



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

**Now Celebrating Our  
 33rd Year in Business!**

**TRAINING CENTERS:**

- \* Fairfield
- \* West Orange
- \* Hazlet
- \* Montclair
- \* Hackettstown
- \* Princeton
- \* Waldwick
- \* Nutley
- \* and more...

*We Offer  
 Licensing, Education  
 Continuing Preparation  
 & Exams & Seminars  
 Courses is for Professionals  
 Training & Available  
 On-Line, In-Class.*

# REAL ESTATE

Licensing,  
 Continuing Education  
 & Exam Preparation

- *Salespersons*
- *Brokers*
- *Appraisers*
- *Mortgage Professionals*



## American School of Business

*Since 1983*

### Training Centers

- Fairfield
- West Orange
- Montclair
- Hackettstown
- Waldwick
- Nutley
- Hazlet *New!*
- Princeton *New!*

**Phone 800-288-5154**

**Fax 973-244-0246**

**Visit us on the web at**

**[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, Insurance, Securities, Appraisal & Mortgage training programs in New Jersey.

We currently offer licensing courses, continuing education seminars, designation programs, and exam preparation programs at several training centers. In addition we offer an array of online courses, seminars and exam preparation programs through our virtual university that are approved in all 50 states.

### Our programs in the **Real Estate** field include;

- Salespersons Licensing, Continuing Education & Exam Prep Courses
- Brokers Licensing, Continuing Education & Exam Prep Courses
- Appraisal Licensing & Continuing Education Courses
- Appraisal Exam Prep Courses
- *Mortgage Licensing, Certification & 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
- Title Insurance Licensing Courses
- Classroom and Online Continuing Education Seminars
- Exam Preparation Courses
- CPCU, ARM & INS Designation Courses

### Our programs in the **Securities & Financial Training** field include;

- NASD Series 6, 7, 24, 26, 63 & 66 Exam Preparation
- Firm Element Requirements
- Classroom and On-Line programs are available

### Our programs in **Medical Certification** include; *New!*

- EGK, Phlebotomy & Health Care Technician
- Medical Assistant and Administrative Assistant
- Medical Billing and Coding Certification
- Electronic Healthcare Records Certification
- Patient Care Assistant Certification
- Dental Assistant Certification – *New!*
- Professional Healthcare Instructor Certification

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

If you have any questions you can reach us during the following business hours: **Monday & Tuesdays between 8:30am and 6:30pm and Wednesday through Friday between 8:30am to 4:30pm**

<b>Table of Contents</b>	<b>Page(s)</b>
Introduction and General Information.....	1
Real Estate Salespersons Licensing Courses.....	2
Real Estate Continuing Education.....	3 & 4
Real Estate Brokers Licensing Courses.....	4
Additional Courses Available.....	4
Mortgage Licensing & Continuing Education.....	5 & 6
How to Register & Refund Policy.....	7
Training Center Locations.....	7
Mortgage Study Aids and Registration Form.....	8
Real Estate Study Aids and Registration Form....	9

## 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, Mortgage Loan Originators and other Professionals.

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 seminars and designation programs.

**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, The National Mortgage Licensing Service and The New Jersey State Board of Accountancy. 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 at any of our training centers. 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 in the State of New Jersey.

**SCHEDULING:** Courses are offered Days, Evenings and on Saturdays at several convenient training centers throughout New Jersey. Most courses and seminars are also available online through our virtual university

### "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
- 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

# 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 a basic knowledge of buying and selling real estate, and provides an update and review for practicing salespersons.

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 \$445, 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 \$525 for the Package. A savings of \$35!

