licensing – Day, Evening & Saturdays
- Life and Health Insurance – Days
- Property and Casualty – Evenings

All other classes posted in our brochures or on our website will remain as Live Online classes.

Please check with us regularly for updates and we thank everyone for being patient with us as we continue to evolve, while providing our students with the best possible learning options.

This brochure contains all the information you need to make the right choice to join into one or many 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 Fridays from 8:30am to 4:30pm.**

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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 or Mortgage Loan Originator.

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 Continuing Education seminars.

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 and The National Mortgage Licensing Service. 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. 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.

SCHEDULING: Courses are offered Days, Evenings and Saturdays, all year, at our convenient training centers, in addition to an array of online courses, seminars and exam prep programs

"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-Person, Live Online, Self Study 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!

Real Estate SALESPERSON 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 knowledge of buying and selling real estate whether it be for personal use or as an investment.

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 | • Rules & Regulations | • Taxes |
| • What is Real Estate | • Estates and Interests | • Agency |
| • Types of Ownership | • Land Use Regulations | • Contracts |
| • Environmental Issues | • Ethical Considerations | • Brokerage |
| • Fair Housing | • Listing Agreements | • Leases |
| • Mortgages | • Financing | • Appraisal |
| • Investment Brokerage | • Subdivisions | • Deeds |
| • Legal Descriptions | • Transfer of Title | • 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 IIIx calculator (a \$65 value) and pay only \$525 for the Package. A savings of \$35!

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-Person, Live Online, Self Study
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!

Real Estate Salesperson 2021 Course Schedules

FAIRFIELD

Online with Live Instructors

Day Courses - Monday to Friday

9:00am to 4:30pm - 2 Weeks

January 4 to January 15	July 5 to July 16
February 1 to February 12	August 2 to August 13
March 1 to March 12	September 13 to September 24
April 5 to April 16	October 4 to October 15
May 3 to May 14	November 1 to November 12
June 7 to June 18	December 6 to December 17

Online with Live Instructors

Evening Courses - Monday & Wednesdays

6:30pm to 10:00pm - 11 Weeks

January 4 to March 22	July 12 to September 29
February 1 to April 19	August 2 to October 20
March 1 to May 17	September 13 to November 29
April 5 to June 21	October 4 to December 20
May 3 to July 19	November 1 to Jan. 17, 2022
June 7 to August 18	December 6 to Feb. 16, 2022

Online with Live Instructors

New! Evening Courses - Tuesdays and Thursdays

6:30pm to 10:00pm - 11 Weeks

March 16 to May 27	August 17 to October 28
April 13 to June 24	September 21 to December 2
May 18 to July 29	October 19 to December 30
June 22 to August 31	November 16 to Jan. 27, 2022
July 20 to September 30	December 7 to Feb. 17, 2022

Online with Live Instructors

Saturday Courses

9:00am to 4:30pm - 10 Weeks

January 9 to March 13	August 7 to October 16
April 10 to June 19	September 11 to Nov. 13
May 1 to July 17	October 2 to December 11
June 5 to August 14	November 6 to Jan. 29, 2022
July 10 to September 18	December 4 to Feb. 19, 2022

WEST ORANGE

Online with Live Instructors

Day Courses - Monday to Friday

9:00am to 4:30pm - 2 Weeks

April 19 to April 30

New! Lyndhurst

Online with Live Instructors

Days - Monday to Friday

9:00am to 4:30pm - 2 Weeks

March 15 to March 26

LANDING / ROXBURY

Online with Live Instructors

Days - Monday to Friday

9:am to 4:30pm - 2 Weeks

March 15 to March 26

New! PHILLIPSBURG

Online with Live Instructors

Evening Courses - Monday and Wednesdays

6:30pm to 10:00pm - 11 Weeks

March 1 to May 12

Please call American School of Business with any questions about the class and Warren County Community College at 908-689-7613 to register.

Continuing Education For Real Estate Licensees

To help you understand some of the requirements of the Continuing Education laws in NJ, we encourage you to read the below.

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 course 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, 2020 will be required to complete CE requirements to relicense for the cycle beginning July 1, 2021)

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, 2020 will not be required to complete CE requirements to relicense for the cycle beginning July 1, 2021).

CE courses will only count for credit one time during each licensing cycle. The NJREC requires you to complete all of your CE requirements by 4/30/21 to avoid a late filing fee of \$200.

