

*Your Success Is Our Goal
Since 1983*

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



TRAINING CENTERS:

- * Fairfield
- * Landing
- * Sparta
- * Montclair
- * Hackettstown
- * Wayne
- * West Orange
- * Hazlet
- * Hawthorne
- * Secaucus

*Licensing, Education
& Exam Preparation
& Seminars
On-Line & On-Site
Courses
In-Class,*

REAL ESTATE

Licensing, Continuing Education & Exam Preparation

- *Salespersons*
- *Brokers*
- *Appraisers*
- *Mortgage Professionals*



American School of Business

Since 1983

Training Centers

- Fairfield
- Montclair
- Landing
- Hazlet
- Sparta *New!*
- West Orange
- Hackettstown
- Hawthorne
- Secaucus *New!*
- Wayne *New!*

Phone 800-288-5154

Fax 973-244-0246

Visit us on the web at

www.AmericanSchoolNJ.com

Corporate Headquarters

194 Route 46 East, Fairfield, NJ 07004

INTRODUCTION & WELCOME

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

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

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

Our programs in the **Real Estate** field include;

- Salespersons Licensing, Continuing Education & Exam Prep
- Brokers Licensing, Continuing Education & Exam Prep Courses
- Appraisal Licensing & Continuing Education Courses
- Appraisal Exam Prep Courses
- Mortgage Licensing & Continuing Education
- Mortgage Exam Preparation Courses
- Advanced Real Estate Training Programs

Our programs in the **Insurance** field include;

- Life Insurance Licensing Courses
- Health Insurance Licensing Courses
- Property & Casualty Licensing Courses
- Personal Lines Licensing Courses
- Title Insurance Licensing Courses
- Classroom and Online Continuing Education Seminars
- Exam Preparation Courses
- CPCU, ARM & INS Designation Courses

Our programs in the **Securities & Financial Training** field include;

- NASD Series 6, 7, 24, 26, 63 & 66 Exam Preparation
- Firm Element Requirements
- Classroom and On-Line programs are available

Our **Medical Certifications** include;

- EGK, Phlebotomy & Health Care Technician
- Medical Assistant and Administrative Assistant
- Medical Billing and Coding Certification
- Electronic Healthcare Records Certification
- Patient Care Assistant Certification
- Dental Assistant Certification
- Professional Healthcare Instructor Certification, and more...

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

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

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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, Mortgage and Financial Services. In addition, thousands more call on us to advance themselves through our seminars and designation programs.

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

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

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

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

"PERSONAL SCHEDULE" Courses Available

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

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

The Following is a list of Holidays that most classes are off:

- New Years Day
- Passover
- Good Friday
- Week of Memorial Day
- Week of Independence Day
- Week of Labor Day
- Rosh Hashanah
- Yom Kippur
- Halloween (evening only)
- Week of Thanksgiving
- Hanukkah
- Week of Christmas

The Choice is Yours...

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

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

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

PREREQUISITES

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

TUITION

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



PACKAGE PRICE:

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

2018 Real Estate Salesperson Course Schedules for NJ

FAIRFIELD

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

| | |
|---------------------------|------------------------------|
| January 8 to January 19 | July 9 to July 20 |
| February 5 to February 16 | August 6 to August 17 |
| March 5 to March 16 | September 10 to September 21 |
| April 2 to April 13 | October 1 to October 12 |
| April 30 to May 11 | November 5 to November 16 |
| June 4 to June 15 | December 3 to December 14 |

Evening Courses - Monday & Wednesdays 6:30pm to 10:00pm - 11 Weeks

| | |
|---------------------------|---------------------------------------|
| December 4 to February 21 | July 9 to September 26 |
| January 8 to March 28 | August 6 to October 29 |
| February 5 to April 25 | September 12 to November 28 |
| March 5 to May 16 | October 1 to December 19 |
| April 2 to June 18 | November 5 to January 30, 2019 |
| May 7 to July 25 | December 5 to Feb. 27, 2019 |
| June 4 to August 22 | January 7, 2019 to |

