



National Mortgage Licensing System Course Provider Comprehensive Application

Directions: This form is to be used to submit an application to become an NMLS Approved Course Provider and is a supplement to the online application process. Once you have completed this form, save it to your desktop. Please provide detailed responses. You are required to upload this form in the PULSE Portal as part of the document upload process (you will need to upload this document and four others during the online course provider application process) and to pay the necessary fees. Do not email this form directly to NMLS. Please refer to the **USER GUIDE: Course Provider Application Process** for more detailed instructions.

Section I. Basic Information

Organization / Company Name:		Tax ID / EIN:	
Mailing Address:		Telephone:	
City:	State of Record:	Zip Code:	
Contact Person:	Email Address:	Website:	

Section II. Organization Type

Provider Organization Type (check one):	
<input type="checkbox"/> Professional / Proprietary School <input type="checkbox"/> College or University <input type="checkbox"/> Non-for-Profit <input type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c)(6) <input type="checkbox"/> Doing Business As	<input type="checkbox"/> Employer Education Provider <input type="checkbox"/> Other (please explain): <div style="border: 1px solid black; height: 30px; width: 100%;"></div>

Section III. Organization Intent

Organization Intends to Provider the following educational courses (check all that apply):	
<input type="checkbox"/> Pre-Licensing <input type="checkbox"/> Continuing Education	<input type="checkbox"/> Classroom <input type="checkbox"/> Classroom Equivalent <input type="checkbox"/> Online Instructor Led <input type="checkbox"/> CE Online Self Study

Section IV. Additional Information

1. List any state or federal accrediting or course approval agency(ies):

2. Is the organization required to be regulated by any state post-secondary agency? If so, which agency? *Note: the following states may have this requirement: CO, NV, and MD.*

3. Provide a summary of any recent organizational changes in the last five years (name change, sale, merger, change in ownership, etc.)

4. Has the organization offered training for mortgage loan originators, mortgage brokers, branch managers, real estate appraisals, or other mortgage related fields in the past? If so, please describe (list course titles, seminars, workshops and their hours).

5. How many students have you instructed in the past two years?

6. List the states where these students are from.

7. Do you provide mortgage training services in states which require you to be approved by a financial (mortgage) regulator? If so, which state(s) and for how long have you been providing mortgage training services?

8. Provide an overview of your enrollment and registration process (include refund and cancellation policies).

9. Describe your method of training/education delivery to include venue or delivery vehicle.

10. Describe your end-of-course assessment or evaluation process.

11. Provide summary/evidence for how satisfactory course completion is assessed: a) how do you measure/verify attendance? b) how do you measure course completion?

12. Describe process associated with hiring instructors to include qualification requirements, verification process, employment status, and background checks.

Section V. Standard of Conduct Agreement

It is the intent of NMLS to have all Approved Course Providers promote themselves and their course offerings in accordance with the highest ethical standards. As such, NMLS approval status is granted with the understanding that Course Providers will maintain the below standards of conduct. Violation of any of these provisions could result in sanctions or disciplinary action up to and including loss of NMLS approval status as provided by the Administrative Action Guidelines for the Mortgage Testing and Education Board.

1. Business and Marketing Standards:

- A. All advertising and marketing must be truthful and be void of any misleading statements, promises, or guarantees (e.g., a course may not be promoted in such a way as to guarantee that an individual will pass a test after completing the course).
- B. All advertising and marketing must clearly state the identity of the course provider and must include the course provider's address, phone number, and NMLS Provider ID number.
- C. Course Providers may use the words "NMLS Approved" in marketing and advertising materials only if they have in fact been approved by NMLS as a course provider and have received an NMLS Provider ID number.
- D. Courses may be marketed and promoted using the words "NMLS Approved" only if the course provider has been approved to offer NMLS courses and only after the course has been evaluated and approved by NMLS and has been assigned a course ID number.
- E. The word "accredited" is not to be used in any marketing or promotional material.
- F. Approved Course Providers may offer courses that are intended to satisfy the education requirements of the SAFE Act only after they have been approved by NMLS. A course provider cannot offer another course provider's NMLS-approved course without approval from NMLS.
- G. The phrases "SAFE Approved," "SAFE Act Compliant," or any similarly worded phrases shall not be used in connection with the offering of any NMLS approved course.
- H. Course Providers may use the "NMLS Approved" logo to market or promote themselves or their courses only after their application has been approved. The "NMLS Approved" logo may only be used to promote a provider or those courses that have in fact been approved by NMLS and issued an NMLS course ID number. The logo is not to appear in conjunction with any course that has not been formally approved by NMLS.
- I. The Nationwide Mortgage Licensing System and Registry, NMLS, NMLS-R, NMLS Approved, and the NMLS Approved logo are all trademarks of the State Regulatory Registry, LLC. The use of the term "NMLS" or any derivative thereof may not be used in any web URL, brand, title, or company name. The State Regulatory Registry, LLC will enforce and defend any use of its trademarks which is inconsistent with these business standards.

2. Consumer Protection and Service Standards:

- A. Approved Course Providers will provide students with ready access to the organization's course cancellation and refund policies.
- B. Approved Course Providers will complete Credit Banking within seven (7) calendar days after the end of the course completion date.
- C. Credit Banking may only be completed after the student has completed the entire number of hours for which the course was approved.
- D. Credits may only be banked for students who have actually completed a course. It is a violation of the Standards of Conduct and will be considered fraud if a Course Provider reports credits completed for a student who has not completed a course.
- E. Classroom courses are to be delivered in a physical environment that is appropriate for adult education needs in accordance with *NMLS Policy on Criteria for Granting Approval for a Course to Become NMLS Approved*.
- F. Course Providers are to ensure that instructors are knowledgeable in the course subject matter as a result of either relevant academic and/or professional experience in accordance with *NMLS Policy on Criteria for Granting Approval to Become an NMLS Approved Course Provider*.
- G. Course Providers must ensure that they have successfully met any and all conditions associated with a course approval prior to offering courses.
- H. Once a course is approved by NMLS, except for routine maintenance associated with updating content to reflect changes to Federal or State laws, content may not be switched out or replaced with other content without the express approval of NMLS.
- I. Course Providers must operate in accordance with all applicable Federal and State laws and regulations including but not limited to the Americans with Disabilities Act (ADA), and state Post-Secondary Higher Education Commission approval standards (where applicable).

3. Ethical Standards:

- A. Approved Course Providers are prohibited from committing fraud or misrepresentation in the application or maintenance of their NMLS approval status.
- B. Approved Course Providers are prohibited from engaging in any unlawful, misleading, or deceptive sales or marketing activities and are prohibited from committing a felony or other crime of moral turpitude under federal or state law in a matter related to their course offerings.
- C. Approved Course Providers are prohibited from having their employees, agents, or other representatives take the MLO SAFE Test for the purpose of learning about the test or any of its content. The MLO SAFE Test may only be taken for the purpose of acquiring or maintaining an MLO license. The taking of the MLO SAFE Test for any other reason is a violation of the Standards of Conduct and may result in disciplinary actions up to and including the loss of NMLS Approval status.
- D. Because NMLS does not publicize any specific information pertaining to the content of the MLO SAFE Test other than the Content Outlines, Approved Course Providers must not communicate with customers or prospective customers that they have special knowledge regarding the content or other non-public characteristics of the MLO SAFE Test.

By submitting this application, I agree to abide by the NMLS Code of Conduct.

Signature (Type in Name)