

# MORTGAGE EDUCATION FOUNDATION

## 8 Hour SAFE Comprehensive CE

Hosted by the MBA of Alabama, Inc.

**Instructor: Steve Shoemaker**

**\$ 119.00 Members or \$ 169.00 Non-Members**

**Contact me in the Montgomery Office to get Promo Code for Membership Discount**



**7 Hour SAFE CE: Compliance and Mortgage Industry Updates**

**1 Hour SAFE CE: The New URLA Loan Application and Implementation**

As licensed mortgage professionals, it is not only a responsibility, but a requirement to stay updated on federal regulations. Mortgage companies are also upheld to a high level of compliance and must be audit-ready at all times.

Diehl designed a CE course to cover federal regulation updates and the most common areas of compliance including TRID, GLB, BSA/AML, Ability to Repay, Predatory Lending, LO Comp, Fair Lending, and Red Flags. Significant updates were also made to FHA and VA loan programs and this course provides a summary of those and how they impact borrowers.

The 1 hour CE elective was inspired by a completely redesigned URLA that's optional July 1 and required by February 2020. The new form created more changes for all parties. Fannie Mae Form 1003 / Freddie Mac Form 65 was published with a corresponding dataset – the Uniform Loan Application Dataset (ULAD). This update supports changes in mortgage industry credit, underwriting, and eligibility policies, and regulatory requirements.

**“Contact MBAAL office in Montgomery for Membership Promo Code.”**

**Tuesday, August 20th—Riverchase Country Club, 2000 Club Road, Birmingham, AL 35244**

**Click on this link to register: [Birmingham August 20th](#)**

**Tuesday, September 10th —Springhill Suites, 745 Constellation Place Drive, Huntsville, AL 35801 (NEW LOCATION)**

**Click on this link to register: [Huntsville September 10th](#)**

**Tuesday, October 22, 2019—Homebuilders Assoc. of AL, 7515 Halcyon Summit Drive, Montgomery, Alabama 36117**

**Click on this link to register: [Montgomery October 22<sup>nd</sup>](#)**

**Tuesday, November 12, 2019—Riverchase Country Club, 2000 Club Road, Birmingham, AL 35244**

**Click on this link to register: [Birmingham November 12<sup>th</sup>](#)**

**EARN: 8-HOUR CONTINUING EDUCATION CREDITS (NMLS APPROVED)**

**7:30 AM**

**REGISTRATION**

**8:00 AM**

**Class Begins**

**12:00 PM**

**Lunch (Included in price) 1:00 PM**

**Class Resumes**

**Continental Breakfast also available.**

**\$ 119.00 Members or \$ 169.00 Non-Members**

**To receive membership discount, you must contact the MBA of Alabama office in Montgomery**

**334-260-8197 or Sharon@mbaal.org**

**Course Materials: Due to the low cost of these classes, you will be asked to print out your own course materials.**

**Please bring photo ID, pen, note pad, and calculator with you.**

**Course Completion Requirement:**

**Please read page 3—policies and procedures very carefully.**

**IMPORTANT: All credits will be banked with NMLS where applicable. You will be responsible for giving us your Unique Identifier Number. Education hours will be uploaded to their records within 7 days of the class and you will be responsible for verifying that your credits have been recorded. Certificates will be available online 7 days after class.**

**PLEASE, VERIFY YOUR CE's WITHIN 7 DAYS OF THE CLASS.**

**Director of Residential Mortgage Production, SVP,  
Synovus Mortgage Corp.**



Steve Shoemaker, CMB began his lending career with Norwest in 1989 in Des Moines, IA. He currently serves as the Director of Residential Mortgage Production for Synovus Mortgage Corp. Steve is focused on recruiting top talent and mentoring them to be successful field originators. He is committed to educating originators and empowering them to be successful. Steve is also an approved Continuing Education instructor for Realtors through the Alabama Center for Real Estate. He instructs Realtor education courses that he is responsible for writing. Steve is utilized by the national Mortgage Bankers Association to instruct Mortgage Banking Bound, all three School Of Mortgage Banking classes, as well as serving on the oral panels for CMB candidates. He has instructed courses at Fannie Mae, Freddie Mac, and FHA. He is the 2012 Willis Bryant Winner for outstanding academic achievement at the School of Mortgage Banking. Steve received his Master's Degree from Drake University and his undergraduate degree from Iowa State University.

