

NMLS Approved Course Provider Complaint/Issues Log								Update 11/1/2010	
Record Number	Date	Complaint/Issue Reported	Complainant	Action/Resolution	Updates	Status	Status Date		
1	3/1/10	NMLS received an outside inquiry regarding status of the organization since they were advertising that they were offering NMLS approved courses. NMLS investigated and found the company was advertising courses not yet approved; provider was also advertising it had test questions that are on the MLO SAFE test as well as stating that one of its trainer had taken and passed the test	Not Applicable	3/1/10: NMLS staff contacted the course provider requesting that they remove the information claiming to have approved courses from their web site. Staff verified that the provider's courses are still pending approval. 3/17/10 - Course provider corrected all required information on all relevant sites.	Subsequent review of provider's web site shows that the provider has removed all objectionable content.	Closed			
2	3/10/10	Language on web site states that the organization is "NMLS accredited." Provider was also promoting that it was offering courses from another provider.	Not Applicable	3/17: NMLS staff spoke with the providers involved. Provider removed "accredited" term from the website; Staff also explained site does not clearly state the course is through another school nor does it list the course number. Followed-up with email regarding need for greater disclosure.	Provider made necessary changes to the web site.	Closed			
3	3/10/10	During a routine search of the term 'NMLS' staff came upon a web site which was advertising it had an NMLS approved course and used the NMLS approved course logo.	Not Applicable	Staff notified provider of incorrect information listed on site. During the course of the conversation staff earned that the web site works as an aggregator for providers who offer educational-related services for a number of industries. Changes were made to the site to correct misleading information.		Closed			
4	3/10/10	Course provider desired to change email address and website to safenmls@verizon.net and www.safemortgagecourse.com, respectively. Request did not comply with the standards of conduct.	Not Applicable	Staff spoke to the course provider and notified them that they were using the term "NMLS" incorrectly based on the standards of conduct; Provider replied that they questioned the web site/e-mail naming conventions after receiving the Standards of Conduct and agreed to change the email and website address.		Closed			
5	4/28/10	Staff spoke with a provider regarding agreement with another provider who entered into a marketing arrangement which makes it look like one provider had established a co-ownership agreement and thus extending a course approval. After speaking with the lead provider they agreed they would clarify with their partner the referral agreement to ensure that there was no confusion as to who is offering the course and responsible for collecting registration payments, reporting credit, etc.	Not Applicable	5/13 - Provides listed the required partnership information on the marketing website and all parties understand that course approval cannot be extended and that any marketing of an approved course by one provider to another may only be through a referral business model.		Closed			
6	4/12/10	Staff came across a forum posting in which a representative of an NMLS approved provider, stated: "We have taken and PASSED the National NMLS Exam and we are helping others do it as well." Such marketing language by an approved provider is a violation of the SOC.	Not Applicable	Staff contacted the provider on 4/12 regarding the blog post and spoke with a company representative. Staff explained that the posting was in violation of the SOC; provider stated their intention to remove the statement from their website/forum postings.	Staff verified that prohibited language does not appear on web site.	Closed			
7	4/23/10	During a routine search of the web using the term "NMLS Test" the Facebook page for an approved provider was found titled: National Mortgage Licensing Education. Further, the site was found to advertise a course that had not yet been approved.	Not Applicable	4/23 Staff called the provider to speak with the owner. Staff explained that the advertising of a non-NMLS approved course as an approved is a violation of the SOC. The school made text changes to the site to advertise that course is awaiting approval.	Course was subsequently approved.	Closed			

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8	5/6/10	Individual and two additional students in a course offered by a provider were not provided with course materials in time for the course. Additionally, the student continuously asked about receiving the materials and did not receive them in time to take the national test.	MLO/Student	Staff contacted provider regarding the lateness of materials and they acknowledged fault. Provider has changed its internal procedures to ensure that materials are sent in a timely manner so that they arrive in time for the course.		Closed			
