



OCL Financial Services LLC DBA OnCourse Learning

GEORGIA SCHOOL CATALOG

OnCourse Learning

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Company Mission

OnCourse Learning helps both professionals and companies navigate regulatory training, certification and compliance requirements to ensure success and manage risk in their chosen profession. Utilizing real world professionals, subject matter experts and leading instructional designers, OnCourse Learning is focused on providing students with the most current and comprehensive curriculum in relevant and easy to understand formats. We help people get started and succeed in their chosen professions.

Schools Ownership

Adtalem Global Education Inc. is the owner of OCL Financial Services LLC DBA OnCourse Learning and is an e-learning partner that empowers companies and professionals to improve, achieve and aspire. For more than 40 years, OnCourse Learning has been delivering continuing education, pre-licensing and corporate training. The Financial Services sector within OnCourse Learning is a national leader in mortgage education. Our mission is to elevate and enrich the mortgage industry through its innovative compliance solutions and comprehensive educational programs. Customers and partners can choose from proven online campuses/sites to meet their personalized needs.

OnCourse Learning is an approved course provider to deliver pre-license education courses for professionals that meet the requirements of the **Nationwide Mortgage Licensing System (NMLS)** <https://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>

OnCourse Learning Leadership and Faculty

Leadership

Lisa W. Wardell, JD, MBA
Chairman and Chief Executive Officer
Adtalem Global Education

Josh Braunstein
President, Financial Services
OnCourse Learning
BA in Political Science

Administrative Faculty

Allison Selbo
Administrator, Compliance OnCourse Learning
BA Carrol University

Nafi Gerber
Director of Sales
OnCourse Learning
BA Towson University

OnCourse Online Instructors

April Brandimarte, Online Mortgage Instructor
NMLS Licensed Loan Officer

Tania Walker, Online Mortgage Instructor
BA, Business
NMLS Licensed Loan Officer

Nancy Ballotta, Online Mortgage Instructor
NMLS Licensed Loan Officer

School Facilities

As our courses are conducted online, students have the ability to take the course at a location and setting of their choice. The materials for the course are all printable within the learning management system the course is taken on.

School Calendar

The OnCourse Learning staff office is closed for the following holidays:

New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas. On occasion, the administrative office may close early due to inclement weather or on the day before a holiday. When the office does close early, our phone system will be changed to announce the closure.

Admission and Enrollment

Students may enroll in our courses at any time by visiting our website at www.OnCourseLearning.com or calling to speak to an account representative at 877-878-3600.

All students must complete the enrollment agreement form listed on our website when registering for their course. [Enrollment Agreement](#)

Most of our training is distance education where students can take courses at a location and setting of their choice. Our enrollment policy allows students access to the materials for courses within our Learning Management System for 1 year from the enrollment date.

All online instructor led courses must be completed within the start and end date of the scheduled training.

Non-Discrimination Policy

OnCourse Learning does not discriminate against any student on the basis of gender, race, color, religion, sex, sexual orientation, national or ethnic origin, marital status, age or disability. Students are encouraged to use the student grievance policy on page 9 to resolve any perceived discriminatory action by other students, faculty or staff.

Programs Offered

It is advisable to contact your Georgia regulatory agency for information specific to becoming an MLO in your state.

Mortgage Loan Originator Prelicensing Education Courses

Course Title: 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 (sessions):

7-day Program (Tuesday-Monday)

7-day Program (Thursday-Wednesday)

14-day Program (Wednesday-Tuesday)
14-day Program (Friday-Thursday)

Fees to Enroll

OnCourse Learning does not charge a tuition, the student will pay for each course they would like to take. 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. If a student's credit card transaction is charged back by the bank after a certificate of completion is issued, that certificate will be invalidated.

Course Title: Applying Mortgage Knowledge to Exam Preparation (20hrs)

\$309 to enroll in the 20-hour Pre-License training.

\$30 NMLS Credit Banking Fee (Mandated by and payable to the NMLS at \$1.50 per credit hour).