The American School of Business has an array of continuing education classes and seminars that are offered at Live Online, In-Person, Self Study On-Line or On-Site that 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 Self Study Online continuing education seminars. Please visit our website at www.AmericanSchoolNJ.com for complete details. 12 Hour on-line packages as little as \$99!

Online 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, location or date you want....Call us at 800-288-5154 to have one of our Approved CE instructors come right to your office!

Real Estate Continuing Education 2021 Schedules

Online with Live Instructors

Everyday Ethics in Real Estate March 8 - Monday – 6:00pm to 9:00pm – 3 Ethics credits	C20201752
Ethics in Real Estate March 10 – Wednesday – 8:00am to 11:00am – 3 Ethics credits	C20160362
NJREC Fair Housing March 10 - Wednesday – 11:30am to 2:30pm – 3 FH credits	C20169370
Home Staging: Using the Team Approach March 10 - Wednesday – 3:00pm to 6:00pm – 3 Core credits	C20200402
Renovation Lending: Understanding 203K and other Financing Options March 10 - Wednesday 6:30pm to 9:30pm – 3 Elective credits	C20200354
Green Real Estate March 15 – Monday – 6:00pm to 9:00pm – 3 Core credits	C20201751
NJREC Fair Housing March 22 - Monday – 6:00pm to 9:00pm – 3 FH credits	C20169370
Mortgage Fraud March 29 - Monday – 6:00pm to 9:00pm – 3 Elective credits	C20160962
NJREC Agency April 5 – Monday – 6:00pm to 9:00pm – 3 Core credits	C20169369
Reverse Mortgage April 12 – Monday - 6:00pm to 9:00pm – 3 Elective credits	C20161003
The Ethical Agent: Part 1: Understanding Ethics April 14 – Wednesday – 9:00am to 3:00pm – 6 Ethics Credits	C20200305
The Ethical Agent: Part 2: Agency and Fair Housing April 14 – Wednesday – 4:00pm to 10:00pm – 6 FH credits	C20200306
Ethics in Real Estate April 19 – Monday – 6:00pm to 9:00pm – 3 Ethics credits	C20160362
NJREC Fair Housing April 26 - Monday – 6:00pm to 9:00pm – 3 FH credits	C20169370
The Ethical Agent: Part 1: Understanding Ethics May 3 – Monday – 4:00pm to 10:00pm – 6 Ethics Credits	C20200305
The Ethical Agent: Part 2: Agency and Fair Housing May 10 - Monday – 4:00pm to 10:00pm – 6 FH credits	C20200306
Everyday Ethics in Real Estate May 12 - Wednesday – 8:00am to 11:00am – 3 Ethics credits	C20201752
Green Real Estate May 12 – Wednesday – 11:30 am to 2:30pm – 3 Core credits	C20201751
NJREC Listing Agreements and Contracts May 12 – Wednesday – 3:00pm to 6:00pm – 3 Core Credits	C20169371
Mortgage Programs for Today's Buyers May 12 - Wednesday – 6:30pm to 9:30pm – 3 Elective Credits	C20202991
Decluttering & Organizing your Property for Profit June 2 - Wednesday – 8:00am to 11:00am – 3 Core credits	C20202879
Everyday Ethics in Real Estate June 2 - Wednesday – 11:30am to 2:30pm – 3 Ethics credits	C20201752
NJREC Agency June 2 – Wednesday – 3:00pm to 6:00pm – 3 Core Credits	C20169369
NJREC Fair Housing June 2 - Wednesday – 6:30pm to 9:30pm – 3 FH credits	C20169370
Ethics in Real Estate June 7 – Monday – 6:00pm to 9:00pm – 3 Ethics credits	C20160362
NJREC Agency June 14 – Monday – 6:00pm to 9:00pm – 3 Core Credits	C20169369
NJREC Fair Housing June 21 - Wednesday – 6:00pm to 9:00pm – 3 FH credits	C20169370
Renovation Lending: Understanding 203K and other Financing Options June 28 - Monday 6:00pm to 9:00pm – 3 Elective credits	C20200354

REAL ESTATE BROKERS Courses

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 proceeding 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.

Package Price: 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.

Note Package price applies ONLY when registering and paying in full on or before the first day of class and can not be combined with any other discounts or offers.

