



## **State Partnership Program**

### **Purpose, Objectives & Benefits**

*Designed for and offered exclusively to:*

**NAMMB Affiliated State Associations**

**Update January 2003**

*Provide education for mortgage professionals and consumers through a variety of educational choices that satisfy national and state needs.*

A significant focus of NAMB is to provide educational programs and conduct educational services for the mortgage brokerage industry.

The Education Committee of NAMB has identified the following goals to guide its educational decisions:

### **LEADERSHIP**

To create and nurture programs and practices that will benefit the development of individual leadership in organizational and entrepreneurial environments.

### **PUBLIC AWARENESS**

To provide information and educational opportunities that help define the mortgage industry, the broker's role, and the consumer's access to home ownership.

### **CAREER DEVELOPMENT**

To conduct activities that help assess and promote career opportunities and success in the mortgage industry.

### **CURRICULUM**

To strengthen the partnership between NAMB and NAMB affiliates in the development, implementation and evaluation of industry-related education and training.

The identified goals are enacted and measured by the NAMB Education Committee through maintenance of a focused mission, which is to provide education for mortgage professionals and consumers through a variety of educational choices that satisfy national and state needs.

For years NAMB has developed courses to fulfill this mission. In addition to developing these courses, NAMB is responsible for delivering these courses. NAMB has the ability to deliver courses nationally and locally. NAMB conducts courses for a fee using faculty members who are practicing mortgage professionals.

Several years ago, NAMB developed the State Partnership Program as an additional method of delivering courses. The State Partnership Program is primarily a licensing agreement between NAMB and a NAMB-affiliated state association. The license grants access to all current course-training material developed by and for NAMB. State partners also automatically receive all training material updates and 60% of the revenue generated from registration fees for NAMB's online courses. After the initial licensing fee, there is an annual renewal fee.

The State Partnership Program is designed to unify and standardize training course design and development for the mortgage brokerage industry on a national level, thus reducing the high training design costs to the state. The program focuses on curriculum design that enables course delivery to be done at the state level, thus increasing state member benefits and state income revenue.

The State Partnership Program is designed to:

1. Create a cost-savings approach for the delivery of standardized curriculum at the state level.
2. Work with state associations affiliated with NAMB for the purpose of identifying curriculum development applicable to national training needs of the mortgage brokerage industry.
3. Create local access to the course material that assists individual members in obtaining state and national professional designations.
4. Create online courses that provide the same level of quality as NAMB's live courses.

A state partner also becomes part of NAMB's education team. A state partner can offer training to its own members, non-affiliated groups, as well as to the general public within their own state.

NAMB will assist the state partner in establishing a state education program that includes distribution, pricing, marketing, instructor training and successful pathways to providing increased skills and knowledge to the members of the association.

While individual NAMB courses are not specific requirements of the NAMB certification program, the NAMB courses provide the basic educational foundation for the skills and knowledge to which the designation programs measure the achievement thereof.

All NAMB courses are available to *everyone*, NAMB members and non-members, state partners and non-state partners. But, it is important to understand that the cost of courses varies dramatically depending on the delivery system.

For example, if a non-partner state wants a RML school conducted in their state, they would call the education staff at the NAMB office and schedule the class. NAMB would then arrange for a national faculty instructor to conduct the class. NAMB could assist the non-partner state in marketing and facilitating the course. The non-partner state could have NAMB conduct any or all of the NAMB developed courses, i.e., Ethics, RESPA, Truth In Lending, Nation's Fair Lending Laws, Sub-Prime Lending, Marketing, Commercial, etc. Each time a non-partner state puts on a NAMB class they pay a royalty fee to NAMB. In addition, they are responsible for all other costs associated with hosting this event.

If a non-partner state wants to minimize costs and maximize efficiency of educational delivery, they are encouraged to become a state partner. With an initial down payment of \$2,500 they will become a state partner and become licensed to conduct classes "in house."

Individuals from the new state partner state that wish to become faculty are required to attend all NAMB courses they plan to teach as a student as part of their training program. All instructors are required to adhere to all of NAMB's faculty training (Power Up Your Skills) and conduct requirements. (For more information please refer to NAMB's instructor guidelines and policies posted on the NAMB website.)

The costs for materials, rooms and instructors are an additional expense, but the state can generate revenue or subsidize the costs for classes from general revenue.

As a state partner, a state agrees to a one-year renewable licensing agreement for \$2,500. This entitles the state to an Annual Curriculum License to a hard copy set of all of NAMB's copyrighted course materials, plus any new courses created by NAMB, access to password protected courses on the NAMB website, and to a share of revenue generated by our Internet courses.