## 2016 Real Estate Salesperson Course Schedules for NJ

### MONTCLAIR

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

January 18 to January 29	July 18 to July 29
March 14 to March 25	September 19 to Sept. 30
May 16 to May 27	November 28 to December 9

### WEST ORANGE

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

February 15 to Feb. 26	August 15 to August 26
April 18 to April 29	October 17 to Oct. 28
June 20 to July 1	December 12 to Dec. 23

## 2016 Real Estate Salesperson Course Schedules Continued...

### FAIRFIELD

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

January 4 to January 15	July 11 to July 22
February 1 to Feb. 12	August 1 to August 12
February 29 to March 11	September 12 to Sept. 23
April 4 to April 15	October 3 to October 14
May 2 to May 13	October 31 to Nov. 11
June 6 to June 17	December 5 to December 16

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

January 4 to March 21	July 11 to September 28
February 1 to April 18	August 1 to October 31
March 7 to May 18	September 12 to Nov. 30
April 4 to June 22	October 3 to December 21
May 2 to July 27	November 7 to Jan. 30, 2017
June 6 to August 24	December 5 to Feb. 22, 2017

#### Saturday Courses

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

January 9 to March 12	July 9 to September 17
April 2 to June 11	October 1 to Dec. 10

### WALDWICK

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

February 15 to Feb. 26	August 15 to August 26
April 18 to April 29	October 17 to Oct. 28
June 20 to July 1	December 12 to Dec. 23

### HACKETTSTOWN

#### Evening Courses - Tuesdays & Thursdays 6:00pm to 9:30pm - 11 Weeks

January 5 to March 29	July 12 to September 29
February 2 to April 26	August 2 to October 20
March 1 to May 24	September 13 to December 1
April 5 to June 23	October 4 to December 22
May 3 to July 28	November 1 to Jan. 26, 2017
June 7 to August 25	December 6 to Feb. 21, 2017

### NUTLEY

#### Evening Courses - Tuesdays & Thursdays 6:00pm to 9:30pm - 11 Weeks

January 5 to March 22*	July 12 to September 29*
April 5 to June 23	October 4 to December 22*

(\*Nights Off: 3/17, 9/6, 9/8, 11/22, 11/24)

Check back for more dates...

### New!

### HAZLET

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

March 7 to March 18	September 12 to Sept. 23
May 2 to May 13	October 31 to Nov. 11
July 11 to July 22	Jan. 9 to January 20, 2017

### New!

### PRINCETON

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

April 4 to April 15	October 17 to October 28
June 6 to June 17	December 5 to December 16
August 1 to August 12	Feb. 6 to February 17, 2017

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

March 7 to May 18	September 12 to Nov. 30
June 6 to August 24	December 5 to Feb. 22, 2017

## NEW! Continuing Education For Real Estate Licensees

Continuing Education (CE) is now in effect in New Jersey. To help you understand some of the requirements of the law, we encourage you to read the below overview.

### 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 in the following core topics, of which each topic except ethics must have an ethics component relating to the topic.

**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 courses 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 obtains their license before July 1, 2016 will be required to complete CE requirements to relicense for the cycle beginning July 1, 2017)

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 obtains their license after July 1, 2016 will not be required to complete CE requirements to relicense for the cycle beginning July 1, 2017).

CE courses will only count for credit one time during each licensing cycle.

Additionally, the bill establishes Referral Agents as a new type of real estate licensee who is not subject to the continuing education requirements as long as the licensee stays within the limited service category.

The American School of Business has an array of continuing education classes and seminars that are offered at several training centers and on-line to 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 on line continuing education seminars. Please visit our website at [www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com) for complete details.

