

ALLREGS EDUCATION PACKAGE

Where do you work?

Do you work at a successful, efficient company committed to high morale, compliant operations, best-in-class performers, and happy customers?

Or is your company plagued with processing errors and buybacks, compliance risks, low pull-through rates, high turnover and dissatisfied customers?

Build a successful company with low-cost, unlimited training resources for all the staff at your branch. For \$600 per site, you'll get access to all the self-study online courses in the AllRegs Education Package.



The AllRegs Education Package Features

- All self-study online courses* for all employees at a site location
- Over 50 courses available over 12 months
- Five+ recorded audio programs
- Industry experts as content providers
- Quality instructional design principles
- Courses delivered in a Learning Management System
- Student-based learning goals and objectives
- Interactive practice activities
- Real-world examples and how-to demonstrations of industry forms and processes
- Latest industry topics, trends and issues important to your day-to-day activities
- All new courses released during subscription period are included
- Certification credit for Residential Government Underwriter (RGU)
- Assessments or course projects
- Industry-recognized certificates of completion
- Links to AllRegs content and regulatory analyses where appropriate

Subscription Details and Pricing

Subscriptions are based on site-wide licensing. All users at one company site have access to the AllRegs Education Package, with unlimited access to self-study online courses* and recorded audio programs. The annual subscription rate for one location is \$600.

Discounts for multiple site subscriptions are available. Call your Regional Account Executive at (800) 848-4904 for details.

NOTE: From the time of enrollment, you have until the end of your 12-month subscription period to complete each course and access the recorded audio programs, take the final course exam and download your industry-recognized certificate of completion when you pass the courses you wish to take. All courses must be completed by the last day of the subscription period, as access to courses will terminate on this date.

**Call (800) 848-4904 or,
visit www.allregs.com to learn more.**

Program Benefits

When you subscribe to the AllRegs Education Package, you get access to the entire suite of AllRegs Academy's Self-Study Online Courses* over the course of a year. Subscriptions are on a site level basis; everyone at your site will have access to the courses for the annual period. Currently, there are over 50 available courses, with new titles in development all the time. Once you subscribe to the AllRegs Education Package, you'll get access codes for all current offerings available.

Meet your staff's professional development needs, as well as corporate regulatory requirements, with our suite of courses, including:

- Reduce employee churn by providing a company training plan
- Provide a set of job skills that will help reduce errors, increase efficiency and productivity
- One stop corporate training program
- RESPA Courses
- FACT Act Courses
- Fair Lending Courses
- Approved Certification Courses
- And more!



*For a limited time, get the
AllRegs Continuing Education Library,
a \$600 value, free with your subscription
to the AllRegs Education Package.*

(see details on reverse)



*Excludes Continuing Education Library and FICO Pro Certification courses.

The Nationwide Mortgage Licensing System & Registry (NMLS) has approved AllRegs as an Education Provider (#1400024). AllRegs is located at 2975 Lone Oak Drive, Suite 140, Eagan, MN 55121. Toll free: (800) 848-4904.

OST-AEP-1008

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AllRegs Education Package Courses by Subject

On the AllRegs Education Package Course Selection Grid, you'll be able to find the courses that are right for you and your employees.

You can identify what topic or discipline the course applies to, and whether or not the course is approved for certification credit.

For full details, and the most current list of courses, visit www.allregs.com and click on AllRegs Education Package. Course approvals and offerings are subject to change.

Limited Time Offer!

With your AllRegs Education Package subscription, get all the courses in the Continuing Education Library*:

- 3 Hour SAFE Federal Law: ECOA, HMDA, TILA #1258
- 2 Hour SAFE Ethics: Fraud and Fair Lending: Consumer Protection #1256
- 2 Hour SAFE Non-Traditional Mortgages: FHA and Guaranteed Rural Housing #1257
- 1 Hour SAFE Elective: Fair Lending – The Essentials #1255
- 1 Hour WV SAFE CE: DC Mortgage Licensing Act #1679
- 1 Hour WV SAFE CE: MA Mortgage Licensing Act #1746
- 1 Hour PA SAFE CE: PA Mortgage Licensing Act #1643
- 1 Hour WV SAFE CE: WV Mortgage Licensing Act #1644

*Note: State or federal required fees for licensure are not included in the AllRegs Education Package or Continuing Education Library subscription.

Self-Study Online Courses	CERTIFICATION CREDIT											
	Appraisal Closing	Compliance	Credit Scoring	Fair Lending	General Mortgage	Origination	Processing	Quality Control	Servicing	Underwriting	Residential Govt. Underwriter (RCU)	Mortgage Lending Achievement Certificate
Analyzing the Fair Credit Reporting Act (FCRA)		x		x	x	x						x
Appraisal Procedures	x			x					x			x
Basics of Mortgage Processing		x		x	x	x						x
Clarifying Conventional Mortgage Lending				x	x							x
Completing the 1003 Form				x	x	x						x
Completing the Good Faith Estimate (GFE)		x		x	x				x			x
Complying with the Mortgage Disclosure Improvement Act (MDIA)	x	x		x	x	x	x		x			x
Credit Scoring Basics			x	x	x							x
Credit Score Improvement Planning			x	x	x							x
Discovering FHA Programs				x	x				x	x		x
Elements of Title Insurance	x			x		x			x			x
Essentials of Mortgage Lending		x		x	x	x	x	x	x	x		x
Ethical Practices in Mortgage Lending				x	x	x						x
Evaluating ECOA		x		x	x	x	x					x
Explaining Loan Modifications				x					x	x		x
Exploring Guaranteed Rural Housing (GRH): A Rural Development Program				x	x	x			x	x		x
Exploring HOEPA Revisions	x	x		x	x	x	x	x	x			x
FACT Act: Getting to Know the Red Flags Rule		x		x	x	x						x
Fair Lending – The Essentials		x		x	x	x	x					x
Fair Lending – Consumer Protection Laws		x		x	x	x	x					x
Fair Lending – Lender Responsibilities		x		x	x	x	x					x
Fulfilling RESPA Requirements	x	x		x								x
Gathering the Facts on Mortgage Fraud		x		x				x	x			x
Getting to Know the Truth-in-Lending Act (TILA)		x		x	x	x						x
How to Close a First Mortgage	x			x	x	x						x
Interpreting the Housing and Economic Recovery Act		x		x	x	x	x	x	x			x
Mortgage Products and Programs				x	x					x		x
The Practical Application of HMDA		x		x	x	x						x
Privacy in Mortgage Lending		x		x	x	x			x			x
Processing and Underwriting Credit				x	x	x			x	x		x
Processing Income and Assets				x	x	x			x			x
Regulatory Compliance for Closers	x	x		x								x
Regulatory Compliance for Mortgage Lenders		x		x					x			x
Regulatory Compliance for Processors		x		x		x						x
Revealing Reverse Mortgage Products		x		x	x	x	x	x	x			x
Reviewing Debt Collection Practices		x	x	x				x	x			x
Reviewing the Residential Sales Contract					x	x			x			x
Reviewing the Uniform Residential Appraisal Report	x			x				x	x	x		x
Reviewing Specialized Fannie Mae Forms				x				x	x			x
Underwriting and Processing Guaranteed Rural Housing (GRH) Loans	x			x		x			x	x		x
Underwriting VA Loans	x			x		x			x	x		x