

# Real Estate Institute



(800) 995-1700  
[www.InstituteOnline.com](http://www.InstituteOnline.com)

Prepare For  
The Illinois  
Loan Originator  
Examination

Become A  
Mortgage Broker

Remain Compliant  
With Convenient  
Continuing  
Education

Learn At Home  
With Convenient  
Self-Study

Real Estate Institute  
6203 W. Howard Street  
Niles, IL 60714

Mortgage Licensing & Continuing Education

Real Estate Institute ❖ Professional Education

## Students May Complete Assignments With Our ExamPro Online Training and Assessment System



### Payment and Refunds

Payment is required at time of registration.  
Enrollments are non-refundable.  
Prices are subject to change.



### Admission Requirements

There are no specific requirements for enrollment in courses offered by the school. State law determines licensing requirements.

Become A Real Estate  
Salesperson or Broker  
CALL US TO LEARN HOW!

HAVE A LARGE GROUP?  
Call Us To Learn About Special  
Programs When Enrolling  
25 Or More Students.

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WEB  
[www.InstituteOnline.com](http://www.InstituteOnline.com)  
ENROLL ONLINE!

TO ENROLL BY MAIL OR FAX - COMPLETE AND RETURN THIS FORM...

NAME \_\_\_\_\_  
HOME ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ UNIT OR APT. # \_\_\_\_\_  
TELEPHONE: HOME \_\_\_\_\_ WORK \_\_\_\_\_  
SOCIAL SECURITY # \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_  
COURSE NAME(S) \_\_\_\_\_ LOAN ORIGINATOR ID # \_\_\_\_\_  
Payment of \$ \_\_\_\_\_ is included as follows:  
 Check or Money Order made payable to REAL ESTATE INSTITUTE  
 MasterCard  VISA  Discover  American Express  
CARD # \_\_\_\_\_ EXPIRATION \_\_\_\_ / \_\_\_\_ CARD VERIFICATION # \_\_\_\_\_  
NAME ON CARD \_\_\_\_\_ SIGNATURE \_\_\_\_\_  
**RE-DIRECT**

Enroll  
Me  
Today

## Loan Originator Exam Preparation

**Audience:** This program is appropriate for individuals who are preparing to pass the Illinois Loan Originator examination. Loan Originators work under the direction of an Illinois Mortgage Broker.

This self-study program covers all of the examination topics outlined by the state. We are confident that students who complete this course of study will be well prepared to pass the state examination.

### State Requirements for Licensing:

- ❖ Be at least 18 years of age.
- ❖ Pass the Illinois Loan Originator Examination.
- ❖ Complete a Civil Background check.
- ❖ Complete a Criminal Background check.
- ❖ Choose a sponsoring Mortgage Broker Firm.
- ❖ *Please call the Real Estate Institute for additional information.*

**Complete  
"Prep-to-Pass"  
Program**

**Only  
\$99.00**

### Includes:

- ❖ *Study Guide* - This text is only available through the Real Estate Institute. We designed this book exclusively for Illinois Loan Originator exam preparation. We have prepared the information you are required to learn in a concise, easy to follow format. Your textbook will be shipped via First-Class Mail®.
- ❖ *Assessment Exams* - Students are provided access to our ExamPro online assessment system, where five single-use assessment exams may be completed. Following each exam, an in-depth score report details areas of difficulty. This allows our students to focus on problem areas in the Study Guide and better prepare for the State examination.

## Mortgage Continuing Education

**Audience:** All Illinois Loan Originators are required to complete six credit hours of continuing education each calendar year.\* Choose from four convenient self-study courses to satisfy the entire requirement.

**Entire Six  
Credit Hours!**

**Only  
\$59.00**

### Choose One:

- ❖ ***Know The Score - Fair Credit Reporting:*** Background, credit reports, credit scoring, frequently asked questions about credit scores and The Fair Credit Report Act.
- ❖ ***Understanding RESPA:*** Coverage of RESPA, special information booklet, good faith estimates. HUD settlement statements, prohibition of kickbacks and unearned fees, escrow accounts and title companies.
- ❖ ***Understanding The Real Property Sales Transaction:*** Rights of ownership, encumbrances, understanding contract terms, title protection, appraisal, and settlement for mortgage originators.
- ❖ ***Understanding The Truth In Lending Act:*** TILA and Regulation Z, finance charge, open-end credit, closed-end credit, special rules for certain home mortgage transactions, TILA enforcement and penalties.

\* Attorneys licensed in Illinois are exempt from this requirement

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## Mortgage Broker Program

**Audience:** This program is appropriate for individuals who are applying to the state of Illinois to become a Residential Mortgage Licensee ("Mortgage Broker"). The state requires applicants with less than three years of experience in real estate finance and fair lending to complete 24 hours of coursework.

This instructor assisted self-study course will satisfy the 24 hour course requirement.

### State Requirements for Licensing:

- ❖ Be at least 18 years of age.
- ❖ Meet all the requirements of the IDFP application.
- ❖ A license application must be submitted and approved by IDFP, Division of Banking.

**Course Name:** Residential Mortgage Lending Principles and Practices

**Credit Hours:** 24 Credit Hours

**Tuition: \$285.00**

### Includes:

- ❖ *Textbook* - Your textbook will be shipped via First-Class Priority Mail®.
- ❖ *Lesson Exams* - We provide printed copies of exams, which students may review before completing the required coursework using the ExamPro online assessment system at our website.
- ❖ *Instructor Assistance* - This is one of the most important aspects of our course. Students may call the school and speak one-on-one with an instructor. Instructors answer student questions, provide individualized feedback, and offer "real-world" examples to reinforce self-study course material.