

*Your Success Is Our Goal
Since 1983*

American School of Business
Corporate Offices
194 Route 46 East, Fairfield, NJ 07004



Continuing Education
Licensing & Your Choice!
It's Live Online, Hybrid
In-Person, On-Site or Day!
Self Study OnLine, On-Credits in
Up to 12 CE Credits

REAL ESTATE

Licensing,
Continuing Education
& Exam Preparation *for*

- **Salespersons**
- **Brokers**
- **Mortgage & Loan
Originators**

**2025
Schedules**



American School of Business

Since 1983

It's Your Choice
**In-Person, Live-On Line,
Self-Study or Hybrid**

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Website

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Corporate Headquarters

194 Route 46 East, Fairfield, NJ 07004

INTRODUCTION & WELCOME

Thank you for choosing the American School of Business, where your success is our goal!

The American School of Business is the largest independent provider of Real Estate, Mortgage, Appraisal, Insurance & Securities training programs in New Jersey.

We offer licensing courses, continuing education seminars and exam preparation programs in a variety of environments including: In-Person, Live Online, Self-Study Online, and Hybrid. Many Online classes are approved in all 50 states.

All our classes are offered as Hybrid classes and are offered in person or online with Live Instructors. The process to register is simple.

1. Register for any of our Pre-licensing classes or Continuing Education Seminars
2. If you are attending class virtually, you will need to pick up your textbooks and other materials at our Fairfield Headquarters located at 194US Highway 46, Fairfield, NJ 07004, prior to your first day of class. This can be done, Monday through Thursday 8:30am to 6:30pm and Fridays between 8:30am to 4:30pm.

Time permitting, materials can be shipped for an additional charge of \$12. If you are attending class in person and are not able to pick up your materials, you will receive all materials on the first day of class

3. Complete the class in person or in the comfort and of your own home.

Once registered, look for a registration confirmation and additional information and requirements for participating in person or attending Live Online using our GoToMeeting platform.

The following classes are available as Hybrid:

- Real Estate Salespersons - Day, Evening & Saturday
- Real Estate Brokers - Day
- Mortgage Licensing - Evening & Saturday
- Title Insurance - Day & Evening
- Life and Health Insurance - Day & Evening
- Property and Casualty - Day & Evening
- Continuing Education - Day, Evening & Saturday

This brochure contains all the information you need to make the right choice to join into one or many of our programs today!

If you have any questions you can reach us during the following business hours:

Monday & Tuesday: 8:30am to 6:30pm
Wednesday to Fridays: 8:30am to 4:30pm

GENERAL INFORMATION

The economic importance of Real Estate, Appraisal of Real Estate, and Real Estate Loan Origination demands a high professional level with an increased emphasis on educational requirements. New Jersey requires licensure for all persons engaging professionally as a Real Estate Salesperson, Real Estate Broker, Real Estate Appraiser or Mortgage Loan Originator.

Our programs are designed to help you attain your goal of passing your licensing exam(s) and to provide you with the practical knowledge you need to succeed.

EXPERIENCE: Since our inception in 1983 the American School of Business has established itself as a leader in providing quality education using only the best and most up to date materials available. Each year thousands of students are successfully prepared for careers in Real Estate, Insurance, Appraisal, Mortgage and Financial Services. In addition, thousands more call on us to advance themselves through our Continuing Education seminars.

ACCREDITATION: The American School of Business is licensed and/or approved by the New Jersey Real Estate Commission, The New Jersey State Board of Real Estate Appraisers, The New Jersey Department of Banking and Insurance and The National Mortgage Licensing Service. We are also approved for the training of Veterans and their eligible dependents by the State Approving Agency.

GUARANTEE OF SATISFACTION: A prompt and regular attendance is vitally important to your success in our courses. Students who miss classes are allowed to make them up in any of our day, evening or Saturday courses. You are entitled to attend future classes **FREE** for a period of six months after your enrollment date. This includes taking your final exam.

INSTRUCTORS: Our Instructors are Successful, Experienced, and Motivated professionals who are licensed and/or approved to teach.

SCHEDULING: Courses are offered Days, Evenings and Saturdays, all year, at our convenient training centers, in addition to an array of Live Online, Self-Study Online and Hybrid courses, seminars and exam prep programs

"PERSONAL SCHEDULE" Courses Available

Our flexible schedule program is designed for students who cannot commit to a set schedule. You start and complete courses at your own pace and your own convenience.

PRIVACY POLICY: "In compliance with the Privacy Act (5U.S.C. 552A), your Social Security number and other private information obtained herein will be used solely to fulfill the requirements of the state regulatory authorities. It will not otherwise be published, disseminated, bartered, or sold."

The Following is a list of Holidays that most classes are off:

- New Years Day • Passover • Good Friday • Memorial Day
- Independence Day • Labor Day • Rosh Hashanah
- Yom Kippur • Halloween (evening only) • Thanksgiving
- Hanukkah • Week of Christmas

The Choice is Yours... In-Person, Live Online, Self Study On-Line, On-Site & Hybrid!

In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!