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

Real Estate Brokers 2021 Course Schedules

***HYBRID* It's your choice...
Online with Live Instructors or In-Person**

Fairfield - Day Courses

Tuesday & Thursdays - 9:00am to 4:30pm

Ethics & Agency	January 19 to January 28
Office Management	February 2 to February 11
Brokers	February 16 to March 25
Ethics & Agency	March 30 to April 8
Office Management	April 13 to April 22
Brokers	April 27 to June 3
Ethics & Agency	June 8 to June 17
Office Management	June 22 to July 1
Brokers	July 6 to August 12
Ethics & Agency	August 17 to August 26
Office Management	September 7 to September 16
Brokers	September 21 to October 28
Ethics & Agency	November 2 to November 11
Office Management	November 16 to November 30
Brokers	December 7 to January 13, 2022

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 • Rosh Hashanah
- Yom Kippur • Halloween (evening only) • Week of Thanksgiving
- Hanukkah • Week of Christmas

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.

***The Choice is Yours...
In-Person, Live Online,
Self Study 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!

Mortgage Loan Originators 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 courses cover all of the requirements of the UST – Uniform State Test which is now 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 In-Person Learning, Online with Live Instructors, Self Study Online and Onsite training. For Self Study Online training visit us on the web at 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

20 Hour SAFE Comprehensive Mortgage Loan Originator Course Including UST (NMLS # 4251) \$295*
7 Hour Exam Prep & Refresher Course \$149
4 Hour NJ State Specific Class (NMLS #4252) \$79

A textbook and additional course materials are included with every course.

***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 on or before the first day of class and can not be combined with any other discounts or offers.

Course Outlines

20 Hour SAFE Comprehensive Mortgage Loan Originator Course with Uniform Standards “UST”:

- Mortgage Industry Overview & The Business of Real Estate
- The Mortgage Lending Process
- The Value of Real Estate
- Finance Instruments • Federal Mortgage Legislation
- Conventional Financing • Government backed Loans
- Nontraditional Mortgage Products
- The Value of Real Estate & The Mortgage Lending Process
- Legal Concepts
- Interests in Real Property
- Appraisals
- Ethics in Mortgage Lending
- Uniform State Test Requirements
- Review the MLO Testing Handbook

Course Outlines Continued...

7 Hour Exam Prep and Refresher Course w/ UST:

- Purpose and Provisions of SAFE Act
- RESPA and TILA
- Good Faith Estimates and HUD
- Provisions of Federal Laws
- Nontraditional Loan Products
- Adjustable Rate Mortgages
- Reverse Mortgages
- Buy-down Plans
- Consumer Protection
- Protected Classes
- Mortgage Fraud
- Predatory Lending
- Compensation Rules
- High Level State Content Topics
- UST • Hundreds of Practice Questions • And More...

4 Hour NJ State Specific Courses:

- Department of Banking and Insurance
- State Law and Regulation Definitions
- Residential Mortgage Lending Act
- Regulations & Compliance
- Disciplinary Action
- Unique State Test Areas

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!

Mortgage Licensing & Exam Prep 2021 Course Schedules

***HYBRID* It's Your Choice...
Online with Live Instructors or In-Person**

Fairfield Training Center

Day Courses - Monday to Friday - 9:00am to 4:30pm

20 Hour Safe Comprehensive Course	January 25, 26 & 27
7 Hour Exam Prep Course	January 28
NJ State Specific (9am to 1pm)	January 29
20 Hour Safe Comprehensive Course	February 22, 23 & 24
7 Hour Exam Prep Course	February 25
NJ State Specific (9am to 1pm)	February 26

