



8201 Greensboro Drive - Suite 300
McLean, VA 22102-3810

Curriculum License Agreement

ALL STATES utilizing the National Association of Mortgage Brokers (“NAMB”) copyrighted curriculum in 2005 must sign and return this Curriculum License Agreement to the NAMB-national office.

(“Licensee”)

(State Association Name)

Hereby agrees to the following conditions for curriculum licenses for each NAMB course:

- Leader's Guides and Student Manuals for each course will be utilized and followed to ensure that learning objectives are adequately covered.
- No omissions will be made to the instructional content of curriculum.
- No new instructional material will be added to the course without prior approval of NAMB's Education Committee. (New material **should** be reserved for annual curriculum updates and revisions.)
- Licensee acknowledges and agrees that the instructional materials, including but not limited to Leader's Guides, Student Manuals, online courses, sample testing materials, visual aids, worksheets, student handouts, related books, support reference materials and other educational curriculum items, are the sole property of NAMB, extended to the Licensee for use and controlled distribution. These instructional materials are not the sole property of any one person, entity, organization or group of individuals by right, authority or possession other than NAMB who gives notice that all rights are reserved.
- No NAMB course, whole or in part, including but not limited to Leader Guides, Student Manuals, Internet courses, participant handouts, or other course materials owned and copyrighted by NAMB may be used in the creation of a new course by a state affiliate for teaching in the state's association without written permission by NAMB.
- Licensees are authorized to duplicate Leader's Guides for distribution to approved faculty members as deemed appropriate and necessary for proper course instruction.
- ALL instructors will be advised to check with the state association office or the state's responsible curriculum representative immediately prior to instruction of any course to ensure that the most recent changes to curriculum have been incorporated into the Leader's Guide and Student Manual.
- Licensees are authorized to provide updated forms and/or loan documents to course participants and incorporate instruction of any form/document change(s) to current curriculum **provided** NAMB is notified of the change to be incorporated in advance.
- Curriculum "Updates" forwarded electronically by NAMB will be promptly inserted into the Leader's Guides and/or forwarded to all instructors who maintain copies of the Leader's Guides.
- Licensees may provide sections of a Leader's Guide to an invited guest instructor solely for the purpose of specific content instruction; however, complete NAMB copyrighted Leader's Guides may not be given to guest instructors who are not approved faculty members.
- Licensee is granted all permissions to deliver, present, duplicate, and/or instruct the curriculum and its components to members and non-members residing within the physical boundaries of the specific State and

State Partner Mortgage Brokers Association licensed by this agreement except NAMB shall have the exclusive right to deliver, present, duplicate, and/or instruct its curriculum and its components at any event holding NAMB sponsored educational courses or classes (such as NAMB sponsored events or non-NAMB sponsored events, i.e., regional events). Further, Licensee agrees and acknowledges that any developer of a course or class has the right to deliver, present, duplicate, and/or instruct that course or class at any event. No presentation, delivery, duplication or instruction of these instructional materials, is licensed, granted, afforded, expressed or implied to individuals, groups, associations, gatherings or meetings of persons assembled outside the physical boundaries of the State or geographic coverage of the State Partner Association licensed by this Agreement.

- No sub-licensing, singular presentation agreement, or presentation not previously defined as permissible by this Agreement shall be undertaken by any individual or groups of individuals without the expressed written permission of NAMB.
- All presentation, delivery, instruction and/or use of the instructional materials shall be conducted in the realm of public access, regardless of membership, according the strictest interpretation of this Agreement.
- All presentation, delivery, instruction and/or use of the instructional materials shall conform to the highest standards of quality, expectation, policy, and performance as defined by NAMB. Licensee agrees and acknowledges it shall be the sole right of NAMB to employ any and all necessary means to protect, preserve and maintain the highest levels of integrity and professionalism in providing the instructional materials to the licensee and its audience.
- Licensee agrees and acknowledges that no waiver of the right to amend, change, alter, delete, add, remove or replace any and all of the instruction materials is hereby made by NAMB to any one person or entity as the result of mutual execution of this Agreement.
- Licensee agrees to provide NAMB with an updated contact list for the three (and only three) individuals who should receive all communications from NAMB

Updated Contact Information for the Education Program

Name	Phone	Fax	E-mail

- Licensee agrees to list, advertise, and otherwise promote the following NAMB courses by their **Full Names and CEU value** as displayed below:

Course #	Course Title	CEUs
Online – e-NAMB University		
0001	A Study of the Nations Fair Lending Law	4
0002	Shedding Light on Credit Scoring	4
0003	Mortgage Broker Business Ethics	2
0004	SubPrime Lending: "What You Need to Know"	6
0005	Small Commercial Lending	4
0006	Reverse Mortgage	4
Residential		
1010	Residential Mortgage Lending School or RML	NAMB 16 or 24
1020	SubPrime Lending	NAMB 4
1030	Advanced SubPrime Lending	NAMB 6
1040	ABC's of FHA Lending	NAMB 8

Course #	Course Title		CEUs
1050	203 k	M&T Bank	4
1060	Rural Housing	NAMB	3
1070	Reverse Mortgages	NAMB	2
1090	Construction to Permanent Lending	M&T Bank	8
1100	184 Mortgages	M&T Bank	4
Compliance			
2010	The Nation's Fair Lending Laws	NAMB	4
2020	Real Estate Settlement Procedures Act	NAMB	4
2030	Truth in Lending Act	NAMB	4
Business			
3010	Protect Your Business: The Customer, The Law and You	NAMB	8
3020	Shedding Light on Credit Scoring	NAMB	4
3030	Loan Processing ... The Loan Essentials	GE	6
3040	Shut the Door on Fraud	GE	4
3050	Introduction to the Appraisal Underwriting	GE	4
3060	Analysis of the Self Employed Borrower	GE	4
3080	Fraud Prevention	UG	4
3090	Automated Underwriting: DO/Web	UG	4
3195	Automated Underwriting: LP.com	UG	4
3110	Appraisal Review and Analysis	UG	4
3120	Understanding Personal Tax Returns	UG	4
Professional Development			
4010	Mortgage Broker Business Ethics	NAMB	4
4020	Marketing Your Services, Marketing Yourself	UG	8
4030	Dealing with Emerging Markets	UG	4
Commercial			
5010	Small Commercial Lending for Residential Brokers	NAMB	4
5020	Introduction to Commercial Lending	NAMB	8
5030	Advanced Commercial Loan Brokering	NAMB	8

Agreement Signature and Commitment

As a duly authorized representative of the _____,

I hereby commit the _____ to the terms of this Agreement.

State Association Representative Name: _____

Please print or type name

Signed: _____ Date: _____

Authorized State Association Representative Signature