



## Nationwide Mortgage Licensing System and Registry Course Provider Comprehensive Application (Initial)

**Directions:** This form is to be used to submit an application to become or renew as 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 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

<b>Organization / Company Name:</b>		<b>Tax ID / EIN:</b>	
<b>Mailing Address:</b>		<b>Telephone:</b>	
<b>City:</b>	<b>State of Record:</b>	<b>Zip Code:</b>	
<b>Contact Person and e-mail Address</b> <i>(list all individuals who you want to receive reoccurring information pertaining to NMLS testing &amp; education):</i>			
<b>Web sites</b> <i>(List all URLs where NMLS approved courses are or will be marketed from):</i>			<b>Note Regarding Web Sites:</b> <i>Web sites are to list the organization's business address, phone number(s), contact e-mail address, privacy policy, refund policies, course cancellation and other applicable policies.</i>

### Section II. Organization Type

<b>Provider Organization Type (check one):</b>	
<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. Types of Courses Intending to Offer

<b>Check the types of courses your organization intends to offer (check all that apply):</b>	
<input type="checkbox"/> Pre-Licensing <input type="checkbox"/> Continuing Education	<input type="checkbox"/> Classroom <input type="checkbox"/> Classroom Equivalent (Webinar) <input type="checkbox"/> Online Instructor Led <i>(requires use of an LMS)</i> <input type="checkbox"/> CE Online Self Study

## Section IV. Organizational and Regulatory Information

1. A) Provide an overview of the organization's business and management structure to include listing the owner(s)/corporate principles and/or investors. B) Additionally, list the state which has issued the business license and state the number years the organization has been in business.

2. Provide a summary of any recent organizational changes that have occurred in the last five years (name change, sale, merger, change in ownership, establishment of partnership, change of location, etc.)

3. In addition to NMLS, list all state or federal accrediting or course approval agencies (including real estate and/or appraisal) which you are currently approved by. Additionally, list all state post-secondary education agencies you are approved by (*Note: if you are doing business in CO, NV, and MD you may need to meet this requirement*).

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

5. Describe your method(s) of course delivery to include venue or delivery vehicle. If you intend to offer online courses, list what learning management system (LMS) you use and how it will be configured and to ensure students meet minimum time requirements and the other requirements as detailed in ***NMLS Functional Specifications for Online Courses***.

6. List and describe any partnership arrangements in place or being considered to either: 1) license course content to other organizations; 2) acquire course content from another organization; or 3) referral marketing agreements to sell of courses.

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

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

9. Describe the organization's process for hiring instructors to include qualification requirements, verification process, employment status, and background checks.

## Section V. Standard of Conduct Agreement and Course Provider Application 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 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, 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.

**4. Requirement to Maintain Approval Status:**

*In order to maintain NMLS approval status, the organization must be working in good faith toward having at least one course approved by NMLS within sixty (60) days of the initial course provider approval letter date (the term good faith is defined as having uploaded course material in the NMLS Course Approval portal and be working to address any deficiencies required to achieve course approval). Additionally, the organization must maintain at least one course in an "approved" status with NMLS. An organization without an approved course for longer than sixty days and/or who is not working in good faith toward having an approved course will have their approval status suspended and will be prohibited from promoting themselves as NMLS approved.*

By submitting this application, I agree to abide by the NMLS Code of Conduct and acknowledge the requirement to maintain approval status.

---

Signature (Type in Name)

---

Date