**Online Seminars 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

## 2016 Real Estate Continuing Education Schedules

### FAIRFIELD Training Center

#### Ethics, Fair Housing and Agency

January 28 – 9 am to 3 pm – C20161497 – 3 ethics & 3 core credits

#### NJREC Statutes and Rules

January 28 – 4 pm to 10 pm – C20169372 – 6 core credits

#### Listing Agreements & Contracts

February 25 – 9 am to 12 noon – C20169371 – 3 core credits

#### Ethics in Real Estate

February 25 – 1 pm to 4 pm - C20160362 – 3 ethics credits

#### Reverse Mortgages

February 25 – 5 pm to 8 pm – C20161003 – 3 elective credits

#### Ethics in Real Estate

March 31 – 9 am to 12 noon - C20160362 – 3 ethics credits

#### Legal Issues: Navigating Daily Legal Minefields

March 31 – 1 pm to 4 pm - C20160427 – 3 core credits

#### Disclosure: Red Flags & Property Conditions

March 31 – 5 pm to 8 pm - C20160457 – 3 core credits

#### Red, White & Blue: The Colors and Shades of Discrimination

April 28 – 9 am to 12 noon - C20160477 – 3 core credits

#### Agency: Conflicts & Solutions

April 28 – 1 pm to 4 pm - C20160422 – 3 core credits

#### Ethics in Real Estate

April 28 – 5 pm to 8 pm - C20160362 – 3 ethics credits

#### Mortgage Fraud, Consumer Protection & Reverse Mortgages

May 26 – 9 am to 3 pm – C20160593 – 6 elective credits

#### Ethics, Fair Housing and Agency

May 26 – 4 pm to 10 pm – C20161497 – 3 ethics & 3 core credits

#### Ethics in Real Estate

June 30 – 9 am to 12 noon - C20160362 – 3 ethics credits

#### Reverse Mortgages

June 30 – 1 pm to 4 pm - C20161003 – 3 elective credits

#### Listing Agreements & Contracts

June 30 – 5 pm to 8 pm – C20169371 – 3 core credits

Check Back for More Dates...

### New! Hackettstown

2016 Dates Coming Soon!

### New! Montclair

2016 Dates Coming Soon!

### New! Waldwick

2016 Dates Coming Soon!

### New! Wayne

2016 Dates Coming Soon!

Check Back for More Dates...

**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!**

**We also offer several  
On-Line Continuing Education Seminars  
12 Hour Packages Available!  
Visit [www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com)**

# 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 preceding 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.

**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.

## 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

## 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.

## 2016 Brokers Course Schedules

### Fairfield Training Center

#### Day Courses

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

Brokers	January 5 to February 11
Ethics & Agency	February 16 to February 25
Office Management	March 8 to March 17
Brokers	March 22 to April 28
Ethics & Agency	May 10 to May 19
Office Management	May 24 to June 2
Brokers	June 14 to July 28
Ethics & Agency	August 9 to August 18
Office Management	August 23 to September 1
Brokers	September 20 to October 27
Ethics & Agency	November 8 to November 17
Office Management	November 29 to December 8
Brokers	December 13 to January 26, 2017

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

## Did You Know...

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 courses to fulfill the requirement.

## Additional Courses Available!

### Insurance Licensing Courses:

- Life, Accident & Health • Property & Casualty
- Personal Lines • Title

### Continuing Education:

- Classroom Seminars • On-line Seminars
- Private Group Instruction

### Securities Programs:

- NASD Series 6, 7, 24, 26, 63 & 66
- In-class, At-Home or On-line

### AMCA Medical Certifications:

- EKG & Phlebotomy
- Medical Administrative Assistants
- Billing & Coding
- Electronic Healthcare Records
- Healthcare Instructor Certifications
- Dental Assistants • Trichology & More

**Call 1-800-288-5154 For a Free Brochure  
Or Visit Us On The Web at  
[www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com)**

**New!**

# Mortgage 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 course covers all of the requirements of the new UST – Uniform State Test which is accepted in several 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 classroom, onsite, and online training. For 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.

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 # 3142) . . . . .	\$295*
7 Hour Exam Prep & Refresher Course . . . . .	\$149
4 Hour NJ State Specific Class . . . . .	\$79
3 Hour NY State Specific Class . . . . .	\$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

