Course Provider Day 2022

Wednesday June 8th
Agenda

Testing and Education Update

Course Topics: Balancing Compliance and Relevance

Student Rules of Conduct Changes

Course Provider Working Group

Biometric Authentication and Compliance Reviews

Q&A
Testing and Education Update
Jessica Esquina, CSBS
2019 – 2021 Test Enrollments

- 2019
- 2020
- 2021
2019 – 2021 Test Administrations

- 2019
- 2020
- 2021

Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec

2019
2020
2021

www.csbs.org / @csbsnews
Total Hours Completed PE & CE

- **2019**: 2.4 million
- **2020**: 3.56 million
- **2021**: 4.37 million

- **PE Hours Completed**
- **CE Hours Completed**
- **Total Hours Completed**
2021 MLO CE Compliance

2021 CE Compliance Rate

- Compliance: 87%
- Non-Compliance: 13%

Number of MLOs

<table>
<thead>
<tr>
<th>Year</th>
<th>Compliance</th>
<th>Non-Compliance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>152,000</td>
<td></td>
</tr>
<tr>
<td>2020</td>
<td>159,732</td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>190,490</td>
<td></td>
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</tbody>
</table>
## 2021 Summary of Investigations

<table>
<thead>
<tr>
<th>Subject of Investigation</th>
<th>Type of Violation</th>
<th>Number of Cases 2021(2020)</th>
<th>Actions Taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course Providers</td>
<td>Standards of Conduct</td>
<td>2 (2)</td>
<td>2 CP Revocations</td>
</tr>
<tr>
<td>Test Takers</td>
<td>Rules of Conduct</td>
<td>32 (12)</td>
<td>13 Test Invalidations &amp; 20 State Referrals</td>
</tr>
<tr>
<td>Education Students</td>
<td>Rules of Conduct</td>
<td>37 (14)</td>
<td>272 Course Retractions &amp; 23 State Referrals</td>
</tr>
</tbody>
</table>
Making Education Relevant

Rich Madison, CSBS
Aimee Desai, Esq., MA DOB & MTEB Chair
Debra Killian, Charter Oak Systems
Rules of Conduct for Students
Rich Madison, CSBS
Bonnie Dryden, OCL Financial
Student Rules of Conduct Sub-Working Group

Group Members:

Bonnie Dryden – OCL Financial
Paul St. Amand – Champion School of Real Estate
Duane Gomer – Duane Gomer School
Billy Cochran – Rocket Mortgage
Dee Kumar – Host Group
Sub-Working Group
Presenter: Bonnie Dryden

Tasks

Importance of update

Recommendations

- Rules defined in each course format
- Existing rules updated and rearranged
- Attestation added to end of the student’s course completion certificate
Course Format Rules Defined - Classroom

I attest I will/I did:

- Complete the sign-in
- Stay engaged
- Returned on time
- Meet the required seat-time
Course Format Rules Defined – CEQ/Webinar

I attest I will/I did:

- Upon entering webinar:
  - Government issued ID
  - Knowledge-based authentication
- Return on time
- Stay engaged
- Meet the required seat time
- Use and maintain camera
- Complete quizzes, case studies, and polls
Course Format Rules Defined - OIL

I attest I will/I did:

• Upon entering the Learning Management System (LMS):
  • Meet the personal identification requirements
• Will not divulge login ID, password or login credentials
• Use own personal login information
• Meet the entire seat-time
• Completed quizzes, case studies, final exam
• Stay Engaged
Course Format Rules Defined - OSS

I attest I will/I did:

- Upon entering the Learning Management System (LMS):
  - Meet the personal identification requirements
- Use my own personal logins
- Required to authenticate identity
- Completed the required seat-time
- Stayed engaged
End-of-Course Completion Student Attestation

Attestation statement on certificate is required to be added at the end of the student’s course completion certificate:  

**NOTE:** Must use a minimum of 10-12pt font for the attestation statement on certificates.

By accepting this certificate, I hereby acknowledge receipt of my course completion and authorize the education provider to report my education hours to NMLS. I am the named person on this certificate and have completed this course. I further attest I completed the course in accordance with the Rules of Conduct.
End-of-Course Completion Student Attestation

Will be added to the Functional Specifications:

1.14 Requirement for Issuance of Course Completion Certificate Every student, at the end of every course, is required to be issued a course completion certificate. At a minimum, the course completion certificate is to:
   (a) list the name of course provider
   (b) the course number
   (c) the course title
   (d) the course completion date
   (e) the MLO’s name
   (f) MLO’s NMLS ID number.