<u>Table of Contents</u>	<u>Page(s)</u>
Introduction and General Information.....	1
Real Estate Salespersons Licensing Courses.....	2
Real Estate Continuing Education.....	3
Real Estate Brokers Licensing Courses.....	4
Mortgage Licensing, Exam Prep & Continuing Education.....	5 & 6
6 Ways to Register, Additional Courses Available Locations...	7
Study Aids and Registration Forms.....	8 & 9

Real Estate SALESPERSON Courses

A Real Estate Career Provides:

- A Stimulating Work Environment
- Competitive Earnings
- Part or Full Time Employment
- Independence
- Continuing Education Opportunities
- Unlimited Career Potential

GENERAL REQUIREMENTS

Those who wish to engage in the Real Estate business in New Jersey are required to attend and complete a 75-hour Salespersons course and pass a state licensing exam. The purpose of the salespersons course is to prepare you for the state examination. Upon completion of our course you will receive a "Certificate of Completion" which is used to gain admission into the state exam.

The course is also suitable for persons desiring knowledge of buying and selling real estate whether it be for personal use or as an investment.

Subject matter includes all-important phases of real estate and follows an outline prescribed by the New Jersey Real Estate Commission.

COURSE OUTLINE:

- | | | |
|-------------------------|--------------------------|-------------|
| • Real Estate Licensing | • Rules & Regulations | • Taxes |
| • What is Real Estate | • Estates and Interests | • Agency |
| • Types of Ownership | • Land Use Regulations | • Contracts |
| • Environmental Issues | • Ethical Considerations | • Brokerage |
| • Fair Housing | • Listing Agreements | • Leases |
| • Mortgages | • Financing | • Appraisal |
| • Investment Brokerage | • Subdivisions | • Deeds |
| • Legal Descriptions | • Transfer of Title | • Closings |

PREREQUISITES.

Salespersons must be 18 years of age and have completed High School or a G.E.D. program. No residency required.

TUITION

The tuition for the Salespersons course is \$495, which includes a nationally published & professionally written text "Essentials of New Jersey Real Estate", practice quizzes & exams, and our six month "Guarantee of Satisfaction".

PACKAGE PRICE:

Add an Exam Prep Workbook (a \$50 value) and Real Estate Qualifier Plus IIIx calculator (a \$65 value) and pay only \$575 for the Package. A savings of \$35!

Exam Prep Courses For Salespersons and Brokers

This course is designed to help you prepare for your school final exam and the new PSI state exam. Attending this class shows you are serious about passing your exam on the first attempt and getting your new real estate career moving forward. The process is simple: We will work with you as you make your way through hundreds of practice questions, provide you with the answers and the rationale as to why the answer is correct.

During the math review, we will teach the best techniques that ensure you have a solid foundation of the mathematical formulas necessary to pass your exam. We will take you step by step through several practice questions and scenarios.

The cost for this power packed full day exam prep course is only \$99 which includes the PSI Exam Prep Textbook and other valuable materials.

FAIRFIELD

In-Person, Online with Live Instructors Or Hybrid... It's Your Choice!

Day Courses - Monday to Friday 9:00am to 4:30pm - 2 Weeks

January 6 to January 17	July 7 to July 18
February 3 to February 14	August 4 to August 15
March 3 to March 14	September 8 to September 19
March 31 to April 11	October 6 to October 17
April 28 to May 9	November 3 to November 14
June 2 to June 13	December 1 to December 12

In-Person, Online with Live Instructors Or Hybrid... It's Your Choice!

Evening Courses - Monday & Wednesdays 6:00pm to 9:45pm - 10 Weeks

January 6 to March 19*Off 2/17	July 7 to September 17*Off 9/1
February 3 to April 23*Off 3/17	August 4 to October 15*Off 9/1
March 3 to May 14*Off 3/17	September 8 to November 19
April 7 to June 18*Off 5/26	October 6 to Dec. 17*Off 11/26
May 5 to July 16*Off 5/26	Nov. 3 to Jan. 21, 2026*Off 11/26
June 2 to August 13 12/24 & 29	Dec. 1 to Feb 18, 2026*Off 12/22,

In-Person, Online with Live Instructors Or Hybrid... It's Your Choice!

Saturday Courses 9:00am to 4:30pm - 10 Weeks

January 4 to March 8	July 12 to Sept.20*Off 8/30
February 1 to April 5	August 3 to Oct. 11*Off 8/30
March 1 to May 10*Off 4/19	September 6 to November 8
April 5 to June 14*Off 5/24	October 4 to Dec. 13*Off 11/29
May 4 to July 19*Off 5/24 & 7/5	Nov. 1 to Jan. 17, 2026* 12/27
June 7 to August 16*Off 7/5	Dec. 6 to Feb. 14, 2026* 12/27

Exam Prep Course Schedules

In-Person, Online with Live Instructors Or Hybrid... It's Your Choice!

General & State Saturdays - 9:00am to 5:00pm

January 25	May 17	September 27
February 22	June 21	October 25
March 22	July 26	November 22
April 26	August 23	December 20

The Following is a list of Holidays that most classes are off:

- New Year's Day • Passover • Good Friday • Week of Memorial Day
- Week of Independence Day • Week of Labor Day • Rosh Hashanah
- Yom Kippur • Halloween (evening only) • Week of Thanksgiving • Hanukkah • Week of Christmas

The Choice is Yours...

