



Enrollment Agreement

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****

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.

Kentucky Commission on Proprietary Education

Applying Mortgage Knowledge to Exam Preparation (20hrs)

Program Cost: \$309 for online (7-day or 14-day), \$419 for live webinar, plus NMLS Credit Banking Fee is \$30

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.

Online Program Duration (*please pick one*): 7-day Program: 14-day Program:

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

Protecting Borrowers Through Compliant Origination (8hrs)

Program Cost: \$139 for video; \$129 for online self-paced, \$187 for Live Webinar, plus NMLS Credit Banking Fee is \$30

Program Objective: This mortgage continuing education course is NMLS-approved for the eight hours of continuing education required for mortgage loan originators to renew their mortgage license.

Program Type (*please pick one*): Self-Paced Video Self-Paced Live Webinar

If Live Webinar, please type in date you would like to start program: Click or tap here to enter text.

Late CE: Maintaining Mortgage Industry Awareness (8hrs)

Program Cost: \$193, plus NMLS Credit Banking Fee is \$30

Program Objective: This self-paced course is NMLS-approved for eight hours of continuing education required for mortgage loan originators and is intended to satisfy CE requirements for the last year a mortgage loan originator held an active license.

Mortgage Exam Prep Suite-Platinum

Program Cost: \$199

Program Objective: This online Exam Prep Suite includes Prep xL Personalized Learning, a sophisticated mortgage exam prep tool for anyone that is preparing to take their mortgage license exam. NOTE: This is not an NMLS credited course and will not satisfy the pre-license education requirements.

Enrollment and Fees

OCL Financial Services LLC dba OnCourse Learning does not discriminate based on race, sex, religion, ethnic origin, or disability. Prospective students may enroll anytime. There are no prerequisites for enrollment.

It is advisable to contact your state regulator for information specific to becoming an MLO in your state.

For this on-line program, all students must complete the enrollment agreement. Programs are accessible to you at any time within the enrollment period. Upon enrolling in the course, you will have 180 days to complete the course and applicable exams, with the ability to purchase extensions up to an additional 180 days. As our courses are taught via distance education, students do not have the calendar constraints common to in-class courses such as program start/end dates and beginning/end dates for terms.

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. 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.
8. It is advisable to contact your state regulator for information specific to becoming an MLO in your state.
9. The student should be aware that these degree programs may not transfer. The transfer of course/degree credit is determined by the receiving institution.

Cancellation and Refund Policy

- A. If a student officially notifies OnCourse Learning via email of their withdrawal before their program begins, the student is eligible for a full refund.
- B. If a student officially notifies OnCourse Learning 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 prorated refund. If withdrawal or termination occurs after completion of 50 percent or more of program, the student shall not be entitled to any refund.
- C. If OnCourse Learning closes or discontinues any program, each currently enrolled student will be refunded monies paid by the student for tuition and NMLS Credit Banking Fee immediately.
- 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 30 days of the date of withdrawal.
- E. In order to officially request a refund/withdraw enrollment, student must notify OCL via email at support@oncourselearning.com if they are withdrawing from the course. Refunds will be processed within thirty (30) days after request.

Filing a Complaint with the Kentucky Commission on Proprietary Education

To file a claim against the Kentucky Student Protection Fund, each person filing must submit a signed and completed Form for Claims Against the Student Protection Fund, Form PE-38 and

provide the requested information to the following address: Kentucky Commission on Proprietary Education, 500 Mero Street, 4th Floor, Frankfort, KY 40601. The form can be found on the website at www.kcpe.ky.gov.

Student Protection Fund

Pursuant to KRS 165A.450 All licensed schools, resident and nonresident, shall be required to contribute to a student protection fund. The fund shall be used to reimburse eligible Kentucky students, to pay off debts, including refunds to students enrolled or on leave of absence by not being enrolled for one (1) academic year or less from the school at the time of the closing, incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program.

Please Sign and Return Enrollment Agreement Attesting to receiving this agreement and a current copy of the Kentucky Academic Catalog.

Signature of Student

Date

Return Signed Enrollment Agreement to: FSCompliance@oncourselearning.com