Saturday Courses

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

| | |
|-----------------------|---------------------------------------|
| January 6 to March 10 | September 8 to November 10 |
| April 7 to June 16 | December 1 to February 9, 2019 |
| June 23 to August 25 | |

MONTCLAIR

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

| | |
|--------------------------|------------------------------|
| January 22 to February 2 | July 23 to August 3 |
| March 19 to March 30 | September 17 to September 28 |
| May 14 to May 25 | November 26 to December 7 |

WEST ORANGE

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

| | |
|------------------------|----------------------------|
| February 19 to March 2 | August 20 to August 31 |
| April 16 to April 27 | October 15 to October 26 |
| June 18 to June 29 | December 10 to December 21 |

LANDING / ROXBURY

Days - Monday to Friday 9:00am to 4:30pm - 2 Weeks

| | |
|---------------------------|------------------------------------|
| January 8 to January 19 | January 9 to March 22, 2018 |
| March 19 to March 30 | April 3 to June 14 |
| May 14 to May 25 | July 10 to September 27 |
| July 23 to August 3 | October 2 to December 18 |
| September 17 to Sept 28 | January 8, 2019 to |
| November 26 to December 7 | |

HACKETTSTOWN

Evening Courses - Tuesdays & Thursdays 6:00pm to 9:30pm - 11 Weeks

| | |
|---------------------------|---------------------------------------|
| December 5 to February 22 | June 5 to August 23 New! |
| January 9 to March 22 | September 11 to November 29 |
| February 6 to April 26 | October 2 to December 20 |
| March 6 to May 24 | November 5 to February 7, 2019 |
| April 3 to June 21 | December 4 to Feb. 28, 2019 |

**More Locations & Schedules
on the following page....**

2018 Real Estate Salesperson Course Schedules Continued...

New!

SECAUCUS

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

| | |
|---------------------------------------|--------------------------|
| January 22 to February 2, <u>2018</u> | August 20 to August 31 |
| March 19 to March 30 | October 15 to October 26 |
| May 14 to May 25 | December 10 to Dec 21 |
| June 18 to June 29 | |

Updated!

HAWTHORNE

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

| | |
|---------------------------|-----------------------------------|
| January 8 to January 26 | July 23 to August 3 |
| February 5 to February 23 | September 17 to September 28 |
| March 5 to March 23 | November 26 to December 7 |
| April 9 to April 27 | January 21 to Feb. 1, <u>2019</u> |
| May 7 to May 25 | |

HAZLET

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

| | |
|--------------------------------------|-----------------------------------|
| January 8 to January 19, <u>2018</u> | September 10 to September 21 |
| March 5 to March 16 | October 29 to November 9 |
| April 30 to May 11 | January 7 to Jan. 18, <u>2019</u> |
| July 9 to July 20 | |

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

Real Estate 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

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!

OContinuing Education For Real Estate Licensees

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

Continuing Education Requirements

Real Estate salespersons, broker-salespersons and brokers are required to complete 12 hours of CE per licensing cycle in order to renew their license for the next licensing cycle.

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

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

The following topics are deemed as approved for Elective Courses:

• Commercial Real Estate • Property Management • Seasonal Rentals • Real Estate Sales Full Disclosure Act and Real Estate Timeshare Act • Financing Land Use • Real Estate Valuation • Foreclosure and short-Sale Transactions • Specific Aspects of Residential Real Estate Transactions