In-Person, Live Online or Hybrid

How About On-Site Classes!

In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!

For Real Estate Licensees

To help you understand some of the requirements of the Continuing Education laws in NJ, we encourage you to read the below.

Continuing Education Requirements

Real Estate salespersons, broker-salespersons and brokers are required to complete 12 hours of CE per licensing cycle in order to renew their license for the next licensing cycle. At least six of the 12 hours must be obtained within the "core topics". The six shall include at least two credit hours in Ethics and at least one credit in Fair Housing & New Jersey Law against Law Discrimination and one credit in Agency.

The Core Topics are as follows: • Agency • Disclosure • Legal Issues (i.e. listing agreements, contracts, leases, attorney review) • Ethics • Fair Housing and New Jersey Law Against Discrimination • New Jersey Real Estate Broker and Salesperson Statutes and Regulations • State & Federal Environmental Laws and Regulations • Legal Requirements on Escrow Monies and Financial Recordkeeping

The following topics are deemed as approved for Elective Courses:

• Commercial Real Estate • Property Management • Seasonal Rentals • Real Estate Sales Full Disclosure Act and Real Estate Timeshare Act • Financing Land Use • Real Estate Valuation • Foreclosure and short-Sale Transactions • Specific Aspects of Residential Real Estate Transactions

Also, completion of the **Broker pre-licensure** course by real estate licensees will be equivalent to completing the 12 hours of CE for the licensing cycle in which the broker pre-licensure course is taken. Licensees completing this course will not be required to take any CE course to fulfill the requirement.

Licensees initially licensed in the first year of a real estate licensing cycle will be required to complete CE requirements in order to relicense for the next cycle (i.e. a licensee who obtained their license before July 1, 2024 will be required to complete CE requirements to relicense for the cycle beginning July 1, 2025)

Licensees initially licensed in the second year of a real estate licensing cycle will not be required to complete any CE requirements in order to relicense for the next cycle (i.e. a licensee who obtained their license after July 1, 2024 will not be required to complete CE requirements to relicense for the cycle beginning July 1, 2025).

CE courses will only count for credit one time during each licensing cycle. The NJREC requires you to complete all of your CE requirements by 4/30/25 to avoid a late filing fee of \$200.

The American School of Business has an array of continuing education classes and seminars that are offered at Live Online, In-Person, Self Study On-Line or On-Site that provide you with the highest quality education.

**3 hour CE Seminars are only \$49 each,
6 hour CE Seminars are only \$98 each,
or pick any 12 hour package for only \$179!**

On-Line Continuing Education 12 Hour Packages Available!



In addition to the courses found in this brochure we offer a variety of Self Study Online continuing education seminars. Please visit our website at www.AmericanSchoolNJ.com for complete details. 12 Hour on-line packages as little as \$99!

Online Topics Include: • Demystifying Real Estate Short Sales • Foreclosures • Agency Law • Realtors Code of Ethics • Settlement Procedures & Antitrust Laws • Going Green • Investment Analysis • Fair Housing • Environmental Issues • Property Law • Housing: Fairness for All

Don't See a topic, location or date you want...Call us at 800-288-5154 to have one of our Approved CE instructors come right to your office!

Real Estate Continuing Education 2025 Schedules

**In-Person, OnLine with Live Instructors
Or Hybrid... It's Your Choice!**

Everyday Ethics in Real Estate	C20201752
January 27- Monday – 9:00am to 12:00pm – 3 Ethics credits	
NJREC Agency	C20169369
January 27 – Monday – 1:00pm to 4:00pm – 3 Core credits	
Cultural Diversity and Fair Housing	C20205239
January 28 - Tuesday – 9:00am to 12:00pm – 3 FH credits	
Commercial Real Estate Basic	C20203787
January 28 -Tuesday 1:00pm to 4:00pm – 3 Elective Credits	
Foreclosures, Short Sales and REO's	C20205238
February 24 – Monday – 9:00am to 12:00pm – 3 Core credits	
Fair Housing Property Management	C20205446
February 24 - Monday – 1:00pm to 4:00pm – 3 FH credits	
NJREC Agency	C20169369
February 25 - Tuesday – 9:00am to 12:00pm – 3 Elective credits	
Ethics in Real Estate	C20160362
February 25 – Tuesday – 1:00pm to 4:00pm – 3 Ethics credits	
The Ethical Agent: Part 1: Understanding Ethics	C20200305
March 24 – Monday – 9:00am to 3:00pm – 6 Ethics Credits	
The Ethical Agent: Part 2: Agency and Fair Housing	C20200306
March 25 - Tuesday – 9:00am to 3:00pm – 6 FH credits	
Real Estate Taxes Part I	C20205542
April 28 - Monday – 9:00am to 12:00pm – 3 Elective credits	
Cultural Diversity and Fair Housing	C20205239
April 28 - Monday – 1:00pm to 4:00pm - 3 FH credits	
Everyday Ethics in Real Estate	C20201752
April 29 – Tuesday – 9:00am to 12:00pm – 3 Ethics credits	
NJREC Agency	C20169369
April 29 – Tuesday – 1:00pm to 4:00p – 3 Core Credits	
Real Estate and Taxes Part II	C20205543
May 19 - Monday – 9:00am to 12:00pm – 3 Elective credits	
NJREC Agency	C20169369
May 19 – Monday – 1:00pm to 4:00pm – 3 Core Credits	
Fair Housing Property Management	C20205446
May 20 –Tuesday – 9:00am to 12:00pm – 3 FH Credits	
Ethics in Real Estate	C20160362
May 20 – Tuesday - 1:00pm to 4:00pm – 3 Ethics Credits	
The Ethical Agent: Part 1: Understanding Ethics	C20200305
June 23 - Monday – 9:00am to 3:00pm – 6 Ethics credits	
The Ethical Agent: Part 2: Agency and Fair Housing	C20200306
June 24 – Monday – 9:00am to 3:00pm – 6 FH credits	