***HYBRID* It's Your Choice...**

Online with Live Instructors or In-Person

***New!* Fairfield Evening & Saturday Classes!
Tuesday & Thursdays - 6:00pm to 10:00pm
and Saturdays 9:00am to 5:00pm**

20 Hour Safe Comprehensive Course	March 2, 4, 9, 11 & 16
7 Hour Exam Prep Course	March 18 & 23
4 Hour NJ State Specific	March 25
20 Hour Safe Comprehensive Course	April 6, 8, 10 & 13
4 Hour NJ State Specific	April 15
7 Hour Exam Prep Course	April 17
20 Hour Safe Comprehensive Course	May 4, 6, 8 & 11
4 Hour NJ State Specific	May 13
7 Hour Exam Prep Course	May 15
20 Hour Safe Comprehensive Course	June 1, 3, 5 & 8
4 Hour NJ State Specific	June 10
7 Hour Exam Prep Course	June 12
20 Hour Safe Comprehensive Course	July 6, 8, 10 & 13
4 Hour NJ State Specific	July 15
7 Hour Exam Prep Course	July 17
20 Hour Safe Comprehensive Course	August 3, 5, 7 & 10
4 Hour NJ State Specific	August 12
7 Hour Exam Prep Course	August 14
20 Hour Safe Comprehensive Course	September 7, 9, 11 & 14
4 Hour NJ State Specific	September 16
7 Hour Exam Prep Course	September 18
20 Hour Safe Comprehensive Course	October 5, 7, 9 & 12
4 Hour NJ State Specific	October 14
7 Hour Exam Prep Course	October 16
20 Hour Safe Comprehensive Course	November 2, 4, 6 & 9
4 Hour NJ State Specific	November 11
7 Hour Exam Prep Course	November 13
20 Hour Safe Comprehensive Course	December 7, 9, 11 & 14
4 Hour NJ State Specific	December 16
7 Hour Exam Prep Course	December 18

**Don't See a location you want....Call us at
800-288-5154 to have one of our Approved
CE instructors come to your office!**

Mortgage & Loan Originators Continuing Education *12 Hour NJ SAFE CE*

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.

Seminars Offered

12 NJ SAFE Comprehensive CE Package: \$189*
NMLS Course #11898 Compliance in Action 2020

*Includes Textbooks and Handouts, a \$50 Value

Mortgage Continuing Education Seminars 2021 Schedules

***HYBRID* It's Your Choice...
Online with Live Instructors or In-Person**

***New!* Fairfield - Saturday Classes**

<u>Course</u>	<u>Dates</u>	<u>Time</u>
12 Hour NJ SAFE CE Course		
Day One	August 14	9am to 5pm
Day Two	August 21	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	September 18	9am to 5pm
Day Two	September 25	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	October 16	9am to 5pm
Day Two	October 23	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	November 13	9am to 5pm
Day Two	November 20	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	December 11	9am to 5pm
Day Two	December 18	9am to 1pm

Self Study Online Licensing Courses & Continuing Education Seminars

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

HOW TO REGISTER (6 WAYS)

Please include full payment with your registration.

- 1) **ON-LINE:**
Registration forms are available on-line by visiting our web site www.americanschoolnj.com
- 2) **MAIL:**
Complete the Registration Form and mail it to:
American School of Business
194 US Highway 46 East, 2nd Floor, Fairfield, NJ 07004
- 3) **PHONE:**
Call 973-244-0333 to register. A Credit Card deposit is required for all phone in registrations
- 4) **FAX:**
Fax your completed registration form to 973-244-0246. Credit Card information must be provided and a signature is required.
- 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

TRAINING CENTERS

FAIRFIELD: American School of Business

194 US Highway 46 East, Second Floor, Fairfield NJ 07004

- 2 Miles West of Willowbrook Mall (Rte.23 & 80)
- 3 Miles East the intersection of Rtes.46, 280, & 80
- Less than 5 miles from Route 287 & Route 10

The Choice is Yours...
In-Person, Live Online, Self Study
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!

Additional Courses Available!

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/Loan Officer 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;

- *New!* SIC – Securities Industry Essentials
- NASD Series 6, 7, 24, 26, 63 & 66 Exam Preparation
- Firm Element Requirements
- Classroom and On-Line programs are available

PRIVATE GROUP TRAINING AT YOUR FACILITY

As the largest independent Real Estate, Mortgage, Appraisal, Insurance and Securities training provider in New Jersey we can provide Licensing Courses, Exam Preparation Courses and Continuing Education Seminars at your location and customize a schedule to fit *your* training needs.

We have a highly qualified base of over 50 instructors who can handle any topic In-Person or Live Online. So, whether you are a small office, large company, Association or Local Chapter, call us at 800-288-5154 to handle all of *your* training.