## **Policies and Guidelines for all Certified Courses Offered by the Mortgage Bankers Association of Alabama**

**Registration:** All attendees must register with Diehl and Associates for the course prior to the date of the event. All attendees must sign in and provide Photo ID.

**Cell Phones: NONE ALLOWED** All cell phones need to be on silent or turned off during class. We will have scheduled breaks and lunch – you will be able to make your calls, return text messages, emails, etc. at that time.

**Please bring your Laptop for Case Studies.** The Case Studies at the end of class will require you to sign on to the internet.

**Do Not leave class for any calls, YOU WILL BE ASKED TO RETURN.**

**Education Post Cards** are included in every packet. You are responsible for your own education post card. You must hand it in personally. We will no longer accept multiple cards from anyone. Do not leave the card lying on the registration table. *You must personally hand it to an attendant.*

**All post cards** must be completed in their entirety in order to receive class hour credit. For completed hours to be reported to National Mortgage Licensing System (NMLS) you must include your **unique identifier number**. Any card missing the unique identifier number will not be reported to the NMLS, no exceptions.

**Class Attendance and Reporting of Student Credits— IMPORTANT - NMLS Regulations**  
**You must be on time. Once the instructor closes the door to start the class, no one else is allowed to come into class! No exceptions, the participant loses the hours And the fees.**

If you fail to attend the entire class, you will not receive full credit nor will you receive a certification of completion. Partial credit hours are **ONLY** allowed for the MBAA, Inc. designations. All pre-licensing education courses and all continuing education courses must be completed in full. Example, if it is a 8 hour class, you will receive 8 hours for completion. If you leave at the end of 2 hours, MBAA will credit you the 2 Hours you attended for your MBAA designations, but for pre-licensing and to maintain your licenses, you will need to complete the full course to get the 8 credits. Partial credits will not be provided for you to the NMLS. The reason for this, NMLS requires that you attend the class in its entirety. If you miss any part you will have to take the entire class at another time.

**Post Card Importance** – The importance of the post card is critical. In order for your credits to be reported to the NMLS for either pre-licensing or continuing education, you must turn in your post card at the end of the course with all information completed including your unique identifier number. The education provider has only seven days to record your information to the NMLS. Post cards or copies of post cards will not be accepted after the date of the class.

**Certificates of Course Completion** Certificates will be emailed to you within 7 days of course completion.

**MBAA Designations** If you are only receiving education for the MBAA designations of certification for either Alabama Certified Loan Officer or Alabama Certified Mortgage Banker, you will be mailed a certificate when you have completed 12 hours of Continuing Education.

**Class Credit Hours Records:** Records are kept in the Montgomery MBAA office for the State Association certifications only.

**End of Course Evaluation/Survey** You will be asked to complete an evaluation survey online after the class. Please complete this form and submit as instructed.

NAME \_\_\_\_\_ ID # \_\_\_\_\_  
COMPANY \_\_\_\_\_ ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
PHONE \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

**PLEASE PRINT CLEARLY AND COMPLETE ENTIRE FORM.**

**ADDITIONAL ATTENDEES:**

ATTENDEE \_\_\_\_\_ ID \_\_\_\_\_ EMAIL \_\_\_\_\_  
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**“Make checks payable to Mortgage Bankers”**

**(Please send a copy of registration to the MBAAL office in Montgomery at  
MBAAL, INC. - PO BOX 230425, MONTGOMERY, AL 36123)**

**IF YOU REGISTER THROUGH MORTGAGE BANKERS, YOU WILL NEED TO HAVE YOUR  
CREDIT CARD INFORMATION READY OR MAIL YOUR REGISTRATION WITH PAYMENT TO:**

**MAKE CHECKS PAYABLE TO:**

**MORTGAGE BANKERS ASSOCIATION  
P.O. BOX 230425, MONTGOMERY, AL 36123  
PHONE (334) 260-8197  
E-MAIL: SHARON@MBAAL.ORG**

**DIEHL & ASSOCIATES  
11216 FALL CREEK ROAD, SUITE 111  
INDIANAPOLIS, INDIANA 46256**

**LAUREN@DIEHL1.COM**

**Lauren Marcus (317) 272-7600 - Ext 104**

**DIEHL & ASSOCIATES ACCEPTS CREDIT CARDS ONLY.**