### Course Outlines Continued...

#### 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

#### 3 Hour NY 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

## 2016 Mortgage Licensing & Exam Prep Course Schedules

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

Locations: Fairfield=FF Hazlet=H

Course	Dates	Location
20 Hour SAFE Comprehensive Course	January 25, 26, 27	FF
7 Hour Exam Prep Course	January 28	FF
NJ State Specific (9am to 1pm)	January 29	FF
20 Hour SAFE Comprehensive Course	February 22, 23, 24	FF
7 Hour Exam Prep Course	February 25	FF
NJ State Specific & NY State Specific	February 26	FF
20 Hour SAFE Comprehensive Course	March 21, 22, 23	FF
7 Hour Exam Prep Course	March 24	FF
NJ State Specific (9am to 1pm)	March 25	FF
20 Hour Safe Comprehensive Course	April 4, 5, 6	H
7 Hour Exam Prep Course	April 7	H
NJ State Specific (9am to 1pm)	April 8	H
20 Hour Safe Comprehensive Course	April 25, 26, 27	FF
7 Hour Exam Prep Course	April 28	FF
NJ State Specific & NY State Specific	April 29	FF
20 Hour Safe Comprehensive Course	May 23, 24, 25	FF
7 Hour Exam Prep Course	May 26	FF
NJ State Specific (9am to 1pm)	May 27	FF
20 Hour Safe Comprehensive Course	June 6, 7, 8	H
7 Hour Exam Prep Course	June 9	H
NJ State Specific (9am to 1pm)	June 10	H
20 Hour Safe Comprehensive Course	June 20, 21, 22	FF
7 Hour Exam Prep Course	June 23	FF
NJ State Specific & NY State Specific	June 24	FF
20 Hour Safe Comprehensive Course	July 25, 26, 27	FF
7 Hour Exam Prep Course	July 28	FF
NJ State Specific (9am to 1pm)	July 29	FF
20 Hour SAFE Comprehensive Course	August 1, 2, 3	H
7 Hour Exam Prep Course	August 4	H
NJ State Specific (9am to 1pm)	August 5	H
20 Hour SAFE Comprehensive Course	August 22, 23, 24	FF
7 Hour Exam Prep Course	August 25	FF
NJ State Specific (9am to 1pm)	August 26	FF
20 Hour SAFE Comprehensive Course	Sept. 26, 27, 28	FF
7 Hour Exam Prep Course	September 29	FF
NJ State Specific (9am to 1pm)	September 30	FF
20 Hour NJ Safe Comprehensive Course	October 3, 4, 5	H
7 Hour Exam Prep Course	October 6	H
NJ State Specific (9am to 1pm)	October 7	H
20 Hour NJ Safe Comprehensive Course	October 24, 25, 26	FF
7 Hour Exam Prep Course	October 27	FF
NJ State Specific (9am to 1pm)	October 28	FF
20 Hour Safe Comprehensive Course	Nov. 28, 29, 30	FF
7 Hour Exam Prep Course	December 1	FF
NJ State Specific (9am to 1pm)	December 2	FF
20 Hour Safe Comprehensive Course	December 5, 6, 7	H
7 Hour Exam Prep Course	December 8	H
NJ State Specific (9am to 1pm)	December 9	H
20 Hour Safe Comprehensive Course	Dec. 19, 20, 21	FF
7 Hour Exam Prep Course	December 22	FF
NJ State Specific (9am to 1pm)	December 23	FF

## Mortgage Continuing Education Seminars

### 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.

Please visit our website at [www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com) and see our complete list of approved online licensing and continuing education programs.

### Seminars Offered

12 NJ SAFE Comprehensive CE Package: # 5526 \$189\*

\*Includes Textbook and Handouts, a \$50 Value

## 2016 Mortgage Continuing Education Seminar Schedules Fairfield Training Center

Course	Dates	Time
12 Hour NJ SAFE CE Course		
Day One	June 2	9am to 5pm
Day Two	June 3	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	August 29	9am to 5pm
Day Two	August 30	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	October 17	9am to 5am
Day Two	October 18	9am to 1pm
12 Hour NJ SAFE CE Course		
Day One	Nov. 21	9am to 5pm
Day Two	Nov. 22	9am to 1pm

## New! On Line Licensing Courses & Continuing Education Seminars



In addition to the courses found in this brochure we offer a variety of on line licensing courses and continuing education seminars. Please visit our website at [www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com) for complete details.

## HOW TO REGISTER (6 WAYS)

Please include a minimum deposit of \$100.00 for each licensing course. Full payment is required for all Continuing Education Seminars with your completed registration.