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

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

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

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

Additionally, 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

2018 Real Estate Continuing Education Schedules

FAIRFIELD Training Center

| The Ethical Agent: | |
|--|-----------|
| Part I: Understanding Ethics | C20200305 |
| July 5 - - Thursday - 9am to 3pm - 6 Ethics Credits | |
| Part II: Understanding Agency & Fair Housing | C20200306 |
| July 5 - - Friday - 9am to 3pm - 6 Core credits | |
| Listing Agreements and Contracts | C20169371 |
| August 2 - Thursday - 9am to 12pm - 3 Core Credits | |
| Ethics in Real Estate | C20160362 |
| August 2 - Thursday - 1pm to 4pm - 3 Ethics credits | |
| Basic Construction Class | C20200615 |
| August 3 - Friday - 9am to 3pm - 6 Elective credits | |
| Ethics in Real Estate | C20160362 |
| September 6 - Thursday - 9am to 12pm - 3 Ethics credits | |
| Home Staging: Using the Team Approach | C20200402 |
| September 6 - Thursday - 1pm to 4pm - 3 Elective credits | |
| Renovation Lending: | C20200354 |
| Understanding 203K and other Financing Options | |
| September 7 - Friday - 9am to 12pm - 3 Elective credits | |
| NJREC Fair Housing | C20169370 |
| September 7 - Friday - 1pm to 4pm - 3 Core credits | |
| Everyday Ethics in Real Estate | C20201752 |
| October 15 - Monday - 9am to 12pm - 3 Ethics Credits | |
| Green Real Estate | C20201751 |
| October 15 - Monday - 1pm to 4pm - 3 Core Credits | |
| Reverse Mortgages | C20161003 |
| October 16 - Tuesday - 9am to 12pm - 3 Elective Credits | |
| Fair Housing | C20169369 |
| October 16 - Tuesday - 1pm to 4pm - 3 Elective Credits | |

*Additional Classes and New Topics being added.
Please visit us on the web at www.AmericanSchoolNJ.com*

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

The Choice is Yours...

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

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

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 any of the Brokers courses will not be required to take any additional CE courses to fulfill the requirement.

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

2018 Brokers Course Schedules

Fairfield Training Center

Day Courses

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

| | |
|----------------------------|------------------------------|
| Ethics & Agency | January 30 to February 8 |
| Office Management | February 13 to February 22 |
| Brokers | February 27 to April 5 |
| Ethics & Agency | April 10 to April 19 |
| Office Management | April 24 to May 3 |
| Brokers | May 8 to June 21 |
| Ethics & Agency | June 26 to July 12 |
| Office Management | July 17 to July 26 |
| Brokers | July 31 to September 6 |
| Ethics & Agency | September 11 to September 20 |
| Office Management | September 25 to October 4 |
| Brokers | October 9 to November 15 |
| Ethics & Agency | November 27 to December 6 |
| Office Management | December 11 to December 20 |

New! Sparta Training Center*

Day Courses

Monday, Wednesday & Fridays - 9:00am to 4:30pm

| | |
|----------------------------|--------------------|
| Brokers | May 14 to June 11 |
| Ethics & Agency | June 13 to June 20 |
| Office Management | June 22 to June 29 |

*In Cooperation with the Sussex County Board of Realtors

New! Wayne Training Center*

Day Courses

Monday, Wednesday & Fridays - 9:00am to 4:30pm

Fall 2018 class coming soon!

*In cooperation with the Passaic County Board of Realtors

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

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

Did You Know...

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

Mortgage Licensing & Exam Preparation

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



Laws affecting mortgage industry were placed into effect in July 2009. The new laws require that mortgage professionals be licensed as **Loan Originators** in the State of New Jersey as well as many other states. The American School of Business is approved by the NMLS

– National Mortgage Licensing System to provide the required instruction to qualify to take your National Exam. NMLS Approved Provider #1400050.

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

The American School of Business is dedicated to providing programs that are designed to fulfill the current as well as any future educational requirements. We offer programs to fulfill all of your educational needs including classroom, onsite, and online training. For online training visit us on the web at www.americanschoolnj.com 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 # 3142) | \$295* |
| 7 Hour Exam Prep & Refresher Course | \$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.