REAL ESTATE BROKERS Courses

The American School of Business is licensed by the N.J. Real Estate Commission to conduct courses of education in Real Estate subjects to qualify applicants for the Real Estate Brokers Examination.

MINIMUM EDUCATION REQUIREMENTS:

- 90 Hour Brokers General Course
- 30 Hour Ethics and Agency Course
- 30 Hour Office Management & Related Topics

MINIMUM EXPERIENCE REQUIREMENTS:

All Broker applicants must have been licensed and working as a salesperson on a full time basis for a minimum of 3 years for the time period immediately proceeding the date of application. Once you have completed the Experience & Education requirements you can apply to the N.J.R.E.C. for approval to take the State Licensing Exam.

COURSE TUITION & DISCOUNT PACKAGE

- Brokers General Course..... \$495.00
- Ethics and Agency Course..... \$250.00
- Office Management Course..... \$250.00

Note: New NJREC guidelines now allow you to take and complete these three courses in any order.

Package Price: Save \$100: Pay in full for all 3 courses when registering & pay only \$895. Tuition for each course includes a Textbook, Practice Questions, Additional Handouts & our **GUARANTEE OF SATISFACTION.**

Note Package price applies ONLY when registering and paying in full on or before the first day of class and can not be combined with any other discounts or offers.

COURSE OUTLINES

BROKERS General Course • Real Estate Licensing • Rules & Regulations • Estates & Interests • Types of Ownership • Taxes • Land Use Regulations • Environmental Issues • Agency • Ethical Considerations • Brokerage • Contracts • Fair Housing • Listing Agreements • Leases • Mortgages • Financing • Appraisal • Investment Brokerage • Subdivisions • Deeds • Legal Descriptions • Transfer of Title • Closings

ETHICS & AGENCY Course: • Ethics Defined • Formation • Fiduciary Duties • Agency Relationships • Agency Transitions • In-House Sales • Conflicts of Interest • Obligations to Qualify • Disclosure • Legal Actions • Agency Defined • Ethical Obligations • Disclosure of Agency

OFFICE MANAGEMENT Course: • Requirements for Opening an Office • Closings • Obtaining Legal & Accounting Advice • Fair Housing Laws • Financial Record Systems • Establishing an Escrow Account • Truth in Renting Laws • Office Management Responsibilities • Environmental Concerns • Supervision and Training • Licensing Requirements • Qualification Techniques • Ethical Matters • Attorney Review • Office Closing Procedures

How About On-Site Classes!

In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!

Real Estate Brokers 2025 Course Schedules

**In-Person, Online with Live Instructors
or Hybrid...It's Your Choice!**

Fairfield - Day Courses

Tuesday & Thursdays - 9:00am to 4:30pm

Brokers	January 21 to February 27
Ethics & Agency	March 4 to March 13
Office Management	March 18 to March 27
Brokers	April 1 to May 8
Ethics & Agency	May 3 to May 13
Office Management	May 27 to June 5
Brokers	June 10 to July 17
Ethics & Agent	July 22 to July 31
Office Management	August 5 to August 14
Brokers	August 19 to September 18
Ethics & Agency	September 23 to October 2
Office Management	October 7 to October 16
Brokers	October 21 to December 2* Off 11/27
Ethics & Agency	Dec. 9 to Jan. 27, 2026* Off 12/23,25 & 1/1
Office Management	February 3 to February 12, 2026

IMPORTANT NOTICE: NJREC guidelines allow you to take and complete these three courses in any order.

The Following is a list of Holidays that most classes are off:

- New Years Day • Passover • Good Friday • Memorial Day
- Independence Day • Labor Day • Rosh Hashanah
- Yom Kippur • Halloween (evening only) • Thanksgiving
- Hanukkah • Christmas

Exam Prep Course Schedules

**In-Person, Online with Live Instructors
Or Hybrid... It's Your Choice!**

**General & State
Saturdays - 9:00am to 5:00pm**

January 25	May 24	September 27
February 22	June 21	October 25
March 22	July 26	November 22
April 26	August 23	December 20

Continuing Education For Real Estate Brokers

Special Notice!

