REAL ESTATE
Licensing, Continuing Education & Exam Preparation

- Salespersons
- Brokers
- Appraisers
- Mortgage Professionals

American School of Business
Since 1983

Training Centers
- Fairfield
- Montclair
- Hawthorne
- Hazlet
- Landing
- West Orange
- Hackettstown
- Martinsville
- Metuchen
- and more...

Phone 800-288-5154
Fax 973-244-0246
Visit us on the web at www.AmericanSchoolNJ.com
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 Courses
- Brokers Licensing, Continuing Education & Exam Prep Courses
- Appraisal Licensing & Continuing Education Courses
- Appraisal Exam Prep Courses
- Mortgage Licensing, Certification & Continuing Education Courses
- 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
- 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, 26, 63 & 66 Exam Preparation
- Firm Element Requirements
- Classroom and On-Line programs are available

Our programs in Medical Certification 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

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

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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 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 & 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 and 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 III calculator (a $65 value) and pay only $525 for the Package. A savings of $35!

2017 Real Estate Salesperson Course Schedules for NJ

FAIRFIELD
Day Courses - Monday to Friday
9:00am to 4:30pm – 2 Weeks
July 10 to July 21
August 7 to August 18
September 11 to Sept. 22
October 2 to October 13
October 30 to Nov. 10
November 27 to Dec 8

Evening Courses - Monday & Wednesdays
6:30pm to 10:00pm – 11 Weeks
July 10 to September 27
August 7 to October 30
September 11 to Nov. 27 (off 11/22)
October 2 to Dec 20 (off 12/13)
November 6 to January 31, 2018
December 4 to February 21, 2018

Saturday Courses
9:00am to 4:30pm – 10 Weeks
June 3 to August 12
September 9 to November 18

MONTCLAIR
Day Courses - Monday to Friday
9:00am to 4:30pm – 2 Weeks
July 24 to August 4
September 25 to Oct 6
November 27 to Dec 8

WEST ORANGE
Day Courses - Monday to Friday
9:00am to 4:30pm – 2 Weeks
August 21 to September 1
October 16 to October 27
December 11 to December 22

HAWTHORNE
Days – Monday to Friday
9:00am to 2:00pm – 3 Weeks
June 5 to June 23
September 11 to September 29
October 30 to November 17

Evenings – Monday & Wed.
6:00pm to 9:45pm – 10 Weeks
July 11 to August 19*
September 11 to November 15
*plus Saturdays 9am to 4pm

LANDING / ROXBURY
Days – Monday to Friday
9:00am to 4:30pm – 2 Weeks
July 24 to August 4
September 18 to Sept 29
November 6 to November 17

Evenings – Tuesday & Thursdays
6:30pm to 10:00pm – 11 weeks
July 11 to September 28
October 3 to December 21
January 9 to March 22, 2018

HACKETTSTOWN
Evening Courses – Tuesdays & Thursdays
6:00pm to 9:30pm – 11 Weeks
August 1 to October 19
September 12 to November 30
October 3 to December 21
November 7 to Jan. 30, 2018
December 5 to Feb. 22, 2018

More Locations on the following page....
Continuing Education for Real Estate Licensees

Continuing Education (CE) is now in effect in New Jersey. To help you understand some of the requirements of the law, we encourage you to read the below overview.

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, 2016 will be required to complete CE requirements to relicense for the cycle beginning July 1, 2017). 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, 2016 will not be required to complete CE requirements to relicense for the cycle beginning July 1, 2017).

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

Additionally, the bill establishes Referral Agents as a new type of real estate licensee who is not subject to the continuing education requirements as long as the licensee stays within the limited service category.

