OCL Financial Services LLC DBA OnCourse Learning
20225 Water Tower Blvd. 4th Floor
Brookfield, WI 53045

****You must complete and return signed Enrollment Agreement to: FSCompliance@oncourselearning.com****

Enrollment Agreement

Student Name: Click or tap here to enter text. Individual NMLS# Click or tap here to enter text.

Student Resident Address: Click or tap here to enter text.

City, State, Zip: Click or tap here to enter text. Phone: Click or tap here to enter text.

Oregon Higher Education Coordinating Commission
Course Program: Applying Mortgage Knowledge to Exam Preparation (20hrs)
Program Objective: This course meets the 20-hour pre-licensing (PE) education requirement for loan originators. Successful completion of this course should result in proficiency in the following topics as they pertain to the mortgage industry:

- Federal Laws and Regulations
- General Mortgage Industry Knowledge
- Mortgage Loan Origination
- Ethics in the Mortgage Industry

Successful completion of this course will also help to prepare mortgage professionals for the National Mortgage Loan Originator Test.

This program is offered all year long, please list a start date that works for you below.
Program Options *(please pick one)*:

☐ 7-day Program (Tuesday-Monday)
☐ 7-day (Thursday-Wednesday)
☐ 14-day Program (Wednesday-Tuesday)
☐ 14-day (Friday-Thursday)

Preferred Start Date of Program: Click or tap here to enter text.

OCL Financial Services/Mortgage Price List
20 hour PE course is priced at $349.00
NMLS Credit Banking Fee is $30
There are no other fees or expenses associated with the cost of the course, unless extensions are purchased as outlined below. Items subject to cost change.
All students are required to pay for the course in full before they start the course. OnCourse Learning does not offer financial aid or any other type of financing. Course fee may be paid via credit cards: Visa, MasterCard, or American Express. You can call our office and speak to an agent to take payment over the phone at 877-878-3600 or you may go to www.oncourselearning.com to complete your payment online.

Terms of Agreement

1. OnCourse Learning does not discriminate based on race, sex, religion, ethnic origin, or disability. Prospective students may enroll anytime.
2. There are no prerequisites for enrollment.
3. In order to get credit for our courses, you must complete 100% of the course (a 100% attendance rate.)

4. We do offer course extensions for missed time when a student hardship has occurred. OnCourse Learning will allow one session change for medical emergencies.
5. Students must take and pass with a score of at least 70%, a final exam based on the information presented throughout the course. The final exam will not become available until all required assignments have been graded and approved by the instructor.
6. Students must successfully complete all required reading, course assignments, quizzes, and the final exam in order for course credit and a completion certificate to be issued. If the final assessment is not passed on the first attempt, additional attempts will be permitted.
7. Programs are accessible to you at any time within 1 year of enrollment date.
8. Completion certificates/transcripts will be distributed through the student's profile once course completion and attendance has been evaluated and verified by the Compliance Department.
9. It is advisable to contact your state regulator for information specific to becoming an MLO in your state.
10. The student should be aware that these degree programs may not transfer. The transfer of course/degree credit is determined by the receiving institution.

Refund Policy

A. If a consumer requests a cancellation prior to completion of the first module, then the consumer will be eligible for a full refund. If a consumer requests a cancellation after the first module, but before 50% of program completion, then the consumer is eligible for a prorated refund of tuition and any unearned fees. **No refunds or credits will be issued after one year from the date of purchase. All credits must be used within 12 months.**

B. If the consumer requests a cancellation after 50% of program completion, then the consumer is not eligible for a refund.

C. If OnCourse Learning closes or discontinues *20 Hour SAFE Comprehensive: Applying Mortgage Knowledge to Exam Prep,* each currently enrolled student will be refunded monies paid by the student for tuition and NMLS Credit Banking Fee.

D. The date of cancellation is the date that the student has begun the official cancellation process. A refund due to a student shall be paid within 30 days of the date of cancellation.

E. OnCourse Learning reserves the right to cancel any private live program within seventy-two (72) hours of the start of the program. An OnCourse Learning representative will make a reasonable effort to notify students of cancellation via phone or e-mail. Students will then be eligible for a full refund of the cost of the program or credit toward another program of equal or lesser value. OnCourse Learning will not be held responsible for any expenses incurred due to the cancellation of the program. This includes non-refundable flights, hotels or any other related expenses.

F. If a student has an extenuating circumstance, such as injury, prolonged illness or death, or other circumstances which prohibit completion of the course, within (1) year of enrollment, the student will be able to re-schedule into another session to complete the rest of their course.

G. In order to officially cancel enrollment, students must notify OCL via at support@oncourselearning.com if they are withdrawing from the course.

Any inquiry a student may have regarding this contract may be made in writing to OnCourse Learning or students may contact The Higher Education Coordinating Commission 255 Capitol St. NE, Salem, OR 97301.

Please sign and return Enrollment Agreement attesting to receiving this agreement and a current copy of the catalog.

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Signature of Student Date

Return Signed Enrollment Agreement to: FSCompliance@oncourselearning.com