Completion of the broker pre-licensure course by real estate licensees will be equivalent to completing the 12 hours of CE for the licensing cycle in which the broker pre-licensure course is taken. Licensees completing any of the Brokers courses will not be required to take any additional CE courses to fulfill the requirement.

Special Applications for Continuing Education credits are handed out on the first day of each Brokers course. Credits are processed for a flat fee of only \$49.

The Choice is Yours...

***In-Person, Online with Live Instructors
or Hybrid!***

Mortgage Loan Originators Licensing & Exam Preparation

Mortgage Lending is a profession that requires knowledge of many disciplines, including real estate, finance & appraising to be effective. Our courses are designed to give you the information you need to pass your licensing exam(s) and successfully enter the mortgage profession whether it be in sales, processing or underwriting.



Laws affecting mortgage industry were placed into effect in July 2009. The new laws require that mortgage professionals be licensed as **Loan Originators** in the State of New Jersey as well as many other states. The American School of Business is approved by the NMLS – National

Mortgage Licensing System to provide the required instruction to qualify to take your National Exam. **NMLS Approved Provider #1400050.**

Note: Our courses cover all of the requirements of the UST – Uniform State Test which is now accepted in most states.

The American School of Business is dedicated to providing programs that are designed to fulfill the current as well as any future educational requirements. We offer programs to fulfill all of your educational needs including In-Person Learning, Online with Live Instructors, Self Study Online and Onsite training. For Self Study Online training visit us on the web at www.americanschoolnj.com and check out our programs that are approved in several states.

We also suggest looking into our Real Estate Salespersons course as it will help establish a solid foundation for your new career.

Courses Offered

20 Hour SAFE Comprehensive Mortgage Loan Originator Course Including UST (NMLS # 4251). \$295*
7 Hour Exam Prep & Refresher Course \$149
4 Hour NJ State Specific Class (NMLS #4252) \$79

A textbook and additional course materials are included with every course.

**Note: An additional fee of \$30 will be added to your tuition for the NMLS credit processing fee.*

Package Price of \$495 Includes:

National Comprehensive Course, UST, Exam Prep Course, NJ State Specific Course and NMLS Processing Fee (You save \$58)

Note Package price applies ONLY when registering and paying in full on or before the first day of class and can not be combined with any other discounts or offers.

Course Outlines

20 Hour SAFE Comprehensive Mortgage Loan Originator Course with Uniform Standards “UST”:

- Mortgage Industry Overview & The Business of Real Estate
- The Mortgage Lending Process
- The Value of Real Estate
- Finance Instruments • Federal Mortgage Legislation
- Conventional Financing • Government backed Loans
- Nontraditional Mortgage Products
- The Value of Real Estate & The Mortgage Lending Process
- Legal Concepts
- Interests in Real Property
- Appraisals
- Ethics in Mortgage Lending
- Uniform State Test Requirements
- Review the MLO Testing Handbook

7 Hour Exam Prep and Refresher Course w/ UST:

- Purpose and Provisions of SAFE Act
- RESPA and TILA
- Good Faith Estimates and HUD
- Provisions of Federal Laws
- Nontraditional Loan Products
- Adjustable Rate Mortgages
- Reverse Mortgages
- Buy-down Plans
- Consumer Protection
- Protected Classes
- Mortgage Fraud
- Predatory Lending
- Compensation Rules
- High Level State Content Topics
- UST • Hundreds of Practice Questions • And More...

4 Hour NJ State Specific Courses:

- Department of Banking and Insurance
- State Law and Regulation Definitions
- Residential Mortgage Lending Act
- Regulations & Compliance
- Disciplinary Action
- Unique State Test Areas

The Choice is Yours...

In-Person, Live On-Line, or Hybrid!

How About On-Site Classes!

In addition to the classes offered at our training centers and the classes offered online, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!

Mortgage Licensing & Exam Prep 2025 Course Schedules

**In-Person, Online with Live Instructors
or Hybrid...It's Your Choice!**

Fairfield Training Center

Day Courses - Monday to Friday - 9:00am to 4:30pm

20 Hour Safe Comprehensive Course	January 27, 28 & 29
7 Hour Exam Prep Course	January 30
4 Hour NJ State Specific (9am to 1pm)	January 31
20 Hour Safe Comprehensive Course	March 24, 25 & 26
7 Hour Exam Prep	March 27
4 Hour NJ State Specific (9am to 1pm)	March 28
20 Hour Safe Comprehensive Course	May 19, 20 & 21
7 Hour Exam Prep Course	May 22
4 Hour NJ State Specific (9am to 1pm)	May 23
20 Hour Safe Comprehensive Course	July 28, 29 & 30
7 Hour Exam Prep Course	July 31
4 Hour NJ Stat Specific (9am to 1pm)	August 1
20 Hour Safe Comprehensive Course	Sept. 22, 23, & 24
7 Hour Exam Prep Course	September 25
4 Hour NJ State Specific (9am to 1pm)	September 26
20 Hour Safe Comprehensive Course	November 17, 18 & 19
7 Hour Exam Prep Course	November 20
4 Hour NJ State Specific (9am to 1pm)	November 21

**In-Person, Online with Live Instructors
or Hybrid....It's Your Choice!**

Fairfield Training Center Evening & Saturday Classes!

