

Oregon Fair Housing Enrollment Form

Enrollment Agreement for Distance Education Student Loan (ORS.345.113)

Four Easy Ways to Register

FAX CAMPUSMBA

(Credit card only)
(410) 672-3504

MAIL CAMPUSMBA

Payable to: Mortgage Bankers Association
Mail to: Mortgage Bankers Association
P.O. Box 403945
Atlanta, GA 30384-3945

EXPRESS MAIL

Payable to: Mortgage Bankers Association
Mail to: Mortgage Bankers Association
c/o Bank of America/
Lockbox Services
Lockbox: 403945
6000 Feldwood Road
College Park, GA 30349
(800) 793-6222

PHONE CAMPUSMBA

(Credit card only)
(800) 348-8653
Monday–Friday, 8:30 a.m.–6:00 p.m., ET

Yes, I want to receive CampusMBA's free weekly eNewsletter that provides me with current educational articles and the latest news on CampusMBA's events and courses.

Name _____

Social Security Number _____

Company Name _____

Address _____

City _____ State _____ Zip _____

Phone Number _____ E-mail _____

Tuition

DL2-000109-WC-W \$150 Member/\$200 Nonmember

DL2-000109-KT-W \$200 Member/\$250 Nonmember

Start Date: Rolling Enrollment—Online Course End Date: Rolling Enrollment—Online Course

Program Information

Oregon Fair Housing is a Web-based self-study course with open enrollment. Designed for loan originators in the state of Oregon who need to meet entry-level education requirements (20 hours), this course seeks to achieve an overview of ethics, Oregon laws concerning loan originators, and the multiple elements involved in fair lending with a focus on the real estate industry. This course explores fair lending issues in mortgage lending, including such topics as regulatory compliance laws, quality assistance dialogues, discrimination and diversity, product quotations and pre-qualification, understanding fine print, third party providers and tracking, credit approval and denial, loan closing, and HMDA-LAR. The course focuses on ethical decision making; an overview of Oregon mortgage lender laws; the history and background of regulatory compliance laws; the roles of third party providers, settlement agents, and property appraisers; the process of loan disposition and settlement; and relevant Internet sources of information.

This course is approved for 20 credit hours of continuing education by the Oregon Mortgage Lending Education Board (MLEB). However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors or lecturers.

Terms of Contract

Date of contract, registration fee, tuition, detailed description of all of the costs and fees, such as: books, materials, lab, supplies, method of payment, and sources of funds.

Cancellation and Refund Policies

Distance Learning Instruction

581-045-0027

- (1) A student may cancel enrollment by giving written notice to the school within five business days after the date of enrollment or prior to delivery to the student of any lesson materials, whichever occurs later. If cancellation occurs during that five-day period, all monies paid to the school by the student shall be refunded.
- (2) When an enrollment application has been accepted by the school and not canceled under the provisions of section (1) of this rule, the following schedules of maximum charges may be assessed by the school:
 - (a) If termination occurs in the period between the delivery of lesson materials and receipt by the school of the first completed lesson materials, the school may charge an amount equal to 15 percent of the total tuition cost, or \$150, whichever is less; that being established as its registration fee.
 - (b) If termination occurs after receipt by the school of the first completed lesson materials and up to 50 percent of the completed lesson assignments, the student shall be entitled to a pro rata refund of the total tuition cost of the distance learning portion of the program. The school may retain the established registration fee.
 - (c) If termination occurs after receipt by the school of 50 percent or more of the completed lesson assignments, the school may retain 100 percent of the total tuition costs plus the established registration fee.
 - (d) Calculation of the pro rata refund under subsections (2)(a)–(c) of this rule is determined by dividing the total number of lessons comprising the period of enrollment for which the student has been charged into the total number of such lessons not submitted by the student.

Any inquiry a student may have regarding this contract may be made in writing to CampusMBA, 1919 Pennsylvania Ave. NW, Washington, DC 20006 or to the Superintendent of Public Instruction, Oregon Department of Education, 255 Capitol NE, Salem, OR 97310-0203 or by calling (503) 378-3600 ext. 2671.

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I have read this copy of the enrollment agreement and understand that course completion information is available online at www.campusmba.org as required in OAR 581-045-0018(1)(a-d). I have also read the course description above under the heading Program Information.

Additionally, I understand the following:

1. That tuition charges will accrue based on the hours that the program is offered by the school and that I have contracted/scheduled to attend, rather than my actual attendance;
2. That any refund calculation is based on my last date of physical attendance;
3. If a lab fee is included, the school must indicate what the lab fee covers; and
4. Prior to the beginning of classes, no private career school shall require from an enrollee an advance deposit in excess of twenty (20) percent of the total tuition and fees:
 - (a) Schools that offer short term programs designed to be completed in one (1) term or four (4) months, whichever is less, can require payment of all tuition and fees on the first day instruction begins.
 - (b) For those programs designed to be four (4) months or longer, a school cannot require more than one (1) term or four (4) months of advanced payment of tuition at a time. When fifty (50) percent of the program has been offered, the school can require payment of all tuition.
 - (c) This limitation shall not apply to federal and state financial aid payments received by the school.
 - (d) At the student's option, a school may accept payment in full for tuition and fees after the student has been accepted and enrolled and the date for commencement of classes is specifically disclosed on the enrollment agreement.

My signature indicates that I have received these documents and agree to any stipulations listed in them.

Signature of Student Date

Signature of Parent/Guardian (if student is under 18) Date

Signature of School Official Date

Individual Information

MBA Member Nonmember Mr. Ms.

First Name MI Last Name

Title Customer ID Number

Company Name

Company Address (UPS will not deliver to a P.O. Box) City State Zip

Business Phone Number Business Fax Number

E-mail Address Required (For confirmations) Previous Employer (If employed less than two years)

Payment Method: PREPAYMENT IS REQUIRED ON ALL ENROLLMENTS

Payment Enclosed (Payable to Mortgage Bankers Association)
Charge My: VISA MasterCard American Express Discover

Card Number Expiration Date Amount

Name as it Appears on Card Address if Different from Above

Signature Date

Attention PMDS

For office use only

Source code: B1

ID _____

Co ID _____

Order# _____

Operator _____

Date _____



CampusMBA®

Training Center for Real Estate Finance