(g) Attestation statement on certificate is required to be added at the end of the student’s course completion certificate
Questions
Course Provider Working Group (CPWG)

Peter Citera, Real Estate Institute
CPWG Mission

“The purpose of the Course Provider Working Group (CPWG) is to provide relevant input on matters pertaining to course approval and course delivery policies for education that NMLS approves as required by the SAFE Act. Course provider input will ensure that, to the greatest extent possible, NMLS takes into consideration course provider’s concerns when formulating policies or other requirements that impact the industry and course provider community.” – CPWG Charter
CPWG Membership and Responsibilities

Membership

- 9 members
- 2-year term
- Meet monthly

Responsibilities

- Represent the course provider community
- Provide representation for the course provider community
- Provide input on proposed:
  - Policies
  - Changes to Functional Specs
  - EMS Enhancements
NMLS Education Program Governance

- **CPWG**
  - Consult with CPWG

- **MTEB**
  - Vote by Mortgage Testing and Education Board

- **NMLS PC**
  - Vote by NMLS Policy Committee
CPWG and Subgroups

Recent Initiatives

- Rules of Conduct for Students & Certificates
- Update of webinar specs
- Changes to course approval
  - 2yr PE
  - Discontinue renewal option CE
2022 Members

Billy Cochran - Quicken Loans (MI)
Carl Bulgini - The Dares Institute (CT)
Chuck Pollard - 1 Stop Training dba MortgageEducation.com (NY)
Jacob Youngblood - ULTD (TX)
Jillayne Schlicke - CE Forward dba National Association of Mortgage Fiduciaries (WA)
Kristina Talkington - My Mortgage Trainer (IN)
Nancy Johnson - Learn Mortgage (OH)
Peter Citera - Real Estate Institute (IL)
Robin Downing - The CE Shop (CO)
Biometric Authentication and Compliance Reviews

Sierra Love, CSBS
BioMetric Compliance Review (BCR)

A notice of non-compliance relating to on-line self study course (s)

Most common non-compliance issues

- BioSig-ID parameter
- Credit Bank
- Course timing
NMLS creates BCR

Provider reviews/responds

NMLS reviews the response

Is the issue resolved?

No

Yes

Complete BCR
Why BCR?

- Compliance
- Transparency
- Proactive
**Expectations**

- Review in a timely manner
- Pay attention to the Due Date
- Unresolved issues may affect course approval

**Responsibilities**

- Primary Contact and the BioSig-ID support user will receive email notification
- Providers manage their BioSig-ID contact person thru EMS Support Users functionality
<table>
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<tr>
<th><strong>Manage Support Users</strong></th>
<th>This guide shows you how to manage support users as an admin user in the EMS.</th>
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<td><strong>Locating Information Through Filters in the EMS</strong></td>
<td>Walkthrough video showing tips and details on how to filter and sort your data in the EMS</td>
</tr>
<tr>
<td><strong>Biometric Compliance Review (BCR) User Guide</strong></td>
<td>This user guide covers the processes/information related to Biometric Compliance Review (BCR).</td>
</tr>
<tr>
<td><strong>Find Primary Contact and Support Users in the EMS</strong></td>
<td>How to locate the primary contact and support users in the EMS. This document highlights the contact options and how each is used by NMLS.</td>
</tr>
<tr>
<td><strong>Record LMS and Establish Support User for Biometric Compliance Reviews (BCR)</strong></td>
<td>Course Providers need to 1) maintain a record of the learning management system (LMS) being used to offer NMLS Approved education and 2) establish a Support User who will receive and respond to biometric compliance reviews (BCR).</td>
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