9	5/14/10	Staff received an email from a student that took 3 HR Ethics & Fair Lending course stating that at the end of the course the instructor and individuals from the school's admin office told each student that if they should receive an evaluation from NMLS then they should rank the course with only high marks.	Not Applicable	A survey will be sent to the students for this course with the option to provide a comment. No other student has verified this happening within the course.		Closed			
10	5/7/10	Student contacted state regulator stating that they completed a course earlier than the scheduled end date. However, he was unable to receive the course completion certificate, since the course was scheduled to end days later.	MLO/Student	Staff contacted provider to discuss the problem. In response to similar complaints, NMLS updated functional specification for online course to require locking of modules. This change ensures that students are completing all required assignments and are spending the appropriate amount of time in the courses.		Closed			
11	5/17/10	Staff received an e-mail complaint from a student who recently completed a course stating that the course provider is requiring a \$30 credit banking fee be paid prior to reporting course completion to NMLS. Review of the provider's web site states that the course fee includes an NMLS credit banking fee.	MLO/Student	5/18 - contacted the course provider to request clarification of fees charged. Provider agreed to make clarification on web site to explain the credit banking fee and the course fee. Explanation states that upon completion of the course, the credit banking fee is charged. This same explanation was added to the credit bank fee.	Provider states there was a miscommunication with the student and provider confirmed that they do not charge a separate fee after the course completion in order for the credits to be banked (banking fee is included in the course).	Closed			
12	5/19/10	Staff came across a blog posting that included the approved course logo. The organization posting the content is not an approved course provider.	Not Applicable	Staff contacted the organization responsible for the posting and notified him that the logo needs to be taken off the site; this is the second discussion board/blog that the provider has placed misinformation on.	Staff reminded course provider of the SOC and the potential for MTEB action if violations continue to be found.	Closed			
13	5/17/10	Review of web site contained a link to a stand-alone NMLS credit bank fee which students could pay. On the surface it looks as though the provider is allowing students to purchase pre-licensure credits without completing education	Not Applicable	5/18 - Staff contacted organization; director mentioned that this was an internal shopping cart item that would be removed from the website immediately. Individual stated that some earlier students did not pay enough for the course and in order to have their credits banked the student had to pay an additional fee. 5/19 - reviewed website and the link for the \$30 NMLS credit fee is no longer posted	Staff informed provider that the later request for credit banking fees appeared to be a "bait and switch". Provider was cooperative in resolving the problem.	Closed			
14	5/25/10	During a routine web search, staff noticed that the approved provider had a new website address which includes NMLS in the URL. The use of NMLS in a URL is a violation of the SOC.	Not Applicable	6/2 Staff contacted provider regarding the website. Sent both email and voicemail. Company representative stated that the site is only accessible through the school. Staff explained that they were able to 'Google' the website and it needed to be changed. Representative stated that this would be completed over the weekend		Closed			
15	6/10/10	MLO registered to that the 6 Hr NMLS National Test Prep course. However, due to low registration, the course was cancelled. MLO was offered a rescheduling in a different course but this led to confusion. The substituted course was not the same class and therefore had a different price. There was confusion regarding which course she registered for and what the actual price of the course should be.	MLO/Student	Staff contacted provider regarding the course rescheduling and pricing for the MLO. NMLS was informed that the course that was offered was a different course, which is why the cost changed. Additionally, the location for the course which the MLO originally registered was very remote. Provider issued a refund to the MLO.		Closed			

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16	6/11/10	Staff received a complaint from MLO who feels as though the course from provider did not prepare him properly for the MLO SAFE test.	MLO/Student	6/11 - Provider was contacted regarding the complaint by the student. Provider first offered the student a course credit for the state test preparation course. Provider claims they were under the impression that refunds were against the NMLS policies. However, after clarification, this was not the case, the MLO was issued a refund for the course.		Closed			
17	6/11/10	A group of students completed a course with a provider with the understanding that it would count towards their SAFE requirements. However, the course in question was a state-approved course.	MLO/Student	Individuals were referred to TX-SML since the course in question was approved by them.		Closed			