The primary reason for the development of the State Partnership Program was to localize the delivery of educational programs in the most cost-effective manner.

As a state partner, your association benefits by becoming part of a nationally recognized educational team and receives products and training directly related to the establishment of a state education program.

Power Up Your Skills is an instructor-training program that United Guaranty (UG) professional faculty developed for NAMB in order to ensure that instructors are adequately prepared for the rigors of teaching. Power Up Your Skills is a today course that helps instructors to focus on the key elements of instructing others while honing their presentation skills.

## STATE PARTNERSHIP PROGRAM

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### STATE PARTNERSHIP OUTLINE

	<b>Residential</b>	<b>CEUs</b>	<b>Cost</b>
1010	Residential Mortgage Lending School or RML	24	Included
1020	SubPrime Lending	4	Included
1030	Advanced SubPrime Lending	6	Included
1040	ABC's of FHA Lending	8	Included
1050	203 k	4	Included
1070	Reverse Mortgages	2	Included
1090	Construction to Permanent Lending	8	Included
	<b>Compliance</b>	<b>CEUs</b>	<b>Cost</b>
2010	The Nation's Fair Lending Laws	4	Included
2020	Real Estate Settlement Procedures Act	4	Included
2030	Truth in Lending Act	4	Included
	<b>Business</b>	<b>CEUs</b>	<b>Cost</b>
3010	Protect Your Business: The Customer, The Law and You	8	Included
3020	Shedding Light on Credit Scoring	4	Included
	<b>Professional Development</b>	<b>CEUs</b>	<b>Cost</b>
4010	Mortgage Broker Business Ethics	4	Included
	<b>Commercial</b>	<b>CEUs</b>	<b>Cost</b>
5010	Small Commercial Lending for Residential Brokers	4	Included
5020	Introduction to Commercial Lending	8	Included
5030	Advanced Commercial Loan Brokering	8	Included

NAMB provides instructor training to all individuals sent on behalf of the state partner association free-of-charge. The state partner (or potential instructor) is responsible for all travel-related expenses.

NAMB provides a hard copy set of all of NAMB's copyrighted course materials. State partners receive access to password protected courses posted on the NAMB website.

NAMB provides a share of revenue generated by registration in the online courses by students in the state partner state. (See revenue share information.)

A NAMB education program representative attends an 8-hour meeting with designated members of the state association to conduct a program 'roll out'. Members of the Board of Directors and state association education committee are expected to participate in the full day training session.

**TOTAL COST TO SIGN UP: \$7,500.00**

## INDIVIDUAL COURSE PRICE LIST

### CORE CURRICULUM

	<b>Residential</b>	<b>CEUs</b>	<b>Cost</b>
1010	Residential Mortgage Lending School or RML	24	\$1,500
1020	SubPrime Lending	4	\$500
1030	Advanced SubPrime Lending	6	\$1,000
1040	ABC's of FHA Lending	8	\$1,000
1050	203 k	4	\$500
1070	Reverse Mortgages	4	\$500
1090	Construction to Permanent Lending	8	\$1,000
	<b>Compliance</b>	<b>CEUs</b>	<b>Cost</b>
2010	The Nation's Fair Lending Laws	4	\$500
2020	Real Estate Settlement Procedures Act	4	\$500
2030	Truth in Lending Act	4	\$500
	<b>Business</b>	<b>CEUs</b>	<b>Cost</b>
3010	Protect Your Business: The Customer, The Law and You	8	\$1,000
3020	Shedding Light on Credit Scoring	4	\$500
	<b>Professional Development</b>	<b>CEUs</b>	<b>Cost</b>
4010	Mortgage Broker Business Ethics	4	\$500
	<b>Commercial</b>	<b>CEUs</b>	<b>Cost</b>
5010	Small Commercial Lending for Residential Brokers	4	\$500
5020	Introduction to Commercial Lending	8	\$1,000
5030	Advanced Commercial Loan Brokering	8	\$1,000

**NOTE:** THE PRICE OF ANY COURSE ENTITLES THE STATE TO HAVE THE COURSE/COURSES TAUGHT ONE TIME IN THEIR STATE. THE STATE WILL ALSO HAVE TO PAY FOR A NATIONAL TRAINER IF THEY DO NOT HAVE ONE IN THEIR STATE (PLUS AIRFARE AND ACCOMODATIONS).

\*IF A STATE WISHES TO ULITILIZE ANY OF THE NAMB COURSES AND THEY ARE NOT A STATE PARTNER, THE ABOVE PRICES APPLY.