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

2018 Mortgage Licensing & Exam Prep Course Schedules

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

Locations: Fairfield=FF Hazlet=HZ

| <u>2018 Courses</u> | <u>Dates</u> | <u>Location</u> |
|--------------------------------------|--------------------|-----------------|
| 20 Hour Safe Comprehensive Course | June 4, 5, 6 | HZ |
| 7 Hour Exam Prep Course | June 7 | HZ |
| NJ State Specific (9am to 1pm) | June 8 | HZ |
| 20 Hour Safe Comprehensive Course | June 25, 26, 27 | FF |
| 7 Hour Exam Prep Course | June 28 | FF |
| NJ State Specific (9am to 1pm) | June 29 | FF |
| 20 Hour Safe Comprehensive Course | July 30, 31 Aug 1 | FF |
| 7 Hour Exam Prep Course | August 2 | FF |
| NJ State Specific (9am to 1pm) | August 3 | FF |
| 20 Hour SAFE Comprehensive Course | August 6, 7, 8 | HZ |
| 7 Hour Exam Prep Course | August 9 | HZ |
| NJ State Specific (9am to 1pm) | August 10 | HZ |
| 20 Hour SAFE Comprehensive Course | August 27, 28, 29 | FF |
| 7 Hour Exam Prep Course | August 30 | FF |
| NJ State Specific (9am to 1pm) | August 31 | FF |
| 20 Hour SAFE Comprehensive Course | Sept. 24, 25, 26 | FF |
| 7 Hour Exam Prep Course | September 27 | FF |
| NJ State Specific (9am to 1pm) | September 28 | FF |
| 20 Hour NJ Safe Comprehensive Course | October 8, 9 & 10 | HZ |
| 7 Hour Exam Prep Course | October 11 | HZ |
| NJ State Specific (9am to 1pm) | October 12 | HZ |
| 20 Hour NJ Safe Comprehensive Course | October 22, 23, 24 | FF |
| 7 Hour Exam Prep Course | October 25 | FF |
| NJ State Specific (9am to 1pm) | October 26 | FF |
| 20 Hour Safe Comprehensive Course | Nov. 26, 27, 28 | FF |
| 7 Hour Exam Prep Course | November 29 | FF |
| NJ State Specific (9am to 1pm) | November 30 | FF |
| 20 Hour Safe Comprehensive Course | Dec. 17, 18, 19 | FF |
| 7 Hour Exam Prep Course | December 20 | FF |
| NJ State Specific (9am to 1pm) | December 21 | FF |

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

| | |
|-----------------------------------|-------------------------|
| 20 Hour Safe Comprehensive Course | July 10 to July 24 |
| 7 Hour Exam Prep Course | July 26 & 31 |
| NJ State Specific | August 2 |
| 20 Hour Safe Comprehensive Course | September 4 to Sept. 18 |
| 7 Hour Exam Prep Course | September 20 & 25 |
| NJ State Specific | September 27 |
| 20 Hour Safe Comprehensive Course | November 27 to Dec. 11 |
| 7 Hour Exam Prep Course | December 13 & 18 |
| NJ State Specific | December 20 |

Mortgage Continuing Education Seminars

PURPOSE OF CONTINUING EDUCATION

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

REQUIREMENTS

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

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

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

Seminars Offered

12 NJ SAFE Comprehensive CE Package: \$189*
 NMLS Course #7082 The Proficient MLO
 *Includes Textbooks and Handouts, a \$50 Value

2018 Mortgage Continuing Education Seminar Schedules Fairfield Training Center

| <u>Course</u> | <u>Dates</u> | <u>Time</u> |
|----------------------------------|--------------|-------------|
| 12 Hour NJ SAFE CE Course | | |
| Day One | March 22 | 9am to 5pm |
| Day Two | March 23 | 9am to 1pm |
| 12 Hour NJ SAFE CE Course | | |
| Day One | June 21 | 9am to 5pm |
| Day Two | June 22 | 9am to 1pm |
| 12 Hour NJ SAFE CE Course | | |
| Day One | September 6 | 9am to 5am |
| Day Two | September 7 | 9am to 1pm |
| 12 Hour NJ SAFE CE Course | | |
| Day One | October 15 | 9am to 5pm |
| Day Two | October 16 | 9am to 1pm |
| 12 Hour NJ SAFE CE Course | | |
| Day One | November 19 | 9am to 5pm |
| Day Two | November 20 | 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.

