REAL ESTATE
Licensing, Continuing Education & Exam Preparation

- Salespersons
- Brokers
- Appraisers
- Mortgage & Loan Originators

2019 Schedules

American School of Business
Since 1983

Training Centers
- Fairfield
- Montclair
- Landing
- Sparta New!

- West Orange
- Hackettstown
- Lyndhurst New!
- Wayne New!

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
- 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 Online Continuing Education Seminars

**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

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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, 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, 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

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**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!
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".

PACKAGExE 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!

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- Week of Thanksgiving
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- 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!

### 2019 Real Estate Salesperson Course Schedules for NJ

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<th>Day Courses - Monday to Friday</th>
<th>Evening Courses - Monday &amp; Wednesdays</th>
<th>Saturday Courses</th>
<th>WEST ORANGE</th>
<th>Day Courses - Monday to Friday</th>
<th>Evening Courses – Mon. &amp; Wed.</th>
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<tbody>
<tr>
<td>FAIRFIELD</td>
<td>9:00am to 4:30pm – 2 Weeks</td>
<td>6:30pm to 10:00pm - 11 Weeks</td>
<td>9:00am to 4:30pm - 10 Weeks</td>
<td>Day Courses - Monday to Friday</td>
<td>9:00am to 4:30pm - 2 Weeks</td>
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<td>MONTCLAIR</td>
<td>9:00am to 4:30pm – 2 Weeks</td>
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<td>LANDING / ROXBURY</td>
<td>9:00am to 4:30pm – 2 Weeks</td>
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<td>Hackettstown</td>
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<td>New! LYNDHURST</td>
<td>Evening Courses – Tuesday and Thursdays</td>
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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 • Forclosure 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, 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.

Note: The NJREC requires you to complete all of your CE requirements by 4/30/19 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 In-Class, 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 on-line 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 • Realors 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!
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 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 this course 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-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 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>Price</th>
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<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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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
- 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

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2019 Mortgage Licensing
& Exam Prep Course Schedules
Day Courses - Monday to Friday - 9:00am to 4:30pm
Location: Fairfield

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

20 Hour Safe Comprehensive Course
7 Hour Exam Prep Course
NJ State Specific (9am to 1pm)

20 Hour Safe Comprehensive Course
February 25, 26, 27
February 28
March 1
March 25, 26, 27
March 28
March 29
April 22, 23, 24
April 25
April 26
May 20, 21, 22
May 23
May 24
June 24, 25, 26
June 27
June 28
July 29, 30, 31
August 1
August 2
August 26, 27 & 28
August 29
August 30
Sept. 30, Oct. 1 & 2
October 3
October 4
October 28, 29 & 30
October 31
November 1
November 18, 19 & 20
November 21
November 22
December 16, 17 & 18
December 19
December 20

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

20 Hour Safe Comprehensive Course
February 5 to Feb. 21
February 26 & 28
March 5
April 2 to April 16
April 18 & 23
April 25
June 4 to June 18
June 20 & 25
June 27
August 6 to August 20
August 22 & 27
August 29
October 1 to Oct. 17
October 22 & 24
October 29
Jan. 7 to Jan. 21, 2020
January 23 & 28
January 30

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.

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

12 Hour NJ SAFE CE Course
Day One August 22 9am to 5pm
Day Two August 23 9am to 1pm

12 Hour NJ SAFE CE Course
Day One September 26 9am to 5pm
Day Two September 27 9am to 1pm

12 Hour NJ SAFE CE Course
Day One October 24 9am to 5pm
Day Two October 25 9am to 1pm

12 Hour NJ SAFE CE Course
Day One November 25 9am to 5pm
Day Two November 26 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 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) 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 Route 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 course 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:
   • New! Securities Industry Essentials
   • Series 6, 7, 24, 26, 63, 66 & More

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

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
   • Easy Access from Garden State Parkway, Route 3 and Route 46

WEST ORANGE:
50 Mt. Pleasant Ave, West Orange, NJ
   • Parking in Rear or Municipal Parking across the street
   • Use Side Entrance to Lower Level
   • Easy Access from Route 280 and Garden State Parkway

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

SPARTA: Sussex County Board of Realtors New!
351 Sparta Avenue, Suite 101A, Sparta, NJ
   • Easy access from Routes 15, 94 & 80
   • Classroom

WAYNE: Passaic County Board of Realtors New!
204 Berdan Ave, Wayne, NJ
   • Easy access from routes 80, 23 and 46.
   • Classroom on Second Floor

LYNDHURST: New!
426 Valley Brook Ave, Lyndhurst, NJ
   • Free on street Parking
   • Easy access from Route 3, Route 21, Route 17, Route 80 & NJ Turnpike

In addition to the courses and seminars listed in this brochure there are many programs now available online!

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 online, 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 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 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
\[ \text{REGISTRATION FORM (Please Print)} \]
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>
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<tbody>
<tr>
<td>20 Hour SAFE Comprehensive*</td>
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<tr>
<td>7 Hour Exam Prep</td>
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<tr>
<td>4 Hour NJ State Specific</td>
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<tr>
<td>NMLS Credit Processing Fee</td>
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<tr>
<td>Comprehensive Licensing Package</td>
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<table>
<thead>
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<tbody>
<tr>
<td>12 Hour NJ SAFE CE</td>
<td>/ /</td>
<td>$189</td>
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TRAINING CENTERS: (Please check one)
- Fairfield
- 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 _________________
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 ______________

\text{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.}

*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

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>
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<tr>
<td>☐ Salespersons Package w/Workbook &amp; Calculator…</td>
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<td>$____</td>
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<tr>
<td>☐ Real Estate Brokers Course</td>
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<td>☐ Ethics &amp; Agency Course</td>
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<td>☐ Office Management Course</td>
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<td>☐ 150 Brokers Package</td>
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<td>☐ Lyndhurst</td>
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<td>☐ Wayne</td>
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<th>TIME: ☐ Day ☐ Evening ☐ Saturday</th>
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<th>Continuing Education:</th>
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<tr>
<td>☐ 12 Hour CE Package</td>
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<tr>
<td>☐ CE Credits for completion of Brokers Course</td>
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To order supplemental study materials, check the appropriate box(s) 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) ___________________________________________________________________

Expiration Date / / __________ CVV#

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. REREG *Required by NJREC