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

<table>
<thead>
<tr>
<th>2017 Real Estate Continuing Education Schedules</th>
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<tbody>
<tr>
<td>FAIRFIELD Training Center</td>
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<tr>
<td>Renovation Lending:</td>
</tr>
<tr>
<td>Understanding 203K and other Financing Options</td>
</tr>
<tr>
<td>April 17 – 9am to 12pm – 3 elective credits</td>
</tr>
<tr>
<td>Red, White &amp; Blue: The Colors and Shades of Discrimination C20160477</td>
</tr>
<tr>
<td>April 17 – 1pm to 4pm – 3 core credits</td>
</tr>
<tr>
<td>Ethics in Real Estate:</td>
</tr>
<tr>
<td>April 18 – 9am to 12pm – 3 ethics credits</td>
</tr>
<tr>
<td>Disclosure: Red Flags and property Conditions</td>
</tr>
<tr>
<td>April 18 – 1pm to 4pm – 3 Core credits</td>
</tr>
<tr>
<td>12 Credit Full Day Special - The Ethical Agent:</td>
</tr>
<tr>
<td>Understanding Ethics</td>
</tr>
<tr>
<td>May 20 – 9am to 3pm – 6 Ethics Credits</td>
</tr>
<tr>
<td>Understanding Agency &amp; Fair Housing</td>
</tr>
<tr>
<td>May 20 – 3:30pm to 9:30pm – 6 Core credits</td>
</tr>
<tr>
<td>Ethics in Real Estate</td>
</tr>
<tr>
<td>June 19 – 9am to 12pm – 3 Ethics credits</td>
</tr>
<tr>
<td>Home Staging: Using the Team Approach</td>
</tr>
<tr>
<td>June 19 – 1pm to 4pm – 3 elective credits</td>
</tr>
<tr>
<td>Legal Issues: Navigating Daily Legal Minefields in Real Estate C20160427</td>
</tr>
<tr>
<td>June 20 – 9am to 12pm – 3 core credits</td>
</tr>
<tr>
<td>Reverse Mortgages</td>
</tr>
<tr>
<td>June 20 – 1pm to 4 pm – 3 elective credits</td>
</tr>
</tbody>
</table>

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 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.

**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 this course will not be required to take any 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.

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**2017 Brokers Course Schedules**

<table>
<thead>
<tr>
<th>Fairfield Training Center</th>
<th>Day Courses</th>
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</thead>
<tbody>
<tr>
<td><strong>Tuesday &amp; Thursdays - 9:00am to 4:30pm</strong></td>
<td></td>
</tr>
<tr>
<td>Ethics &amp; Agency</td>
<td>January 31 to February 9</td>
</tr>
<tr>
<td>Office Management</td>
<td>February 14 to February 23</td>
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<tr>
<td>Brokers</td>
<td>February 28 to April 6</td>
</tr>
<tr>
<td>Ethics &amp; Agency</td>
<td>April 18 to April 27</td>
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<tr>
<td>Office Management</td>
<td>May 9 to May 18</td>
</tr>
<tr>
<td>Brokers</td>
<td>June 6 to July 20</td>
</tr>
<tr>
<td>Ethics &amp; Agency</td>
<td>August 8 to August 17</td>
</tr>
<tr>
<td>Office Management</td>
<td>August 22 to August 31</td>
</tr>
<tr>
<td>Brokers</td>
<td>September 12 to October 24</td>
</tr>
<tr>
<td>Ethics &amp; Agency</td>
<td>October 31 to November 9</td>
</tr>
<tr>
<td>Office Management</td>
<td>November 14 to November 30</td>
</tr>
<tr>
<td>Brokers</td>
<td>December 5 to January 23, 2018</td>
</tr>
</tbody>
</table>

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

**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.

**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](http://www.AmericanSchoolNJ.com)
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 several 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 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 with Uniform Standards “UST”: $295*
7 Hour Exam Prep & Refresher Course with UST: $149
4 Hour NJ State Specific Class: $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.
**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=10 hrs of NJ law = 12 Hours of Continuing Education.

Please visit our website at [www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com) and see our complete list of approved online licensing and continuing education programs.