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!

HOW TO REGISTER (6 WAYS)

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

1) **MAIL:**

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



2) **FAX:**

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



3) **PHONE:**

Call **973-244-0333** to register. A Credit Card deposit is required for all phone in registrations



4) **ON-LINE:**

Registration forms are available on-line by visiting our web site www.americanschoolnj.com



5) **IN PERSON PRE-REGISTRATION:**

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



6) **SAME DAY REGISTRATION:**

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

CASH, Credit Cards, Business Checks & Money Orders

Are Accepted at All Locations!
(Please no Personal Checks)

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

Note: There are no refunds or exchanges on Study Materials

Additional Courses Available!

Insurance Licensing Courses:

- Life, Accident & Health • Property & Casualty
- Personal Lines • Title

Continuing Education:

- Classroom Seminars • On-line Seminars
- Private Group Instruction

Securities Programs:

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

AMCA Medical Certifications:

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

Call 1-800-288-5154 For a Free Brochure
Or Visit Us On The Web at
www.AmericanSchoolNJ.com

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

- Park 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

HAZLET: American School of Business

3400 State Highway 35 South, Suite 6, Hazlet, NJ

- Easy access off Garden State Parkway, Route 34 & Rt. 35

SECAUCUS:

New!

1249 Paterson Plank Rd, Secaucus, NJ

- Use Front Entrance to Lower Level Training Room
- Additional Parking Rear and on Side Streets

HAWTHORNE:

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 and GSP

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

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 \$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 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.

| Licensing Courses | Start Date | Cost |
|--|------------|----------|
| <input type="checkbox"/> 20 Hour SAFE Comprehensive* | _ / _ / _ | \$ _____ |
| <input type="checkbox"/> 7 Hour Exam Prep | _ / _ / _ | \$ _____ |
| <input type="checkbox"/> 4 Hour NJ State Specific | _ / _ / _ | \$ _____ |
| <input type="checkbox"/> NMLS Credit Processing Fee | | \$ _____ |
| <input type="checkbox"/> Comprehensive Licensing Package | | \$ 495 |
| Continuing Education | Date | Cost |
| <input type="checkbox"/> 12 Hour NJ SAFE CE | _ / _ / _ | \$ 189 |

TRAINING CENTERS: (Please check one)

Fairfield Hazlet Other _____

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

| | | |
|--|-------|----------------------------|
| <input type="checkbox"/> CompuCram Online: | \$149 | Please Add \$10 for S&H |
| <input type="checkbox"/> Review Crammer <u>Workbook</u> : | \$45 | |
| <input type="checkbox"/> Qualifier Plus IIIx <u>Calculator</u> : | \$65 | |

Name _____

Home Address _____

City _____

State _____ Zip _____

Day Phone _____

Evening Phone _____

NMLS # _____

Email _____

Make checks payable to:

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

OR Apply \$ _____ to my Credit Card
(Visa, MasterCard, American Express or Discover Card)

| | | |
|----------------------------|-----------------------|------------|
| Card Number _____ | Expiration Date _____ | CVV# _____ |
| Signature (Required) _____ | | Date _____ |

Note: Registrations are not confirmed. You will be notified if a class is canceled. We reserve the right to cancel a course due to insufficient enrollment. By signing above you have read and understand our school refund policy. *MTGREG2018*

*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

