



OCL Financial Services LLC DBA OnCourse Learning

OREGON SCHOOL CATALOG

Effective Date January 1, 2024 thru December 31, 2024

OnCourse Learning

399 S Spring Ave

St. Louis, MO 63110

1-800-229-2207

Fax 1-800-542-8848

www.oncourselearning.com

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Company Mission

We take a holistic approach to professional learning. Learning and achievement is so much more than completing mandatory course hours and ticking required licensing boxes. For us, your career, your job, and your goals are always top of mind as we work to provide engaging experiences, mentorship opportunities, and curriculum based on your interests and goals.

Whether you are a national mortgage company or a local business owner, you know how difficult it can be to keep up with frequently changing mortgage regulations. OnCourse Learning prepares your mortgage lenders with the latest information through the industry's most respected and up-to-date mortgage licensing course content. Engaging, robust ... and in whatever format you need.

Schools Ownership

OnCourse Learning is owned by McKissock, LLC and part of Colibri Group out of St. Louis, Missouri. Visit colibrigroup.com for more information. www.colibrigroup.com

OnCourse Learning is an approved course provider to deliver pre-license education courses for professionals that meet the requirements of the **Nationwide Mortgage Licensing System (NMLS)** <https://mortgage.nationwidelicencingsystem.org/Pages/default.aspx>

School Facilities

As our courses are conducted online, therefore, students have the ability to take the course at a location and setting of their choice. The materials for the course are all printable within the learning management system the course is taken on.

School Calendar

OnCourse Learning offers online education that is available throughout the entire year. The OnCourse Learning staff office is closed for the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas. On occasion, the administrative office may close early due to inclement weather or on the day before a holiday. When the office does close early, our phone system will be changed to announce the closure.

OnCourse Learning Leadership and Faculty

OnCourse Learning Leadership Team for Mortgage Education

Edward Clark
President, Financial Services

Jeff Kelly
General Manager, Financial Services

Scott Roberts
Chief Revenue Officer, Financial Services

Jackie Hartwig
Director of Marketing, Financial Services

Christa Chancellor
VP, Finance & Ops, Financial Services

Carol Sanginario
Head of Regulatory Compliance and Corporate Counsel

Bonnie Dryden
*School Director for KY CPE
Compliance Team Lead, Financial Services*

OnCourse Learning Instructors

April Brandimarte
NMLS Approved Mortgage Instructor

Nancy Ballotta
NMLS Approved Mortgage Instructor

Tania Walker
NMLS Approved Mortgage Instructor

Admission and Enrollment

Students may enroll in our courses at any time by visiting our website at www.oncourselearning.com or calling to speak to an account representative at 866-512-9888.

All students must complete an Enrollment Agreement as well as attest to the NMLS Rules of Conduct prior to entering the course.

Most of the training is distance education where students can take courses at a location and setting of their choice. Our enrollment policy allows students access to the materials for courses within our Learning Management System for one (1) year from the enrollment date.

All online courses must be completed within the start and end date of the scheduled training.

Occasionally, OnCourse Learning will offer live classroom education training at local conference centers. Please see our website for up-to-date live education schedules at www.oncourselearning.com/mortgage.

Non-Discrimination Policy

OnCourse Learning does not discriminate against any student on the basis of gender, race, color, religion, sex, sexual orientation, national or ethnic origin, marital status, age or disability. Students are encouraged to use the student grievance policy* to resolve any perceived discriminatory action by other students, faculty or staff. Any person unlawfully discriminated against, as described in ORS 345.240 may file a complaint under ORS 659A.820 with the Commissioner of the Bureau of Labor and Industries. Any faculty member or administrator found to have engaged in discriminatory behavior will be subject to discipline as outlined in the school's policy manual.

Programs Offered

It is advisable to contact your Oregon regulatory agency for information specific to becoming an MLO in your state.

Mortgage Loan Originator Prelicensing Education Courses

The course(s) listed below are regulated by OR HECC and the Nationwide Mortgage Licensing System (NMLS):

Course Title: Applying Mortgage Knowledge to Exam Preparation (20hrs NMLS Approved)

Program Objective: Prepare for the MLO license exam with this online instructor-led course for mortgage pre-license education.

Course Description: This mortgage pre-licensing course is test-focused and organized to review topics specifically outlined in the National Mortgage Loan Originator Test Content Outline. This course meets the federal mortgage training requirements found in the SAFE Mortgage Licensing Act of 2008 and helps to prepare students for the National Mortgage Loan Originator Test to become a licensed Mortgage Loan Originator.

*NOTE: The National Test is given by a proctored testing facility, and you apply for licensure with the NMLS, not OnCourse Learning.

This program is offered all year long. Please see below for course options:

Online Instructor Led (Instructor is virtual):

7-day Program (Tuesday-Monday)

7-day Program (Thursday-Wednesday)

14-day Program (Wednesday-Tuesday)

14-day Program (Friday-Thursday)

Webinar (Instructor is live on a web camera)

3-day Program (Monday-Wednesday)

3-day Program (Tuesday-Thursday)

In-Person Classroom (Instructor is in-person in a classroom)

Please call OnCourse Learning at 877-878-3600 to receive available dates

Fees to Enroll

OnCourse Learning does not charge a tuition, the student will pay for each course they would like to take. All students are required to pay for the course in full before they start the course.

