

INDEPENDENT LEARNING TRAINING SCHEDULE

WHAT TO EXPECT

Program Kickoff: In-depth virtual meeting before program starts

Built into the introduction of your course, review program requirements and deadlines.

Weeks 1-2: Building the Foundation

Work through a 20-hour online course with a virtual instructor with 24-hour access. All work must be completed by the end of the session expiration.

Weeks 3-4: Take the Exam

Apply your learnings from Weeks 1 and 2 and review your prep materials to ensure you achieve a passing score on your exam.

Week 5: On-Site Skills Development

Immersive 3-day in-person Success Track session at United Wholesale Mortgage HQ in Pontiac, Michigan, with their award-winning training team.

TRAINING PLAN

Course material must be completed before day 14 at 11 p.m. ET

MONDAY/DAY1	TUESDAY/DAY2	WEDNESDAY/DAY3	THURSDAY/DAY4	FRIDAY/DAY5
Federal Mortgage: Related Laws PAGES 1-154				
- Truth-in-Lending Act (TILA) - Real Estate Settlement Procedures Act (RESPA) - Equal Credit Opportunity Act (ECOA)	- TILA-RESPA Integrated Disclosure (TRID) - Other Federal Laws	Regulatory Authority	- Terms Used in the Mortgage Industry - Qualified and Non-Qualified Mortgage Programs	Mortgage Loan Products
		Federal Law		General Mortgage Knowledge
				Ask Me Anything - Tutoring Session (Optional) 3 - 5pm ET
				Practice Exam #1
MONDAY/DAY6	TUESDAY/DAY7	WEDNESDAY/DAY8	THURSDAY/DAY9	FRIDAY/DAY10
MLO Activities PAGES 240-340		Ethics PAGES 341-394	Uniform State Test Component PAGES 395-417	SAFE Exam Prep Webinar (Optional): 3-9pm ET
- Processing & Underwriting - Loan Inquiry and Application Process Requirements	- Closing - Financial Calculations	- Ethical Issues - Ethical Behavior Related to Loan Origination Activities	- SAFE Act & CSBS/AARMR Model State Law Set 1 - SAFE Act & CSBS/AARMR Model State Law Set 2	
	MLO Activities	Ethics	Uniform State Test	
	Ask Me Anything - Tutoring Session (Optional) 6 - 8pm ET	Practice Exam #2	Ask Me Anything - Tutoring Session (Optional) 8 - 10pm ET	Practice Exam #3
MONDAY/DAY11	TUESDAY/DAY12	WEDNESDAY/DAY13	THURSDAY/DAY14	FRIDAY/DAY15
Prep xL Training & Practice Questions Federal Mortgage-Related Laws	National UST Mortgage Practice Exam #2	National UST Mortgage Practice Exam #3	Prep xL Training & Practice Questions Mortgage Loan Origination Activities	National UST Mortgage Practice Exam #4
	Prep xL Training & Practice Questions General Mortgage Knowledge		Optional: Flash Cards	
MONDAY/DAY16	TUESDAY/DAY17	WEDNESDAY/DAY18	THURSDAY/DAY19	FRIDAY/DAY20
Prep xL Training & Practice Questions Ethics & Uniform State Content	National UST Mortgage Practice Exam #7	National UST Mortgage Practice Exam #8	NMLS Exam OR Additional Prep xL Training	NMLS Exam OR Additional Prep xL Training

Good Luck on Your Exam!!