Please check our website for the latest pricing at www.oncourselearning.com

New Student Orientation

After enrollment, the student will receive an email confirmation of enrollment which includes a link and credentials in order to log into the training. Once logged into the training, students can see their list of training courses and the dates they are available to them.

OnCourse Learning provides a virtual textbook in pdf format for a student to download and reference throughout the course. The material to write the 20-hour Pre-License course is written based off the NMLS content outline and OnCourse Learning regularly checks state law statutes to ensure the material is current and relevant.

Refund Policy for Georgia Residents

- A. If the consumer signs an enrollment agreement and requests a refund within 3 business days after signing the agreement, then the consumer will be entitled to a full refund, regardless if the classes have started or not. This communication is through email at support@oncourselearning.com. **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, after the three (3) day cancellation period expires, a student officially notifies OCL via email of their withdrawal after instruction begins, and before completion of 50 percent of the contracted instruction program, the student shall be eligible for refund equal to 50 percent of the dollar amount of the original purchase of the course. If withdrawal or termination occurs after completion of 50 percent or more of the program, the student shall not be entitled to any 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 withdrawal or termination is the date that the student has begun the official withdrawal process. A refund due to a student shall be paid within 45 days of the date of withdrawal.
- 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 withdrawal, students must notify OCL via email at support@oncourselearning.com if they are withdrawing from the course.

Transferability

OnCourse Learning does not grant credit for previous education and training. Also, OnCourse Learning does not guarantee the transferability of its credits to any other educational institution. Transferability is up to the receiving institution.

Attendance and Grading Policy

In private live classroom education, the student must present their photo-ID to verify their identity. Students must sign in on a roster at the beginning of class and at the end of class to show they attended the full day(s). If a student is tardy, they will be directed to re-schedule to another day or to an online class.

In order to get credit for our courses, you must complete 100% of the course (a 100% attendance rate.)

We do offer session extensions for missed time when a student hardship has occurred. OnCourse Learning will allow one session change for medical emergencies. However, if any missed time in a session or program is not completed by the end date from your own negligence, you must start your program over in a new session.

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.

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.

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.

Due to the nature of our enrollment period, a leave of absence does not necessarily apply

Student Progress

OnCourse Learning's distance education is an innovative approach that is entirely user-driven with a platform that allows learners to progress at their own pace.

All distance education is timed per NMLS rules and regulations. Students are required to spend no less than the minimum time indicated on each page of instruction. Students will not be permitted to move forward to the next page before this timing requirement is met.

Each module consists of one to three quizzes presented in open review format and scored format. You must pass all module quizzes in scored format with a minimum of 70% prior to the next module becoming available. Your instructor will post assignments throughout the course on the specific day noted in the course schedule presented on your course homepage that you are required to complete. Your instructor will post feedback on your assignment typically within one business day. You will receive a notification if your assignment is accepted or rejected. You can access the instructor feedback by returning to the assignment in the Table of Contents of your course. You may progress to the next activity once your assignment is submitted; however, if your assignment is rejected you must resubmit the assignment to progress further in your course and all assignments must be satisfactorily accepted to successfully complete the course and have your course reported to NMLS. Your instructor will post discussion forum assignments throughout the course. You will be required to post relevant and thoughtful comments to the discussion forum in response to the instructor post. Upon completion of all course activities and satisfying the time requirement, the final examination will become available. The final examination is only available in scored format and must be passed with a minimum of 70%.

To complete the course and receive your certificate (transcript), you must successfully:

- Complete all instructional lessons and exercises.
- Meet the timing requirement of each lesson.
- Pass a twenty-five (25) question final examination with a 70% or higher – if the exam is not passed on the first attempt, additional attempts will be permitted.

