

*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 in**

# REAL ESTATE

Licensing,  
Continuing Education  
& Exam Preparation *for*

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

**2024  
Schedules**



## **American School of Business**

*Since 1983*

**It's Your Choice**

**In-Person, Live-On Line,  
Self-Study or Hybrid**

**Phone**

**800-288-5154**

**Fax**

**973-244-0246**

**Email**

**Info@AmericanSchoolNJ.com**

**Website**

**[www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com)**

**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.

We have great news for all current and new students wishing to attend classes at the American School of Business. 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 safety 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 now 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 to Thursday: 8:30am to 6:30pm**  
**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 one year 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 one-year "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 8 to January 19	July 8 to July 19
February 5 to February 16	August 5 to August 16
March 4 to March 15	September 9 to September 20
April 1 to April 12	October 7 to October 18
April 29 to May 10	November 4 to November 15
June 3 to June 14	December 2 to December 13

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

#### Evening Courses - Monday & Wednesdays 6:30pm to 10:00pm - 11 Weeks

January 8 to March 20*Off 2/14	July 1 to September 11*Off 9/2
February 5 to April 17*Off 2/14	August 5 to October 16
March 4 to May 15	September 9 to November 20
April 1 to June 12*Off 5/27	October 7 to December 18
May 6 to July 17*Off 5/27	Nov. 4 to Jan. 29, 2025*Off 11/27
June 3 to August 14	December 2 to Feb 19, 2025

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

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

January 6 to March 9	July 13 to Sept.21*Off 8/31
February 3 to April 13*Off 3/30	August 3 to Oct. 12*Off 8/31
March 2 to May 11*Off 3/30	September 7 to November 9
April 6 to June 15*Off 5/25	October 5 to Dec. 14*Off 11/30
May 4 to July 20*Off 5/25 & 7/6	Nov. 2 to Jan. 18, 2025* 12/28
June 1 to August 10*Off 7/6	Dec. 7 to Feb. 15, 2025

## Exam Prep Course Schedules

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

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

February 24	June 29	October 26
March 23	July 27	November 23
April 27	August 24	December 14
May 18	September 28	

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.

**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](http://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 2024 Schedules

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

<b>Everyday Ethics in Real Estate</b>	<b>C20201752</b>
July 29- Monday – 9:00am to 12:00pm – 3 Ethics credits	
<b>Green Real Estate</b>	<b>C20201751</b>
July 29 – Monday – 1:00pm to 4:00pm – 3 Core credits	
<b>Cultural Diversity and Fair Housing</b>	<b>C20205239</b>
July 30 - Tuesday – 9:00am to 12:00pm – 3 FH credits	
<b>Commercial Real Estate Basic</b>	<b>C20203787</b>
July 30 -Tuesday 1:00pm to 4:00pm – 3 Elective credits	
<b>NJREC Listing Agreements</b>	<b>C20169371</b>
August 26 – Monday – 9:00am to 12:00pm – 3 Core credits	
<b>NJREC Fair Housing</b>	<b>C20169370</b>
August 26 - Monday – 1:00pm to 4:00pm – 3 FH credits	
<b>Foreclosures, Short Sales and REO's</b>	<b>C20205238</b>
August 27 - Tuesday – 9:00am to 12:00pm – 3 Elective credits	
<b>Ethics in Real Estate</b>	<b>C20160362</b>
August 27 – Tuesday – 1:00pm to 4:00pm – 3 Ethics credits	
<b>The Ethical Agent: Part 1: Understanding Ethics</b>	<b>C20200305</b>
September 16 – Monday – 9:00am to 3:00pm – 6 Ethics Credits	
<b>The Ethical Agent: Part 2: Agency and Fair Housing</b>	<b>C20200306</b>
September 17 - Tuesday – 9:00am to 3:00pm – 6 FH credits	
<b>Mortgage Programs for Today's Buyers</b>	<b>C20202991</b>
October 28 - Monday – 9:00am to 12:00pm – 3 Elective credits	
<b>Cultural Diversity and Fair Housing</b>	<b>C20205239</b>
October 28 - Monday – 1:00pm to 4:00pm - 3 FH credits	
<b>Everyday Ethics in Real Estate</b>	<b>C20201752</b>
October 29 – Tuesday – 9:00am to 12:00pm – 3 Ethics credits	
<b>Green Real Estate</b>	<b>C20201751</b>
October 29 – Tuesday – 1:00pm to 4:00pm – 3 Core Credits	
<b>Basic Construction Refresher</b>	<b>C20200615</b>
November 25 Monday – 9:00am to 3:00pm – 6 Elective credits	
<b>NJREC Fair Housing</b>	<b>C20169370</b>
November 26 –Tuesday – 9:00am to 12:00pm – 3 FH Credits	
<b>Ethics in Real Estate</b>	<b>C20160362</b>
November 26 – Tuesday - 1:00pm to 4:00pm – 3 Ethics Credits	
<b>The Ethical Agent: Part 1: Understanding Ethics</b>	<b>C20200305</b>
December 23 - Monday – 9:00am to 3:00pm – 6 Ethics credits	
<b>The Ethical Agent: Part 2: Agency and Fair Housing</b>	<b>C20200306</b>
December 30 – 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 2024 Course Schedules***