1) **MAIL:**

Complete the Registration Form and mail it to:  
American School of Business  
194 Route 46 East, 2<sup>nd</sup> Floor, Fairfield, NJ 07004



2) **FAX:**

Fax your completed registration form to **973-244-0246**.  
Credit Card information must be provided and a signature is required.



3) **PHONE:**

Call **973-244-0333** to register. A Credit Card deposit is required for all phone in registrations



4) **ON-LINE:**

Registration forms are available on-line by visiting our web site [www.americanschoolnj.com](http://www.americanschoolnj.com)



5) **IN PERSON PRE-REGISTRATION:**

In person registration is available at our Fairfield training center during the following business hours: Monday & Tuesdays from 8:30am to 6:30pm, and Wednesday, Thursday & 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, CHECKS, and CREDIT CARDS  
Are Accepted at All Locations !**

**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 Route 46 East, Second Floor, Fairfield NJ
- 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

### MONTCLAIR: West Essex Board of Realtors

- 10 Erie Street, Montclair, NJ 07042
- Next to Montclair Train Station

### WALDWICK: Realsource Association of Realtors

- 5 Franklin Turnpike, Waldwick, NJ 07463
- Use main entrance
  - Minutes from Garden State Parkway, Route 17, Route 4 and Route 80

### WEST ORANGE:

- 50 Mt. Pleasant Ave, West Orange, NJ
- Park in Rear or Municipal Parking across the street
  - Use Side Entrance to Lower Level

### HACKETTSTOWN:

- 149 Main Street (Rte 46), Hackettstown, NJ
- Parking in Rear and Municipal Lot across the street
  - Use Side Entrance on High Street/Route 517

### NUTLEY:

- 527 Franklin Ave, Nutley, NJ
- Use Rear Entrance
  - Easy access off Routes 3, 46, 17 & Garden State Parkway

### HAZLET: American School of Business **New!**

- 3400 State Highway 35 South, Suite 6, Hazlet, NJ
- Easy access off Garden State Parkway, Route 34 & Rt. 35

### PRINCETON: American School of Business **New!**

- 45A State Road, (Route 206) Princeton, NJ
- Use Side Entrance
  - Easy access off Route 295, Route 1, Rt. 130 & NJ Turnpike

**In addition to the courses and seminars listed in this brochure there are many programs now available online!**



## Mortgage Training Supplemental Study Materials!

### National Mortgage Lending Exam Prep **Software: \$69**

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.

### Mortgage Loan Originator Review Crammer **Workbook: \$45**

Review Crammer is designed to prepare you with the knowledge you need to pass the National Loan Originator Test, which is mandated by the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act). Highlights include a thorough review of federal mortgage lending-related laws, including the Truth in Lending Act, the Real Estate Settlement Procedures Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, and others; a summary of key concepts related to mortgage lending, for example, conforming vs. nonconforming loans, adjustable rate mortgages and nontraditional mortgage loan products, and general real estate terms; an overview of the mortgage loan origination process, including qualifying standards, loan programs, settlement procedures, and lending calculations; and a review of ethical issues, including a summary of laws related to fair lending and discussions on mortgage fraud and predatory lending.

### Real Estate **Math Master: \$35**

- Conquer your fear of math and prepare for your real estate exam
- Specifically designed to enhance your real estate math skills and build confidence for your Real Estate Sales Exam
- Contains more than 200 math problems covering key concepts
- Simulates the test-taking environment and prepares you to solve math problems in a time-intensive situation
- Built-in glossary in "review" mode

## 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 or Exchanges on Study Materials
4. Please add \$10 for Shipping and Handling

## Mortgage Licensing & Continuing Education REGISTRATION FORM (Please Print)

To enroll, fill out completely and send with a minimum deposit of \$100. The balance is due on the first session of class. Continuing Education requires full payment.