Student Conduct and Dismissal

Students are expected to act in a manner that will reflect well on themselves, the school, and the Nationwide Mortgage Licensing System (NMLS) while taking part in online instructor-led courses. Students should actively participate in the course by using all available methods of communication with the instructor and fellow students. Although students participate in class remotely, the online instructor-led format should be treated like a live class in terms of established start and end dates/times and required activities. Students are expected to respect the rights of the instructor and fellow students. Students should refrain from using offensive or abusive language during real-time, online discussions and may not post offensive or abusive comments or material to class Message Boards. Students must also refrain from introducing any non-course related content or information to discussions. Participants will be provided with instructor contact information for questions or comments and are encouraged to discuss non-course topics with other participants “off-line.”

The school retains the authority, at its sole discretion, to impose immediate termination of any student for miss-conduct when the school deems appropriate. The student will not be able to reenroll in any OnCourse Learning courses.

OnCourse Learning does not discriminate on the basis of race, color, sex, religion, national origin, disability, or familial status in the establishment of fees, entrance qualifications, or standards for successful completion of any course.

Student Grievance Policy

OnCourse Learning encourages open and direct communication. If a student has a complaint or disagreement regarding any course or instructor, she/he should go directly to the instructor outside of class time to discuss the situation. If this does not result in resolution, the student should address the issue in writing to the School Director. Students may contact, Bonnie Dryden, Compliance Manager at fcompliance@oncourselearning.com.

The student has the right to appeal all unresolved matters or the final institutional decision to:

The State of Georgia Nonpublic Postsecondary Education Commission

Placement Assistance

OnCourse Learning is an approved course provider of the NMLS. The NMLS does not require OnCourse Learning to provide placement assistance to students in arranging interviews with potential employers, as most students are already employed.

For tips on how to become a loan officer, or if you are already a licensed MLO in search of additional career advice, OnCourse Learning has the resources you need. Explore career guides, industry trends, NMLS exam prep tips, frequently asked questions and more on our MLO Career Insights & Tips website at <https://www.onscourselearning.com/mortgage/mortgage-career-insights>

Student Files

OnCourse Learning maintains student records for a minimum of 5 years. Students have the right to access their school records or transcripts. If you would like access to your records, you may contact our Customer Service department at 800-229-2207 or via email at fs@onscourselearning.com to request a copy. OnCourse Learning will not release any student's record without prior written consent of the student and only in compliance with the Family Educational Rights and Privacy Act (FERPA).

Student Support

Course instructors are available to respond to questions via email Monday-Friday, 8AM-6PM (CT): mortgageinstructor@onscourselearning.com

You can also contact [Tech Support](#) by calling 877-878-3600 or emailing support@onscourselearning.com. The hours of operation are 7:30 AM to 7:00 PM (CT) Monday through Friday. Email support is available during normal business hours. Email received after normal business hours will be answered the next business day. Before you call, please be prepared to explain your problem in detail and have access to your computer. To effectively troubleshoot your issue, our technicians will begin by asking you a series of questions regarding your operating environment. They will need to know what type of computer you are using, the operating system, and the version number of any associated software. Your calls may be documented or monitored to help us maintain quality of service standards.

SYSTEMS REQUIREMENTS

- Internet Access
- Internet Browser with Flash and Java Script capabilities

Please note, in its *Functional Specifications for All NMLS Approved Courses*, the NMLS includes the following language regarding mobile devices:

“NMLS approves online courses for consumption on desktop and laptop computers. NMLS has not established technical requirements for, and has not approved courses for use on, small hand-held electronic devices such as the iPad, iPhone, tablets, phablets, smart phones, etc. Courses are not to be marketed that they are approved for taking on such devices other than a desktop or laptop computer.”

Disclosures

OCL Financial Services LLC makes no representations except as expressly set forth in this catalog, and under no circumstances does OCL Financial Services LLC make any claim, promise, or guarantee for employment or state licensure.

OCL Financial Services LLC reserves the right to change courses, start dates, tuition, and to cancel courses. Any changes will be made in accordance with the Nationwide Multilicence Licensing System (NMLS) rules and regulations. The information contained in this catalog is true and correct to the best of OCL Financial Services LLC's knowledge.