REAL ESTATE Licensing, Continuing Education & Exam Preparation for

- Salespersons
- Brokers
- Mortgage & Loan Originators

American School of Business
Since 1983

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Website
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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 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 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: We are now offering most of our classes in a “Hybrid” environment. With these classes you have the choice of attending the classes In-Person with Live Instructors in our classrooms or attending them Live Online with the same great class interaction. The following classes are now available as Hybrid:

- Real Estate Salespersons – Day, Evening & Saturdays
- Real Estate Brokers – Days
- Mortgage Licensing – Evening & Saturdays
- Title Insurance - Days
- Life and Health Insurance – Day & Evenings
- Property and Casualty – Day & Evenings
- Continuing Education – Day, Evening & Saturdays

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 to Thursday: 8:30am to 6:30pm
- Fridays: 8:30am to 4:30pm

GENERAL INFORMATION

The economic importance of Real Estate, Appraisal of Real Estate, and Real Estate Loan Origination demands a high professional level with an increased emphasis on educational requirements. New Jersey requires licensure for all persons engaging professionally as a Real Estate Salesperson, Real Estate Broker, Real Estate Appraiser 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, and the New Jersey Department of Banking and Insurance. 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 Live Online, Self-Study Online and Hybrid 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
- Memorial Day
- Independence Day
- Labor Day
- Yom Kippur
- Halloween (evening only)
- Thanksgiving
- Hanukkah
- Week of Christmas

The Choice is Yours…

In-Person, Live Online, Self Study
On-Line, On-Site & Hybrid!

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

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

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

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

The Following is a list of Holidays that most classes are off:
- New Year’s 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 or Hybrid

How About On-Site Classes!
In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!
Continuing Education Requirements
Real Estate salespersons, broker-salespersons and brokers are required to complete 12 hours of CE per licensing cycle in order to renew their license for the next licensing cycle. At least six of the 12 hours must be in the following core topics, of which each topic except ethics must have an ethics component relating to the topic.

The Core Topics are as follows: ● Agency ● Disclosure ● Legal Issues (i.e. listing agreements, contracts, leases, attorney review) ● Ethics ● Fair Housing and New Jersey Law Against Discrimination ● New Jersey Real Estate Broker and Salesperson Statues 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 obtained their license before July 1, 2022 will be required to complete CE requirements to relicense for the cycle beginning July 1, 2023)

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 obtained their license after July 1, 2022 will not be required to complete CE requirements to relicense for the cycle beginning July 1, 2023).

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 4/30/23 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!

Real Estate Continuing Education 2023 Schedules
In-Person, Online with Live Instructors or Hybrid….It’s Your Choice!

Everyday Ethics in Real Estate C20201752
January 23 - Monday – 9:00am to 12:00pm – 3 Ethics credits
Green Real Estate C20201751
January 23 - Monday – 1:00pm to 4:00pm – 3 Core credits
NJREC Fair Housing C20169370
January 24 - Tuesday – 9:00am to 12:00pm – 3 FH credits
Decluttering and Organizing C20202878
January 24 - Tuesday 1:00pm to 4:00pm – 3 Elective credits
NJREC Listing Agreements C20169371
February 27 - Monday – 9:00am to 12:00pm – 3 Core credits
NJREC Fair Housing C20169370
February 27 - Monday – 1:00pm to 4:00pm – 3 FH credits
Commercial Real Estate C20203787
February 28 - Tuesday – 9:00am to 12:00pm – 3 Elective credits
NJREC Agency C20169369
February 28 – Tuesday 1:00pm to 4:00pm – 3 Core credits
The Ethical Agent: Part 1: Understanding Ethics C20200305
March 27 - Monday – 9:00am to 3:00pm – 6 Ethics credits
The Ethical Agent: Part 2: Agency and Fair Housing C20200306
March 28 - Tuesday – 9:00am to 3:00pm – 6 FH credits
Mortgage Programs for Today’s Buyers C20202991
April 17 - Monday – 1:00pm to 4:00pm – 3 Elective credits
NJREC Fair Housing C20169370
April 18 - Tuesday – 9:00am to 12:00pm - 3 FH credits
NJREC Agency C20169369
April 18 – Tuesday 1:00pm to 4:00pm – 3 Core credits
Green Real Estate C20201751
May 8 - Monday – 9:00am to 12:00pm – 3 Core credits
NJREC Fair Housing C20169370
May 8 – Monday - 1:00pm to 4:00pm – 3 Core credits
NJREC Listing Agreements and Contracts C20169371
May 9 - Tuesday - 9:00am to 12:00pm – 3 Core Credits
Commercial Real Basics C20203787
May 8 – Tuesday 1:00pm to 4:00pm – 3 Elective Credits
The Ethical Agent: Part 1: Understanding Ethics C20200305
May 22 - Monday – 8:00am to 2:00pm – 6 Ethics credits
The Ethical Agent: Part 2: Agency and Fair Housing C20200306
May 22 – Monday – 3:00pm to 9:00am – 6 FH credits
Ethics in Real Estate C20160362
June 5 – Monday – 9:00am to 12:00pm – 3 Ethics credits
Decluttering and Organizing C20202878
June 5 – Monday – 1:00pm to 4:00pm – 3 Core credits
Mortgage Programs for Today’s Buyers C20202991
June 6 – Tuesday – 9:00am to 12:00pm – 3 Elective credits
Green Real Estate C20201751
June 6 – Tuesday 1:00pm to 4:00pm – 3 Core credits

