



Nationwide Mortgage Licensing System

Example: Course Provider Instructor Guide

Note: *This is a Sample Instructor Guide. NMLS does not necessarily require that every course provider have a guide that exactly matches this one. However, NMLS does expect that providers will have an instructor guide that addresses many of the same details contained within this sample.*

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1.0 Organization Mission and Values Statement

- 1.1 In this section state the organization mission.
- 1.2 If the organization has a values statement or statements include it here.

2.0 Ethics Statement

- 2.1 Most organizations have a Code of Ethics, which in addition to applying to members of the internal staff, may also extend to students.

3.0 Instructor Qualifications and Expectations

- 3.1 The following are the minimal qualifications NMLS expects for instructors. In addition to meeting the minimum requirements, providers may include professional requirements and/or qualifications or years of experience. If there is a requirement for an instructor to participate in a train-the-trainer program, then it should also be called out in this section.
- 3.2 **Interpersonal Skills:** Instructors should possess excellent interpersonal skills that foster relationship and team building. Instructors should also be able to work appropriately with diverse groups of people.
- 3.3 **Communication Skills:** Instructors should be able to use language, including industry terminology, confidently and appropriately.
- 3.4 **Teaching Skills:** Instructors should possess the ability to share information one-to-one or one-to-many. Additionally, the instructor should be able to master information, plan and lead classes, and collect and use information from a diverse set of resources. Instructors should also be able to distill complex information and/or concepts in such a manner that students can learn the information.
- 3.5 **Organizational Skills:** Instructors need to be able to set goals (generally in the form of learning objectives), plan activities, establish priorities, and manage time.
- 3.6 **Professional Requirements:** Instructors must demonstrate through experience, credentials and/or other means that s/he is a subject matter expert in one or more areas of mortgage loan origination laws and practices including, but not limited to:
 - ✓ Federal law and regulations;
 - ✓ State laws and regulations (for one or more state and/or agencies); and
 - ✓ General mortgage origination knowledge and practices.

Detailed requirements for instructors from various segments of the mortgage industry are as follows:

- 3.6.1 **Industry Professional:** It is expected that instructors will have a least five (5) years of professional experience in the industry in a position (or positions) that bears directly on mortgage loan origination practices including but not limited to origination, underwriting, secondary marketing, operations compliance, quality control, and/or other comparable positions.

- 3.6.2 **Federal/State Regulator:** It is expected that regulatory instructors (state or federal) must have at least three (3) years of responsible experience in a regulatory position (or positions) including the conduct or supervision of mortgage company examinations (brokers and/or lenders), consumer complaint investigation and resolution, or mortgage legal affairs.
- 3.6.3 **Associated Mortgage GSE Professional:** It is expected that instructors formerly or currently associated with Mortgage GSE's must have a minimum of three (3) years of responsible experience in a position that is comparable to either the industry professional or regulator position described above.
- 3.6.4 **College Degree:** It is preferred but not required that the instructor have a BA/BS degree from a regionally accredited institution and/or equivalent experience and credentials.
- 3.6.5 **Background Checks:** Instructors must also meet the minimum requirements for a criminal background check that are included in the SAFE Act (See Section 1505(b)(1-3)).

4.0 Syllabus and Course Content Requirements

- 4.1 Every course is required to have a course syllabus that is easily accessible to every student. While it is beyond the scope of this document to provide instruction on how to write a course syllabus, some general information and guidelines are provided below. According to O'Brien, Millis, and Cohen (2008), a course syllabus communicates the course provider's attitude towards students and learning. As such, they suggest drafting a course syllabus with the end in mind and looking at three stages with each stage answering the following questions:

Stage 1:

What is worthy and requiring of understanding? Define the key objectives of the course and identify specific points or concepts that you want the students to focus on and understand.

Stage 2:

What is evidence of understanding? Answer how understanding is going to be measured both formally and informally.

Stage 3:

What learning experiences and teaching promote understanding, interests, and excellence? In other words, now that you have the student, define how you're going to engage them in the learning process, retain them, and help ensure they are successful.

In addition to answering the questions associated with the three stages above, a course syllabus should also contain the following information:

Instructor background, contact information and introduction;

Purpose for the course;

Course description;

Course objectives;

Requirement for text or other course materials;

Policies and course completion expectations and specify actions that will cause disqualification for a completion certificate;

Policies regarding attendance and behavior (including use of cell phones and other electronic devices);

Grading or pass/fail criteria;

End-of-course completion requirements (including end-of-course evaluation/survey);

Specifics pertaining to each module of instruction including information on activities, materials required, group participation requirements, and estimated time required for completion; and

Any technology requirements, including need for software, camera, continuous interaction, internet access, etc.

5.0 Instructor- Student Interaction Requirements

5.1 This is particularly important for Instructor-led online courses; detail how frequently the provider expects instructors to log into the Learning Management System (LMS) and within what timeframe they expect the instructor to respond to e-mail or post responses to threaded discussions, etc.

6.0 Evidence of Satisfactory Course Completion

6.1 NMLS requires course providers to have a means to measure/verify that a student has attended the course along with a means to measure that a student has completed the course (typically this takes the form of a final course exam that requires a passing score as determined by the course provider). Instructors and students need to be made aware of how the course provider intends to measure/verify that the student has completed a course. Means to verify that a student has completed a course **may** include:

Requiring a final exam;

Participation in a any number of activities such as polls, quizzes, online discussions, etc.;

Interaction with the instructor or facilitator; and

Any other means to verify course completion.

7.0 Requirements for End-of-Course Survey/Evaluations

7.1 NMLS requires course providers to have a means by which to measure student satisfaction. Course providers need to be prepared to demonstrate that end-of-course evaluations/surveys are being completed and that substantive feedback is being incorporated in the course material.

8.0 Attendance Policies

8.1 Outline expected attendance policies and detail the situations in which a student may be disqualified from a course.

9.0 Course Time Requirements

9.1 Course instruction must meet the minimum number of hours as required by the SAFE Act and the minimum number of hours for which the course was approved for by NMLS. Providers should detail their attendance policies and the means they expect the instructor to employ to ensure students meet the minimum number of hours associated the respective course.

10.0 Classroom Rules/Policies

10.1.1 Details the classroom rules/policies that instructor is expected to enforce to ensure that the environment remains conducive to learning.

11.0 Organizational Support

11.1.1 Provide information regarding where the instructor can go if they need any additional support or if they have questions, etc.