

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.

Arkansas Department of Higher Education Choose Program Below

Applying Mortgage Knowledge to Exam Preparation (20hrs)

Program Cost: \$309, 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.

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

Please type in date you would like to start program: Click or tap here to enter text.

Protecting Borrowers Through Compliant Origination (8hrs)

Program Cost: \$139 for video; \$129 for online self-paced, \$188 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 (*instructor led*):

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: \$144, 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.

Mortgage Exam Prep Suite-Gold

Program Cost: \$169

Program Objective: This online mortgage license package is designed for individuals who have some experience in the mortgage industry and need to pass the NMLS mortgage license exam. NOTE: This is not an NMLS credited course and will not satisfy the pre-license education requirements.

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 Policies for Distance Education Instruction

- A. If refund requests for online courses received via e-mail by OnCourse Learning within seventy-two (72) hours of the date of registration **AND** after the seventy-two (72) hours enrollment date, but prior to the course start date, students will be given a refund. **No refunds or credits will be issued after one year from the date of purchase. All credits must be used within 12 months.**
- B. In the case of students withdrawing after commencement of classes, the refund will be based on the percentage of contact hours attended, as described in the table below. The refund is based on the official date of termination or withdrawal.

At completion of less than 25% of program	75% refund
At completion of 25% but less than 50% of the program	50% refund
At completion of 50% but less than 75% of the program	25% refund
At completion of 75% or more of the program	NO 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.

Please sign and return Enrollment Agreement attesting to receiving this agreement:

Signature of Student

Date

****Please Return Signed Enrollment Agreement to: FSCCompliance@oncourselearning.com****