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!
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 2023 Course Schedules**

**Fairfield - Day Courses**
Tuesday & Thursdays - 9:00am to 4:30pm

<table>
<thead>
<tr>
<th>Course</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<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>
</tr>
<tr>
<td>Brokers</td>
<td>February 28 to April 6</td>
</tr>
<tr>
<td>Ethics &amp; Agency</td>
<td>April 11 to April 20</td>
</tr>
<tr>
<td>Office Management</td>
<td>April 25 to April 4</td>
</tr>
<tr>
<td>Brokers</td>
<td>May 9 to June 15</td>
</tr>
<tr>
<td>Ethics &amp; Agency</td>
<td>June 20 to June 29</td>
</tr>
<tr>
<td>Office Management</td>
<td>July 11 to July 20</td>
</tr>
<tr>
<td>Brokers</td>
<td>July 25 to August 31</td>
</tr>
<tr>
<td>Ethics &amp; Agency</td>
<td>September 5 to September 14</td>
</tr>
<tr>
<td>Office Management</td>
<td>September 19 to September 28</td>
</tr>
<tr>
<td>Brokers</td>
<td>October 3 to November 9</td>
</tr>
<tr>
<td>Ethics &amp; Agency</td>
<td>November 14 to November 28</td>
</tr>
<tr>
<td>Office Management</td>
<td>December 5 to December 14</td>
</tr>
<tr>
<td>Brokers</td>
<td>December 19 to January 25, 2024</td>
</tr>
</tbody>
</table>

**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
- Memorial Day
- Independence Day
- Labor Day
- Rosh Hashanah
- Yom Kippur
- Halloween (evening only)
- Thanksgiving
- Hanukkah
- 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, Online with Live Instructors or Hybrid…It’s Your Choice!**

**How About On-Site Classes?**
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 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.

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**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

**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
- Disciplinary Action
- 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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**The Choice is Yours…**

**In-Person, Live On-Line, or Hybrid!**

**How About On-Site Classes!**

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!
In-Person, Online with Live Instructors or Hybrid...It’s Your Choice!

**Fairfield Training Center**
Day Courses - Monday to Friday - 9:00am to 4:30pm

<table>
<thead>
<tr>
<th>Course</th>
<th>Dates</th>
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<tbody>
<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>January 23, 24 &amp; 25</td>
</tr>
<tr>
<td>7 Hour Exam Prep Course</td>
<td>January 26</td>
</tr>
<tr>
<td>NJ State Specific (9am to 1pm)</td>
<td>January 27</td>
</tr>
<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>February 20, 21 &amp; 22</td>
</tr>
<tr>
<td>7 Hour Exam Prep Course</td>
<td>February 23</td>
</tr>
<tr>
<td>NJ State Specific (9am to 1pm)</td>
<td>February 24</td>
</tr>
</tbody>
</table>

In-Person, Online with Live Instructors or Hybrid...It’s Your Choice!