**Tuesday & Thursdays - 6:00pm to 10:00pm
and Saturdays 9:00am to 5:00pm**

20 Hour Safe Comprehensive Course	February 18, 20, 22 & 25
4 Hour NJ State Specific	February 27
7 Hour Exam Prep Course	March 1
20 Hour Safe Comprehensive Course	April 22, 24, 26 & 29
4 Hour NJ State Specific	May 1
7 Hour Exam Prep Course	May 3
20 Hour Safe Comprehensive Course	June 17, 19, 21 & 24
4 Hour NJ State Specific	June 26
7 Hour Exam Prep Course	June 28
20 Hour Safe Comprehensive Course	August 19, 21, 23 & 26
4 Hour NJ State Specific	August 28
7 Hour Exam Prep Course	August 30
20 Hour Safe Comprehensive Course	October 21, 23, 25 & 28
4 Hour NJ State Specific	October 30
7 Hour Exam Prep Course	November 1
20 Hour Safe Comprehensive Course	Dec. 9, 11, 13 & 16
4 Hour NJ State Specific	December 18
7 Hour Exam Prep Course	December 20

Mortgage & Loan Originators Continuing Education

12 Hour NJ SAFE CE

PURPOSE OF CONTINUING EDUCATION

The Purpose of Continuing Education activities is to ensure that each mortgage professional participates in a program that maintains and increases his or her skill, knowledge and competency.

REQUIREMENTS

Licensed Mortgage Loan Originators are required to complete twelve (12) hours of continuing education to renew their license every year. Some States require State Specific education to be part of the continuing education. New Jersey requires that two (2) hours of the above twelve (12) be State Specific. Please visit the NMLS web site for a complete state by state listing.

Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 3 hours of electives, **plus 2 hours of NJ-specific education.** Number of hours is 8+2+2 hrs. of NJ law = 12 Hours of Continuing Education.

Seminars Offered

12 NJ SAFE Comprehensive 2024: \$199*
NJ Mortgage Loan Originator

*Includes Textbooks or eBooks and Handouts, a \$50 Value

Mortgage Continuing Education Seminars 2025 Schedules

**In-Person, Online with Live Instructors
or Hybrid...It's Your Choice!**

Fairfield – Day Classes

<u>Course</u>	<u>Dates</u>	<u>Time</u>
12 Hour NJ SAFE CE Course		
Day One	November 24	9am to 5pm
Day Two	November 25	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	December 15	9am to 5pm
Day Two	December 16	9am to 1pm

Fairfield – Saturday Classes

<u>Course</u>	<u>Dates</u>	<u>Time</u>
12 Hour NJ SAFE CE Course		
Day One	August 2	9am to 5pm
Day Two	August 9	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	September 6	9am to 5pm
Day Two	September 13	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	October 4	9am to 5pm
Day Two	October 11	9am to 1pm

How About On-Site Classes!

In addition to the classes offered at our training centers and the classes offered online, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!

**For Self-Study Online Courses
Visit www.AmericanSchoolNJ.com**

HOW TO REGISTER (6 WAYS)

Please include full payment with your registration.

- 1) **ON-LINE:**
Registration forms are available on-line by visiting our web site www.americanschoolnj.com
- 2) **MAIL:**
Complete the Registration Form and mail it to:
American School of Business
194 US Highway 46 East, 2nd Floor, Fairfield, NJ 07004
- 3) **PHONE:**
Call 973-244-0333 to register. A Credit Card deposit is required
- 4) **FAX:**
Fax your completed registration form to 973-244-0246. Credit Card information must be provided and a signature is required.
- 5) **IN PERSON PRE-REGISTRATION:**
In person registration is available at our Fairfield training center during the following business hours:
Monday to Thursday: 8:30am to 6:30pm,
Fridays from 8:30am to 4:30pm.
- 6) **SAME DAY REGISTRATION:**
Registrations will be accepted on the first session of class, provided there are openings for additional students. Pre-Registration is preferred. Call 973-244-0333 to check the status of the course you are interested in.

**CASH, Credit Cards, Business Checks
& Money Orders
Are Accepted at All Locations!
(Please no Personal Checks)**

REFUND POLICY: Tuition will be refunded if a class is canceled or filled. **NO** tuition will be refunded for any reason on or after the first meeting of the class. If a pre-registered student wishes to drop out of a class, a written notice must be submitted 5 business days in advance of your original starting date, in order to receive a tuition refund minus a \$50 per course cancellation fee.

Note: There are no refunds or exchanges on Study Materials

TRAINING CENTER

FAIRFIELD: American School of Business

194 US Highway 46 East, Second Floor, Fairfield NJ 07004

- 2 Miles West of Willowbrook Mall (Rte.23 & 80)
- 3 Miles East the intersection of Rtes.46, 280, & 80
- Less than 5 miles from Route 287 & Route 10

The Choice is Yours...

