

PRE-LICENSE GENERAL INFORMATION PAGE

To be provided to the participant prior to registration/enrollment.

PRE-LICENSE SCHOOL NAME NOBLE FIELDS SCHOOL OF REAL ESTATE, LLC		WEB SITE ADDRESS WWW.NOBLEFIELDS.COM
DRE PRE-LICENSE SCHOOL ID # S0170	PHONE NUMBER (415) 608-1388	EMAIL ADDRESS NOBLEFIELDS6@GMAIL.COM
ADDRESS (STREET, CITY, STATE, ZIP CODE) 6121 MISSION ST., DALY CITY, CA 94015		
COURSE NAME MORTGAGE LOAN BROKERAGE AND LENDING		
BRIEF COURSE DESCRIPTION <p>THIS COURSE WILL PROVIDE STUDENTS AN OVERVIEW OF WHAT ROLE MORTGAGE BROKERS AND MORTGAGE BANKERS PLAY IN RENDERING THE NEEDS OF CONSUMERS IN OUR MARKETPLACE; ENABLING THEM TO GAIN AN IN-DEPTH PERCEPTION OF FINANCIAL QUALIFICATIONS. THIS KNOWLEDGE IS ESSENTIAL AS IT IS THE FOUNDATION OF THE REST OF THIS COURSE. THE COURSE STARTS BY COVERING THE FIRST DECADE OF THE 21ST CENTURY AND THE INTRODUCTION OF MANY INNOVATIVE MORTGAGE PRODUCTS; THAT IN TURN BEGAN FUELING AN UNPRECEDENTED REAL ESTATE BOOM. THE STUDENT WILL EXPLORE WHAT THE MORTGAGE INDUSTRY DID IN ORDER TO DEAL WITH THE DILEMNA OF PRICES SOARING TO EVER INCREASINGLY EVEN MORE UNSUSTAINABLE LEVELS. THEY WILL ALSO LEARN ABOUT A NEW LAW ON JULY 30, 2008: THE HOUSING AND ECONOMIC RECOVERY ACT (HERA) AND ITS KEY COMPONENT, THE SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT (SAFE ACT). STUDENTS WILL ALSO LEARN WHAT IS A REAL ESTATE BROKERAGE AND THE IMPORTANCE OF HAVING A LOAN BROKER, ACTING AS AN INTERMEDIARY BETWEEN THE CONSUMER AND THE LENDER IN A MORTGAGE TRANSACTION.</p>		
METHOD OF COURSE PRESENTATION (LIVE LECTURE OR CORRESPONDENCE/INDEPENDENT STUDY/INTERNET) LIVE LECTURE		COURSE HOURS 45
COURSE DATES AND LOCATION (FOR LIVE LECTURES) EVERY FEBRUARY AND JULY, TUESDAYS, THURSDAYS AND FRIDAYS 6:00 PM - 10:00 PM AT 6121 MISSION ST., DALY CITY, CA 94015.		
COURSE FEES (INLCUDE ANY SHIPPING AND HANDLING FEES, COURSE GROUP PACKAGE FEES, DISCOUNTS ETC.) \$125 (BOOK INCLUDED). THE FULL ENROLLMENT BROKER'S COURSE PACKAGE DEAL WHICH INCLUDES REAL ESTATE FINANCE, MORTGAGE LOAN BROKERING & LENDING, LEGAL ASPECTS OF REAL ESTATE, PROPERTY MANAGEMENT, AND CHOICE OF ESCROWS OR REAL ESTATE ECONOMICS COSTS \$499.00 (BOOKS INCLUDED)		
TEXTBOOK, WORKBOOK, OR OUTLINE INFORMATION <p>Title: MORTGAGE LOAN BROKERING AND THE SAFE ACT Author(s): WALT HUBER, WALT ZOZULA, & WILLIAM PIVER, JD Copyright Date: 2011 Pages: 488 Edition (<i>if applicable</i>): 5TH</p>		
REFUND/CANCELLATION POLICY <p>THIS SCHOOL HAS AND MAINTAINS A POLICY FOR THE REFUNDING OF MONIES PAID, FOR THE UNUSED PORTION OF TUITION AND FEES IN THE EVENT THE STUDENT WITHDRAWS/DISCONTINUES AT ANY TIME PRIOR TO THE COMPLETION OF THE COURSE ENROLLED. THE AMOUNT CHARGED WILL NOT EXCEED A PRORATED BASIS OF THE TOTAL CHARGES INCURRED. AN ENROLLEE MAY CANCEL THE ENROLLMENT WITHIN THREE BUSINESS DAYS OF ENROLLMENT AND RECEIVE A FULL REFUND OF ALL MONIES PAID IF ALL MATERIALS ARE RETURNED UNDAMAGED; OTHERWISE A \$45 NON-REFUNDABLE ADMINISTRATION FEE MAY BE RETAINED.</p>		
FINAL EXAMINATION CRITERIA NUMBER OF QUESTIONS 100	TYPES OF QUESTIONS MULTIPLE CHOICE	TIME 2 HOURS (120 MINUTES)
HOW MANY DIFFERENT FINAL EXAMS ARE OFFERED FOR THIS COURSE (ONE OR TWO)? 2		MINIMUM PASSING PERCENTAGE 70%

STUDENTS ARE REQUESTED TO ATTEND THE FIRST CLASS OF ANY COURSE PRIOR TO REGISTRATION AND ENROLLMENT. AFTER REVIEWING THIS GENERAL INFORMATION PAGE AND ATTENDANCE AT THE FIRST CLASS THE STUDENT CAN THEN REGISTER AND PAY FOR THE COURSE. STUDENTS MUST SIGN THE ATTENDANCE SHEET THE FIRST CLASS AS IT IS INCLUDED IN THE TOTAL COURSE TIME REQUIRED IF THE STUDENT CHOSSES TO PROCEED IN THE COURSE.

DRE Disclaimer Statement

This course is approved for pre-license education credit by the California Department of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructors, authors, or lecturers.

Attendance Policy

For live courses, students must attend a minimum of 90% of the approved course hours to be eligible to receive DRE pre-license course credit

Live Course Identification Statement

Participants shall present one of the following forms of identification below immediately before admittance to a live presentation of an offering:

- A. A current California driver's license.*
 - B. A current identification card described in Section 13000 of the California Vehicle Code*
 - C. Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.*
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Correspondence Course Identification Statement

Participants shall present one of the following forms of identification immediately before the administration of the final examination:

- A. A current California driver's license.*
 - B. A current identification card described in Section 13000 of the California Vehicle Code*
 - C. Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.*
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Online Evaluation Statement

A course and instructor evaluation is available on the California Department of Real Estate (DRE) website at www.dre.ca.gov. Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page.

Course Provider Complaint Statement

A course provider complaint form is available on the California Department of Real Estate (DRE) website at www.dre.ca.gov. Access this form by typing in "RE 340" in the search box located in the upper right corner of the home page. An informational form regarding course provider complaints, "RE 340A" is also available.