Some of our customers include Chubb, Aetna, Allstate, NIA, Guardian, Liberty Mutual, Capital One Bank, Prudential, State Farm, Coldwell Banker, ERA, Century 21, Exit Realty, Keller Williams, Kaplan Financial, NJ Lenders & other Mortgage companies. Local Associations include: PIA IIA, NAIW, and several restoration companies like Northeast PowerDry, Paul Davis, Maxons, ServePro and more...



*Call us at today at 973-244-0333
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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, adjustable 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 easiest and most 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 full payment.

Licensing Courses	Start Date	Cost
<input type="checkbox"/> 20 Hour SAFE Comprehensive*	___ / ___ / ___	\$ ___
<input type="checkbox"/> 4 Hour NJ State Specific	___ / ___ / ___	\$ ___
<input type="checkbox"/> 7 Hour Exam Prep	___ / ___ / ___	\$ ___
<input type="checkbox"/> NMLS Credit Processing Fee		\$ ___
<input type="checkbox"/> Comprehensive Licensing Package		\$ <u>495</u>

Continuing Education Date Cost

12 Hour NJ SAFE CE ___ / ___ / ___ \$ 189

TRAINING CENTERS: (Please check one)

Fairfield Other _____

Please check the appropriate box(s) regarding your textbook(s) and any Supplemental Study materials:

I will pick up my textbook(s) and any Supplemental Study Aids on or before the first day of class.

Please ship my Textbook(s) and any Supplemental Study Aids, as indicated below, to me for an additional cost of \$12

CompUCram Interactive Online Study Tools: \$149

Review Crammer Exam Prep Workbook: \$45

Qualifier Plus IIIx Mortgage Calculator: \$65

Name _____

Home Address _____

City _____

State _____ Zip _____

Day Phone _____

Evening Phone _____

NMLS # (if available) _____

Email _____

Make Business Checks or Money Orders payable to:

American School of Business *No personal checks please

Mail to: 194 US 46 East, 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. MTGREG2021

*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.

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

Package Prices

Register for your **Salespersons** Course and add the Exam Prep Workbook (a \$50 value) and Real Estate Qualifier Plus IIIx calculator (a \$65 value) and pay only \$525 for the Package. A savings of \$35!

Real Estate Licensing & CE REGISTRATION FORM (Please Print)

To enroll, fill out completely and send with full payment.

Licensing Courses:	Start Date	Cost	
<input type="checkbox"/> Real Estate Salespersons	___ / ___ / ___	\$ _____	
<input type="checkbox"/> Salespersons Package w/Workbook & Calculator...		\$ <u>525</u>	
<input type="checkbox"/> Real Estate Brokers Course	___ / ___ / ___	\$ _____	
<input type="checkbox"/> Ethics & Agency Course	___ / ___ / ___	\$ _____	
<input type="checkbox"/> Office Management Course	___ / ___ / ___	\$ _____	
<input type="checkbox"/> 150 Hour Brokers Course Package		\$ <u>895</u>	
TRAINING CENTERS: (Please check one)			
<input type="checkbox"/> Fairfield <input type="checkbox"/> West Orange <input type="checkbox"/> Lyndhurst <input type="checkbox"/> Landing <input type="checkbox"/> Phillipsburg			
TIME: <input type="checkbox"/> Day <input type="checkbox"/> Evening <input type="checkbox"/> Saturday			
Continuing Education:			
Course:	Date	Location	Cost
# _____	___ / ___ / ___	_____	\$ _____
# _____	___ / ___ / ___	_____	\$ _____
# _____	___ / ___ / ___	_____	\$ _____
# _____	___ / ___ / ___	_____	\$ _____
<input type="checkbox"/> 12 Hour CE Package			\$ <u>179</u>
<input type="checkbox"/> CE Credits for completion of Brokers Course			\$ _____

Please check the appropriate box(s) regarding your textbook(s) and any Supplemental Study materials:

- I will pick up my textbook(s) and any Supplemental Study Aids on or before the first day of class.
- Please ship my Textbook(s) and any Supplemental Study Aids, as indicated below, to me for an additional cost of \$12
- Question & Answer Exam Prep Workbook: \$50
- Qualifier Plus IIIx Mortgage Calculator: \$65
- CompUCram Online Interactive Study Tools: \$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 Business checks or Money Orders payable to:

American School of Business, 194 US 46 East, Fairfield, NJ 07004
*No personal checks please

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. RREG2021 *Required by NJREC Page 9