OnCourse Learning does not offer financial aid or any other type of financing. Course fee may be paid via credit cards: Visa, MasterCard, or American Express. You can call our office and speak to an agent to take payment over the phone at 866-512-9888 or you may go to www.oncourselearning.com to complete your payment online. If a student's credit card transaction is charged back by the bank after a certificate of completion is issued, that certificate will be invalidated.

Course Title: Applying Mortgage Knowledge to Exam Preparation (20hrs)

\$329 – Online Instructor Led (Video)

\$309 – Online Instructor Led (self-reading)

\$419 – Webinar

\$449 – In-Person Live

\$30 NMLS Credit Banking Fee for each format. (Mandated by and payable to the NMLS at \$1.50 per credit hour).

Please check our website for the latest pricing at www.oncourselearning.com

Refund Policy for Oregon Residents

- A. If a consumer requests a cancellation prior to completion of the first module, then the consumer will be eligible for a full refund. If a consumer requests a cancellation after the first module, but before 50% of program completion, then the consumer is eligible for a prorated refund of tuition and any unearned fees. **No refunds or credits will be issued after one year from the date of purchase. All credits must be used within 12 months.**
- B. If the consumer requests a cancellation after 50% of program completion, then the consumer is not eligible for a refund.
- C. If OnCourse Learning closes or discontinues *20 Hour SAFE Comprehensive: Applying Mortgage Knowledge to Exam Prep*, each currently enrolled student will be refunded monies paid by the student for tuition and NMLS Credit Banking Fee.
- D. The date of cancellation is the date that the student has begun the official cancellation process. A refund due to a student shall be paid within 30 days of the date of cancellation.
- E. OnCourse Learning reserves the right to cancel any private live program within seventy-two (72) hours of the start of the program. An OnCourse Learning representative will make a reasonable effort to notify students of cancellation via phone or e-mail. Students will then be eligible for a full refund of the cost of the program or credit toward another program of equal or lesser value. OnCourse Learning will not be held responsible for any expenses incurred due to the cancellation of the program. This includes non-refundable flights, hotels or any other related expenses.
- F. If a student has an extenuating circumstance, such as injury, prolonged illness or death, or other circumstances which prohibit completion of the course, within (1) year of enrollment, the student will be able to re-schedule into another session to complete the rest of their course.
- G. In order to officially cancel enrollment, students must notify OCL via at support@oncourselearning.com if they are withdrawing from the course.

Transferability

OnCourse Learning does not grant credit for previous education and training. Also, OnCourse Learning does not guarantee the transferability of its credits to any other educational institution. Transferability is up to the receiving institution.

Attendance and Grading Policy

All online courses must be completed 100% within the start and end date of the scheduled training. Students must successfully complete all required reading, course assignments, quizzes, and pass the final exam with a 70% in order to receive full course credit and for a completion certificate to be issued. If the final exam is not passed on the first attempt, additional attempts will be permitted.

For instructor led courses, we do offer session extensions for missed time when a student hardship has occurred. OnCourse Learning will allow one session change for legitimate emergencies and will ask for documentation. However, if any missed time in a session or program is not completed by the end date from your own negligence, you must start your program over in a new session. Due to the nature of our type of education, a leave of absence does not necessarily apply. The final exam will not become available until all required assignments have been graded and approved by the instructor.

In live classroom and webinar education, the student must present their photo-ID to verify their identity prior to entry. If a student is tardy by 10 minutes or more, they will be directed to re-schedule to another day or to an online class. The final exam is verbally interactive with the instructor.

Additional attendance requirements:

- Live classroom - Students must sign a roster at the beginning of class and at the end of class to show they attended the full day(s). No cell phones are to be used while instructor is teaching.
- Webinar – Students must be on a web camera at all times to verify full attendance throughout the day.

Completion certificates/transcripts for all formats will be distributed through the student's profile once course completion and attendance has been evaluated and verified by the Compliance Department.

Student Progress (online courses only)

All online education is timed. Students are required to spend no less than the minimum time indicated on each page of instruction. Students will not be permitted to move forward to the next page before this timing requirement is met.

Each module consists of one to three quizzes presented in open review format and scored format. You must pass all module quizzes in scored format with a minimum of 70% prior to the next module becoming available.

Student Conduct and Dismissal

While completing any OnCourse Learning courses, students are expected to act in a manner that will reflect well on themselves, the school, and the Nationwide Mortgage Licensing System (NMLS). The NMLS requires every student to agree to Rules of Conduct prior to entering the course. If a student is found to have another individual completing the course, or is in violation of the NMLS Rules of Conduct, the student will forfeit his/her right to complete the course and will be permanently locked out of the course, making him/her unable to complete the course.