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

### **Fairfield - Day Courses**

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

<b>Ethics &amp; Agency</b>	February 6 to February 15
<b>Office Management</b>	February 20 to February 29
<b>Brokers</b>	March 5 to April 11
<b>Ethics &amp; Agency</b>	April 16 to April 25
<b>Office Management</b>	April 30 to May 9
<b>Brokers</b>	May 14 to June 20
<b>Ethics &amp; Agency</b>	June 25 to July 9* <b>Off 7/4</b>
<b>Office Management</b>	July 16 to July 25
<b>Brokers</b>	July 30 to September 10* <b>Off 9/3</b>
<b>Ethics &amp; Agency</b>	September 17 to September 26
<b>Office Management</b>	October 1 to October 10
<b>Brokers</b>	October 15 to November 21
<b>Ethics &amp; Agency</b>	December 3 to December 12
<b>Office Management</b>	January 7 to January 16, 2025
<b>Brokers</b>	January 21 to February 27, 2025

**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**

February 24	June 29	October 26
March 23	July 27	November 23
April 27	August 24	December 14
May 18	September 28	

## **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.**

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](http://www.americanschoolnj.com) and check out our programs that are approved in several states.

**Note: Our courses cover all of the requirements of the UST – Uniform State Test which is now accepted in most 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 2024 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 29, 30 & 31
7 Hour Exam Prep Course	February 1
4 Hour NJ State Specific (9am to 1pm)	February 2
20 Hour Safe Comprehensive Course	March 25, 26 & 27
7 Hour Exam Prep	March 28
4 Hour NJ State Specific (9am to 1pm)	March 29
20 Hour Safe Comprehensive Course	May 20, 21, & 22
7 Hour Exam Prep Course	May 23
4 Hour Nj State Specific (9am to 1pm)	May 24
20 Hour Safe Comprehensive Course	July 22, 23 & 24
7 Hour Exam Prep Course	July 25
4 Hour NJ Stat Specific (9am to 1pm)	July 26
20 Hour Safe Comprehensive Course	Sept. 23, 24, & 25
7 Hour Exam Prep Course	September 26
4 Hour NJ State Specific (9am to 1pm)	September 27
20 Hour Safe Comprehensive Course	November 18, 19 & 20
7 Hour Exam Prep Course	November 21
4 Hour NJ State Specific (9am to 1pm)	November 22

**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 20, 22, 24 & 27
4 Hour NJ State Specific	February 29
7 Hour Exam Prep Course	March 2
20 Hour Safe Comprehensive Course	April 16, 18, 20 & 23
4 Hour NJ State Specific	April 25
7 Hour Exam Prep Course	April 27
20 Hour Safe Comprehensive Course	June 18, 20, 22 & 25
4 Hour NJ State Specific	June 27
7 Hour Exam Prep Course	June 29
20 Hour Safe Comprehensive Course	August 13, 15, 17 & 20
4 Hour NJ State Specific	August 22
7 Hour Exam Prep Course	August 24
20 Hour Safe Comprehensive Course	October 15, 17, 19 & 22
4 Hour NJ State Specific	October 24
7 Hour Exam Prep Course	October 26
20 Hour Safe Comprehensive Course	Dec. 10, 12, 14 & 17
4 Hour NJ State Specific	December 19
7 Hour Exam Prep Course	December 21

## 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 CE Package:           \$199\*  
Compliance in Action 2022

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

## Mortgage Continuing Education Seminars 2024 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>
<b>12 Hour NJ SAFE CE Course</b>		
Day One	November 25	9am to 5pm
Day Two	November 26	9am to 1pm
<b>12 Hour NJ SAFE CE Course</b>		
Day One	December 16	9am to 5pm
Day Two	December 17	9am to 1pm

### Fairfield – Saturday Classes

<u>Course</u>	<u>Dates</u>	<u>Time</u>
<b>12 Hour NJ SAFE CE Course</b>		
Day One	August 3	9am to 5pm
Day Two	August 10	9am to 1pm
<b>12 Hour NJ SAFE CE Course</b>		
Day One	September 7	9am to 5pm
Day Two	September 14	9am to 1pm
<b>12 Hour NJ SAFE CE Course</b>		
Day One	October 5	9am to 5pm
Day Two	October 12	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](http://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](http://www.americanschoolnj.com)
- 2) **MAIL:**  
Complete the Registration Form and mail it to:  
American School of Business  
194 US Highway 46 East, 2<sup>nd</sup> 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 CENTERS

**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](http://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 Cramer 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. MTGREG2023

\*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. REREG2023 \*Required by NJREC

How Did you Hear about us? \_\_\_\_\_