18	5/3/10	Staff received a complaint from an MLO who said he registered for a bundle of courses. As part of the bundle, there was an offering of a state specific PA course. MLO continued to register for the state specific course, however, it was continuously being cancelled due to low enrollment.	MLO/Student	Staff contacted provider regarding the complaint. Provider explained the course is an extra offering, given free of charge to the student. As a result, they were unable to give the student a refund for the course which has not been paid for. Staff suggested provider contact the student directly to work out a solution.		Closed			
19	9/7/10	Staff received an inquiry from the state regarding an advertisement for a 4 Hour Florida specific course. The advertisement stated that the course is required to obtain a Florida Mortgage Loan Originator's license.	State Agency	Staff contacted the course provider regarding the advertisement. The course provider stated that the course was approved prior to the finalization of the state law. The course provider was under the impression that the state of Florida would require MLOs to complete state education. Students were already enrolled in the course prior to the state law not requiring education was final. The course provider notified the registered students regarding the state law not requiring Florida specific education. Although some students chose to remain in the course, the course provider received signed documentation from students to attest that they were made aware of the change in law. Additionally, the course provider removed all references of the required course from the website and course descriptions.	Staff received all requested documentation verifying that students were notified that the course was not a state requirement. Additionally, staff checked the website to ensure that additional advertisements were removed.	Closed	9/15/2010		
20	10/8/10	Staff received a complaint from a student who had complete an 8 hour comprehensive course from an approved course provider. The course was advertised as qualifying for one hour of Pennsylvania state specific continuing education. When the credits were banked to the student, there was no inclusion of the specified state requirement.	MLO/Student	Staff contacted the student regarding the complaint. The student stated that he was enrolled in the one hour state specific course necessary to receive credit for continuing education.		Closed	10/11/2010		
21	10/11/10	Staff received a complaint from two separate students regarding a course providers conduct in attempts to gather payment for a course. The two complainants state that the course provider was using bullying tactics in an attempt to receive payment.	MLO/Student	NMLS does not get into the issues regarding payment or non-payment of courses. This matter is beyond the governance of NMLS in regards to course providers.		Closed	10/19/2010		
22	10/13/2010	After receiving a complaint regarding a course from one approved course provider, staff was concerned that the school was improperly advertising an affiliate agreement. On review of the school's website, registration is not taken by the second party school, however, full disclosure is not listed for the actual course provider offering the course.	Not Applicable	Staff contacted both parties recognizing the affiliate agreement between the two but also mentioning that it is not clear on the website that the online course is offered through another party. The schools were instructed to updated the website to properly disclose the information within seven days.		Open			

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23	10/21/2010	An inquiry was submitted regarding home study courses offered by an approved course provider. A student contacted a regulator stating that he was told that if the course provider was pressured, the student could receive a home study course for NMLS approved credit.	Not Applicable	Staff anonymously contacted the course provider in various attempts to enroll in the home study courses. Sales representatives stated that the course provider was 'moving away from' home study courses as they are not approved by NMLS. All attempts to enroll in these courses were stopped.	Staff contacted the course provider regarding the advertisements of home study courses on the website. For any home study course that is/was approved by the state, it must be clearly stated on the site with the course description. The course provider chose to remove all state approved continuing education courses. Staff reviewed the website and ensured that the information was removed.	Closed	10/28/2010		
24	10/26/2010	An inquiry was submitted regarding a course completed with an approved course provider. The inquiry stated that a student claims the course was not appropriately delivered. The student claims that the instructor was not properly prepared for the course, the information was not presented in a timely manner, and says the course was "utterly horrifying."	Not Applicable	Staff is in contact with the course provider to rectify this problem since it has been duplicated during the course audit process.		Open			