***In-Person, Live Online, Self Study
On-Line or On-Site!***

In addition to the classes offered at our training centers and the classes offered on line, most of our classes and seminars can be offered at your office or place of business. Call us at 800-288-5154 to find out what solution is best for you!

Additional Courses Available!

Our programs in the Real Estate field include;

- Salespersons Licensing, Continuing Education & Exam Prep
- Brokers Licensing, Continuing Education & Exam Prep Courses
- Mortgage/Loan Officer Licensing & Continuing Education
- Mortgage Exam Preparation Courses
- Advanced Real Estate Training Programs

Our programs in the Insurance field include;

- Life Insurance Licensing Courses
- Health Insurance Licensing Courses
- Property & Casualty Licensing Courses
- Personal Lines Licensing Courses
- Title Insurance Licensing Courses
- Classroom and Online Continuing Education Seminars
- Exam Preparation Courses
- CPCU, ARM & INS Designation Courses

PRIVATE GROUP TRAINING AT YOUR FACILITY

As the largest independent Real Estate, Mortgage, Appraisal, Insurance and Securities training provider in New Jersey we can provide Licensing Courses, Exam Preparation Courses and Continuing Education Seminars at your location and customize a schedule to fit **your** training needs.

We have a highly qualified base of over 50 instructors who can handle any topic In-Person or Live Online. So, whether you are a small office, large company, Association or Local Chapter, call us at 800-288-5154 to handle all of **your** training.

Some of our customers include Chubb, Aetna, Allstate, NIA, Guardian, Liberty Mutual, Capital One Bank, Prudential, State Farm, Coldwell Banker, ERA, Century 21, Exit Realty, Keller Williams, Kaplan Financial, NJ Lenders & other Mortgage companies. Local Associations include: PIA IIA, NAIW, and several restoration companies like Northeast Power Dry, Paul Davis, Maxon's, ServePro and more...



*Call us at today at 973-244-0333
for details and pricing!*

**Call 1-800-288-5154 For a Free Brochure
Or Visit Us On The Web at
www.AmericanSchoolNJ.com**

Mortgage Training Supplemental Study Materials!

National Mortgage Lending Exam Prep – **CompuCram - Online \$149**

A self-paced mortgage exam question and answer software application for aiding students as they study for their mortgage lending exam. Designed specifically for the national portion of the exams, this product was written by a team of experts all of whom are working professionals with up-to-date knowledge and experience in the industry. Key Features: 500 mortgage exam questions written in the style of the mortgage exam, Hundreds of highlighted glossary terms are available for quick reference within the questions and answers, Study tips to help your students prepare for their mortgage lending exam, All questions have rationales to help explain the concept behind the answer, Timed exams help simulate the real exam by developing time management skills between questions, All final exams are graded and categorized to help identify problem areas.

Qualifier Plus IIIx **Calculator: \$65**

- Mortgage Loan Qualifying Calculator for Real Estate Pro's.
- The Qualifier Plus IIIx helps you pre-qualify your clients so you can find them the most affordable mortgage or property.
- This calculator is the easiest and most complete real estate finance calculator on the market.
- Features include easy qualification solutions, instant mortgage finance solutions, complete taxes and insurance for true PITI payments, automatic sales price & down payment calculations, easy amortization, balloon payments and more.

How to Order

1. Call 1-800-288-5154 to have your order shipped directly to your home or work address.
2. Check off the appropriate boxes on your registration form and mail or fax with payment.
3. There are no Refunds of Exchanges on Study Materials
4. Please add \$12 for Shipping and Handling

Mortgage Licensing & Continuing Education REGISTRATION FORM (Please Print)

To enroll, fill out completely and send with full payment.

How Will You be attending?

In-Person: Fairfield Live Online Hybrid

Choose Your Licensing Course(s)	Start Date	Cost
<input type="checkbox"/> 20 Hour SAFE Comprehensive*	_ / _ / _	\$ _____
<input type="checkbox"/> 4 Hour NJ State Specific	_ / _ / _	\$ _____
<input type="checkbox"/> 7 Hour Exam Prep	_ / _ / _	\$ _____
<input type="checkbox"/> NMLS Credit Processing Fee		\$ _____
<input type="checkbox"/> Comprehensive Licensing Package		\$ <u>495</u>

Continuing Education Date Cost

12 Hour NJ SAFE CE _ / _ / _ \$ 199

TRAINING CENTERS: (Please check one)

Fairfield Other _____

In person Live On Line Hybrid

Please check the appropriate box(s) regarding your textbook(s) and any Supplemental Study materials:

I will pick up my textbook(s) and any Supplemental Study Aids on or before the first day of class.