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

<table>
<thead>
<tr>
<th>Course</th>
<th>Dates</th>
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</thead>
<tbody>
<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>January 10, 12, 14 &amp; 17</td>
</tr>
<tr>
<td>4 Hour NJ State Specific</td>
<td>January 19</td>
</tr>
<tr>
<td>7 Hour Exam Prep Course</td>
<td>January 21</td>
</tr>
<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>February 14, 16, 18 &amp; 21</td>
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<tr>
<td>4 Hour NJ State Specific</td>
<td>February 23</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
<td>February 25</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>March 14, 16, 18 &amp; 21</td>
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<tr>
<td>4 Hour NJ State Specific</td>
<td>March 23</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
<td>March 25</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>April 11, 13, 15 &amp; 18</td>
</tr>
<tr>
<td>4 Hour NJ State Specific</td>
<td>April 20</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
<td>April 22</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>May 9, 11, 13 &amp; 16</td>
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<tr>
<td>4 Hour NJ State Specific</td>
<td>May 18</td>
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<td>7 Hour Exam Prep Course</td>
<td>May 20</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>June 13, 15, 17 &amp; 20</td>
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<tr>
<td>4 Hour NJ State Specific</td>
<td>June 22</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
<td>June 24</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>July 11, 13, 15 &amp; 18</td>
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<td>4 Hour NJ State Specific</td>
<td>July 20</td>
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<td>7 Hour Exam Prep Course</td>
<td>July 22</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>August 8, 10, 12 &amp; 15</td>
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<td>4 Hour NJ State Specific</td>
<td>August 17</td>
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<td>7 Hour Exam Prep Course</td>
<td>August 19</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>Sept. 12, 14, 16 &amp; 19</td>
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<td>4 Hour NJ State Specific</td>
<td>September 21</td>
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<td>7 Hour Exam Prep Course</td>
<td>September 23</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>October 10, 12, 14 &amp; 17</td>
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<tr>
<td>4 Hour NJ State Specific</td>
<td>October 19</td>
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<td>7 Hour Exam Prep Course</td>
<td>October 21</td>
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<td>20 Hour Safe Comprehensive Course</td>
<td>November 7, 9, 11 &amp; 14</td>
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<tr>
<td>4 Hour NJ State Specific</td>
<td>November 16</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
<td>November 18</td>
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<tr>
<td>20 Hour Safe Comprehensive Course</td>
<td>December 5, 7, 9 &amp; 12</td>
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<tr>
<td>4 Hour NJ State Specific</td>
<td>December 14</td>
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<tr>
<td>7 Hour Exam Prep Course</td>
<td>December 16</td>
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**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 website 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: $199*
Compliance in Action 2022

*Includes Textbooks or eBooks and Handouts, a $50 Value

**Mortgage Continuing Education Seminars 2023 Schedules**

**In-Person, Online with Live Instructors or Hybrid...It’s Your Choice!**

<table>
<thead>
<tr>
<th>Course</th>
<th>Dates</th>
<th>Time</th>
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<tbody>
<tr>
<td>12 Hour NJ SAFE CE Course</td>
<td>November 20</td>
<td>9am to 5pm</td>
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<tr>
<td>Day One</td>
<td>November 21</td>
<td>9am to 1pm</td>
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<tr>
<td>Day Two</td>
<td>December 18</td>
<td>9am to 5pm</td>
</tr>
<tr>
<td>Day Two</td>
<td>December 19</td>
<td>9am to 1pm</td>
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</table>

**How About On-Site Classes!**
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!

**For Self-Study Online Courses**
Visit www.AmericanSchoolNJ.com
H O W T O R E G I S T E R (6 W A Y S)

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

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

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Insurance and Securities training provider in New Jersey we
can provide Licensing Courses, Exam Preparation Courses
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handle any topic In-Person or Live Online. So, whether
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Chapter, call us at 800-288-5154 to handle all of your training.

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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…

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for details and pricing!

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Or Visit Us On The Web at
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The Choice is Yours…
In-Person, Live Online, Self Study
On-Line or On-Site!

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Reference within the questions and answers of experts all of whom are familiar with the state 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, 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.

**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 IIx Calculator: $65**

- Mortgage Loan Qualifying Calculator for Real Estate Pro’s.
- The Qualifier Plus IIx 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 $12 for Shipping and Handling

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**Mortgage Licensing & Continuing Education**

**REGISTRATION FORM (Please Print)**

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

<table>
<thead>
<tr>
<th>How Will You be attending?</th>
<th>Choose Your Licensing Course(s)</th>
<th>Start Date</th>
<th>Cost</th>
</tr>
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<tbody>
<tr>
<td>In-Person: Fairfield</td>
<td>20 Hour SAFE Comprehensive*</td>
<td>/ /</td>
<td>$ $$</td>
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<tr>
<td>Live Online</td>
<td>4 Hour NJ State Specific</td>
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<td>$$ $$</td>
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<tr>
<td>Hybrid</td>
<td>7 Hour Exam Prep</td>
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<td>NMLS Credit Processing Fee</td>
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**Continuing Education**

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<th>Cost</th>
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<tbody>
<tr>
<td></td>
<td>$199</td>
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</table>

**TRAINING CENTERS:** (Please check one)

- Fairfield
- Other ___________________________

- In person
- Live On Line
- Hybrid

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

**How Did you Hear about us?**

**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. MTGREG2023

*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

**How Did you Hear about us?**

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**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

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Page 8
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
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Qualifier Plus IIIx Calculator: $65

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- 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 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

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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 $12 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!