Licensing Courses	Start Date	Cost
<input type="checkbox"/> 20 Hour SAFE Comprehensive*	_ / _ / _	\$ _____
<input type="checkbox"/> 7 Hour Exam Prep	_ / _ / _	\$ _____
<input type="checkbox"/> 4 Hour NJ State Specific	_ / _ / _	\$ _____
<input type="checkbox"/> 3 Hour NY State Specific	_ / _ / _	\$ _____
<input type="checkbox"/> NMLS Credit Processing Fee		\$ _____
<input type="checkbox"/> Comprehensive Licensing Package		\$ 495
Continuing Education	Date	Cost
<input type="checkbox"/> 12 Hour NJ SAFE CE	_ / _ / _	\$189

**TRAINING CENTERS:** (Please check one)

Fairfield     Hazlet    Other \_\_\_\_\_

**To order supplemental study materials, check the appropriate box(s) and send with full payment.**

- |                                                       |      |
|-------------------------------------------------------|------|
| <input type="checkbox"/> National Exam Prep Software: | \$69 |
| <input type="checkbox"/> Review Crammer Workbook:     | \$45 |
| <input type="checkbox"/> Real Estate Math Master      | \$35 |

**Please Add  
\$10 for S&H**

Name \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Day Phone \_\_\_\_\_

Evening Phone \_\_\_\_\_

NMLS # \_\_\_\_\_

Email \_\_\_\_\_

**Make checks payable to:**

American School of Business and mail to  
194 Rte 46 East, 2nd Floor, Fairfield, NJ 07004

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

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

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. *MTGREG2016*

\*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

## 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 most easiest and 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 \$10 for Shipping and Handling

## Real Estate Licensing & CE REGISTRATION FORM (Please Print)

To enroll, fill out completely and send with a minimum deposit of \$100 per course. The balance is due on the first session of class. Payment for Continuing Education is due in full with your registration.

<u>Licensing Courses:</u>	<u>Start Date</u>	<u>Cost</u>
<input type="checkbox"/> Real Estate Salespersons	____ / ____ / ____	\$ ____
<input type="checkbox"/> Salespersons Package w/Workbook & Calculator....		\$ ____
<input type="checkbox"/> Brokers Course	____ / ____ / ____	\$ ____
<input type="checkbox"/> Ethics & Agency Course	____ / ____ / ____	\$ ____
<input type="checkbox"/> Office Management Course	____ / ____ / ____	\$ ____
<input type="checkbox"/> 150 Brokers Package .....		\$ ____

**TRAINING CENTERS:** (Please check one)

<input type="checkbox"/> Fairfield	<input type="checkbox"/> Montclair	<input type="checkbox"/> Waldwick
<input type="checkbox"/> West Orange	<input type="checkbox"/> Hackettstown	<input type="checkbox"/> Nutley
<input type="checkbox"/> Hazlet	<input type="checkbox"/> Princeton	<input type="checkbox"/> _____

**TIME:**  Day     Evening     Saturday

<u>Course:</u>	<u>Date</u>	<u>Location</u>	<u>Cost</u>
# _____	____ / ____ / ____	_____	\$ ____
# _____	____ / ____ / ____	_____	\$ ____
# _____	____ / ____ / ____	_____	\$ ____
# _____	____ / ____ / ____	_____	\$ ____
<input type="checkbox"/> 12 Hour CE Package (any Four Seminars) .....			\$ 179
<input type="checkbox"/> CE Credits for completion of Brokers Course .....			\$ ____

To order supplemental study materials, check the appropriate box(s) and send with full payment.

- Q & A Workbook: \$50  
 Qualifier Calculator: \$65  
 CompuCram Online: \$79

**Please Add  
\$10 for S&H**

\*Name \_\_\_\_\_

\*Full legal name as it appears on your license

Home Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Day \_\_\_\_\_ Eve \_\_\_\_\_

Evening Phone \_\_\_\_\_

Sales/Brokers License # \_\_\_\_\_ (if applicable)

\*Last four of Social Security # \_\_\_\_\_ \*DOB \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Email \_\_\_\_\_

**Make checks payable to:** American School of Business and mail to  
194 Rte 46 East, 2nd Floor, Fairfield, NJ 07004

OR Apply \$ \_\_\_\_\_ to my Credit Card

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

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. BROREG2016 \*Required by NJREC Page 9