Students are expected to conduct themselves in a professional manner and in accordance with OnCourse Learning's policies. Students who violate student conduct policies are subject to disciplinary action, including dismissal from the program.

For online instructor led courses:

Although students participate in class remotely, the online instructor led format should be treated like a live class in terms of established start and end dates/times and required activities. Students are expected to respect the rights of the instructor and fellow students. Students should refrain from using offensive or abusive language during real-time, online discussions and may not post offensive or abusive comments or material to class Message Boards. Students must also refrain from introducing any non-course related content or information to discussions. Participants will be provided with instructor contact information for questions or comments and are encouraged to discuss non-course topics with other participants "off-line."

For live classroom and webinar courses:

Students are expected to respect the rights of the instructor and fellow students. Cell phones, laptops, other portable devices, and any reading material that is not associated with the program are not permitted to be used during the class. Students are asked to refrain from leaving the virtual classroom except on breaks and lunch hours.

OnCourse Learning does not discriminate on the basis of race, color, sex, religion, national origin, disability, or familial status in the establishment of fees, entrance qualifications, or standards for successful completion of any course.

Student Grievance Policy

If a student has an internal grievance, the student shall follow these steps with the intent to reconcile their concerns in partnership with the school:

- 1) Students aggrieved by action of the school should attempt to resolve any problem with appropriate school instructor(s). Should this step fail, the student shall proceed to step number 2.
- 2) Student shall contact school Director, Bonnie Dryden at 866-512-9888. If this step should fail, the student shall proceed to step 3.
- 3) The student shall submit a written internal grievance to the follow email: fscompliance@oncourselearning.com. The email shall be labeled, "Student Grievance".
- 4) Once the school receives the time stamped student grievance from the student, the school will have 15 days to do an investigation and provide the student their time stamped written determination.
- 5) The school's determination is final.

Should this procedure fail, and the student has exhausted the school's internal grievance policy, the student may contact:

**The Oregon Higher Education Coordinating Commission
Private Career Schools
Higher Education Coordinating Commission
3225 25th Street SE, Salem, Oregon 97302
Phone: 503-947-5716**

After consultation with the appropriate Commission staff and if the complaint alleges a violation of Oregon Revised Statutes 345.010 to 345.470 or standards of Oregon Administrative Rules 715-045-0001 through 715-045-0210, the Commission will begin the complaint investigation process as defined in OAR 715-045-0023 Appeals and Complaint.

Placement Assistance

Current law prohibits any school from guaranteeing job placement as an inducement to enroll students. OnCourse Learning does not provide assistance to students in arranging interviews with potential employers.

For tips on how to become a loan officer, or if you are already a licensed MLO in search of additional career advice, OnCourse Learning has the resources you need. Explore career guides, industry trends, NMLS exam prep tips, frequently asked questions and more on our MLO Career Insights & Tips website at <https://www.oncourselearning.com/mortgage/mortgage-career-insights>

Student Files

OnCourse Learning maintains student records for 25 years. Students have the right to access their school records or transcripts. If you would like access to your records, you may contact our Customer Service department at 866-512-9888 or via email at fs@oncourselearning.com to request a copy. OnCourse Learning will not release any student's record without prior written consent of the student and only in compliance with the Family Educational Rights and Privacy Act (FERPA).

Student Support

Course instructors are available to respond to questions via email Monday-Friday, 8AM-6PM (CT): mortgageinstructor@oncourselearning.com

You can also contact [Tech Support](#) by calling 866-512-9888 or emailing support@oncourselearning.com. The hours of operation are 7:30 AM to 7:00 PM (CT) Monday through Friday. Email support is available during normal business hours. Email received after normal business hours will be answered the next business day. Before you call, please be prepared to explain your problem in detail and have access to your computer. To effectively troubleshoot your issue, our technicians will begin by asking you a series of questions regarding your operating environment. They will need to know what type of computer you are using, the operating system, and the version number of any associated software. Your calls may be documented or monitored to help us maintain quality of service standards.

SYSTEMS REQUIREMENTS

- Internet Access
- Internet Browser with Flash and Java Script capabilities

Please note, in its *Functional Specifications for All NMLS Approved Courses*, the NMLS includes the following language regarding mobile devices:

“NMLS approves online courses for consumption on desktop and laptop computers. NMLS has not established technical requirements for, and has not approved courses for use on, small hand-held electronic devices such as the iPad, iPhone, tablets, phablets, smart phones, etc. Courses are not to be marketed that they are approved for taking on such devices other than a desktop or laptop computer.”

Disclosures

OCL Financial Services LLC makes no representations except as expressly set forth in this catalog, and under no circumstances does OCL Financial Services LLC make any claim, promise, or guarantee for employment or state licensure.

OCL Financial Services LLC reserves the right to change courses, start dates, tuition, and to cancel courses. Any changes will be made in accordance with the Nationwide Multilicensure Licensing System (NMLS) rules and regulations. The information contained in this catalog is true and correct to the best of OCL Financial Services LLC's knowledge.