### Seminars Offered

<table>
<thead>
<tr>
<th>Course</th>
<th>Dates</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 NJ SAFE Comprehensive CE Package</td>
<td># 5526</td>
<td>$189*</td>
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<tr>
<td></td>
<td>*Includes Textbook and Handouts, a $50 Value</td>
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</tr>
</tbody>
</table>

### Seminar Schedules

**Fairfield Training Center**

**Course** | **Dates** | **Time**
---|---|---
12 Hour NJ SAFE CE Course<br>Day One | March 23 | 9am to 5pm
12 Hour NJ SAFE CE Course<br>Day Two | March 24 | 9am to 1pm
12 Hour NJ SAFE CE Course<br>Day One | June 22 | 9am to 5pm
12 Hour NJ SAFE CE Course<br>Day Two | June 23 | 9am to 1pm
12 Hour NJ SAFE CE Course<br>Day One | September 7 | 9am to 5pm
12 Hour NJ SAFE CE Course<br>Day Two | September 8 | 9am to 1pm
12 Hour NJ SAFE CE Course<br>Day One | October 19 | 9am to 5pm
12 Hour NJ SAFE CE Course<br>Day Two | October 20 | 9am to 1pm
12 Hour NJ SAFE CE Course<br>Day One | November 20 | 9am to 5pm
12 Hour NJ SAFE CE Course<br>Day Two | November 21 | 9am to 1pm

New! On Line Licensing Courses & Continuing Education Seminars

In addition to the courses found in this brochure we offer a variety of online licensing courses and continuing education seminars. Please visit our website at [www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com) for complete details.
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, CHECKS, and CREDIT CARDS Are Accepted at All Locations !**

**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

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**TRAINING CENTERS**

**FAIRFIELD:** American School of Business
194 Route 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

**MONTCLAIR:** West Essex Board of Realtors
10 Erie Street, Montclair, NJ
- Next to Montclair Train Station

**WEST ORANGE:**
50 Mt. Pleasant Ave, West Orange, NJ
- Park in Rear or Municipal Parking across the street
- Use Side Entrance to Lower Level

**HAWTHORNE:** Rand Real Estate Academy
200 Grand Ave, Hawthorne, NJ
- Free Open Parking Across Street
- Entrance in Rear of Building
- Easy Access from Route 46, Route 3, Route 17, Route 80 & GSP

**LANDING / ROXBURY:**
101 Landing Road, Second Floor, Landing NJ
- Use Side Entrance and go to second floor
- Easy Access off Routes 80 & 15

**HACKETTSTOWN:**
149 Main Street (Rte 46), Hackettstown, NJ
- Parking in Rear and Municipal Lot across the street
- Use Side Entrance on High Street/Route 517

**HAZLET:** American School of Business
3400 State Highway 35 South, Suite 6, Hazlet, NJ
- Easy access off Garden State Parkway, Route 34 & Rt. 35

**METUCHEN:** New!
3 Amboy Ave, Metuchen, NJ
- Use Rear Entrance to lower level: Park in lot or in shopping center
- Easy access off Routes 287 & 1, Garden State Parkway & NJ Turnpike

**MARTINSVILLE:** New!
1996 Washington Valley Rd, Martinsville, NJ
- Use Lower Level Side Entrance to Training Room
- Easy access off Routes 22, 287, 206 and 202

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In addition to the courses and seminars listed in this brochure there are many programs now available online!
Mortgage Training
Supplemental Study Materials!

National Mortgage Lending Exam Prep – CompuCram - Online $129
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 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

<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>$____</td>
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<tr>
<td>☐ 7 Hour Exam Prep</td>
<td>/ /</td>
<td>$____</td>
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<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>
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<td>$495</td>
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<table>
<thead>
<tr>
<th>Continuing Education</th>
<th>Date</th>
<th>Cost</th>
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<tbody>
<tr>
<td>☐ 12 Hour NJ SAFE CE</td>
<td>/ /</td>
<td>$189</td>
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</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: $129
☐ Review Crammer Workbook: $45
☐ Qualifier Plus IIIx Calculator: $65

Name ____________________________
Home Address _____________________
City _____________________________
State __________________________ Zip ____________
Day Phone ________________________
Evening Phone ____________________
NMLS # __________________________
Email ____________________________

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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. MTGREG2017

*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.
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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.

Licensing Courses: Start Date Cost
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☐ Salespersons Package w/Workbook & Calculator…$_____
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TIME: ☐ Day ☐ Evening ☐ Saturday

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Course: Date Location Cost
# / / $_____
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City __________________________ State __________ Zip ________
Phone Day __________________________ Eve __________________

Sales/Brokers License # ____________________________ (if applicable)
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