Please ship my Textbook(s) and any Supplemental Study Aids, as indicated below, to me for an additional cost of \$12

- CompuCram Interactive Online Study Tools: \$149
- Review Crammer Exam Prep Workbook: \$45
- Qualifier Plus IIIx Mortgage Calculator: \$65

Name _____

Home Address _____

City _____

State _____ Zip _____

Day Phone _____

Evening Phone _____

NMLS # (if available) _____

Email _____

Make Business Checks or Money Orders payable to:

American School of Business *No personal checks please

Mail to: 194 US 46 East, Fairfield, NJ 07004

OR Apply \$ _____ to my Credit Card
(Visa, MasterCard, American Express or Discover Card)

Card Number _____ Expiration Date _____ CVV# _____

Signature (Required) _____ Date _____

Note: Registrations are not confirmed. You will be notified if a class is canceled. We reserve the right to cancel a course due to insufficient enrollment. By signing above you have read and understand our school refund policy. MTGREG2025

*An additional fee of \$30 will be added to your tuition for the NMLS credit processing fee when not signing up for the Package Price

How Did you Hear about us? _____

Real Estate Supplemental Study Materials!

CompuCram Online Interactive Study Tool: \$79

- Study real estate vocabulary – interactive flashcards, matching, and fill-in-the-blank
- Dynamic practice tests – never see the same exam twice!
- Unlimited real estate salesperson practice exams
- Our exclusive pre-assessment identifies the exam topics you need to focus on
- Mobile, tablet and desktop friendly
- The Readiness Indicator that tracks your progress, so you know when you're ready to take the exam
- Up-to-date questions written by real estate industry experts
- Money back guarantee & 180 day access

Qualifier Plus IIIx Calculator: \$65

- Mortgage Loan Qualifying Calculator for Real Estate Pro's.
- The Qualifier Plus IIIx helps you pre-qualify your clients so you can find them the most affordable mortgage or property.
- This calculator is the easiest and most complete real estate finance calculator on the market.
- Features include easy qualification solutions, instant mortgage finance solutions, complete taxes and insurance for true PITI payments, automatic sales price & down payment calculations, easy amortization, balloon payments and more.

Real Estate Q&A Workbook: \$50

- This book contains 100's of questions and rationales that will help you prepare for the PSI exam. This exam-prep workbook features topics covering all topics found on your state outlines.
- A self-scoring feature in each chapter charts your individual learning progress. Includes 5 practice exams.

How to Order

1. Call 1-800-288-5154 to have your order shipped directly to your home or work address.
2. Check off the appropriate boxes on your registration form and mail or fax with payment.
3. There are no Refunds of Exchanges on Study Materials
4. Please add \$12 for Shipping and Handling

Package Prices

Register for your **Salespersons Course** and add the Exam Prep Workbook (a \$50 value) and Real Estate Qualifier Plus IIIx calculator (a \$65 value) and pay only \$575 for the Package. A savings of \$35!

Real Estate Licensing & CE REGISTRATION FORM (Please Print)

To enroll, fill out completely and send with full payment.

Choose Your Course(s):	Start Date	Cost
<input type="checkbox"/> Real Estate Salespersons	___ / ___ / ___	\$ _____
<input type="checkbox"/> Salespersons Package w/Workbook & Calculator....		\$ <u>575</u>
<input type="checkbox"/> Real Estate Brokers Course	___ / ___ / ___	\$ _____
<input type="checkbox"/> Ethics & Agency Course	___ / ___ / ___	\$ _____
<input type="checkbox"/> Office Management Course	___ / ___ / ___	\$ _____
<input type="checkbox"/> 150 Hour Brokers Course Package		\$ <u>895</u>

How Will You be attending?
 Fairfield In-Person Live Online Hybrid
TIME: Days Evenings Saturdays

Continuing Education:	Date	Location	Cost
# _____	___ / ___ / ___	_____	\$ _____
# _____	___ / ___ / ___	_____	\$ _____
# _____	___ / ___ / ___	_____	\$ _____
# _____	___ / ___ / ___	_____	\$ _____
<input type="checkbox"/> 12 Hour CE Package			\$ <u>179</u>
<input type="checkbox"/> CE Credits for completion of Brokers Course.....			\$ _____

Please check the appropriate box(s) regarding your textbook(s) and any Supplemental Study materials:

I will pick up my textbook(s) and any Supplemental Study Aids on or before the first day of class.

Please ship my Textbook(s) and any Supplemental Study Aids, as indicated below, to me for an additional cost of \$12

- Question & Answer Exam Prep Workbook: \$50
- Qualifier Plus IIIx Mortgage Calculator: \$65
- CompUCram Online Interactive Study Tools: \$79

*Name _____
*Full legal name as it appears on your license or ID

Home Address _____

City _____

State _____ Zip _____

Phone Day _____ Eve _____

Evening Phone _____

Sales/Brokers License # _____ (if applicable)

*Last four of Social Security # _____ *DOB ___ / ___ / ___

Email _____

Make Business checks or Money Orders payable to:

American School of Business, 194 US 46 East, Fairfield, NJ 07004
*No personal checks please

OR Apply \$ _____ to my Credit Card

Card Number _____ Expiration Date _____ CVV# _____

Signature (Required) _____ Date _____

Note: Registrations are not confirmed. You will be notified if a class is canceled. We reserve the right to cancel a course due to insufficient enrollment. By signing above, you have read and understand our school refund policy. REREG2025 *Required by NJREC

How Did you Hear about us? _____