

Ethical Lending Foundation

Make remittance payable to Ethical Lending Foundation
Send this application with your remittance to:
Ethical Lending Foundation
PO Box 974
Mercer Island, WA 98040
All fees are non-refundable

INSTRUCTOR APPROVAL APPLICATION

Non Member Fee: \$300 (Application reviewed within 30 days.)

Ethical Lending Foundation Member Fee: \$150 (Application reviewed within 30 days.)

Expedited: \$500 (Application reviewed within 10 days.)

For a 2-year period teaching topics designated on this application.

Please check one below and enter ID# if you mark renewal.

Original Approval **Renewal*** Instructor ID# _____

*** If there are no changes in the original Instructor Approval Application for a previously approved instructor, the instructor will be approved upon receipt of the renewal Instructor Approval Application and payment of the required fee.**

APPLICANT INFORMATION

| | | |
|-----------------------------------|---------|----------------|
| NAME | | |
| ADDRESS (Street, PO Box, Suite #) | | |
| CITY | STATE | ZIP CODE |
| TELEPHONE NO. | FAX NO. | E-MAIL ADDRESS |

GENERAL QUALIFICATION INFORMATION - Applicant must meet one of the following

| Qualification | Yes | No | Documentation Required |
|---|-----|----|--|
| 150 classroom hours as an instructor within two years preceding application in courses acceptable to the director | | | Second party verification |
| Possession of the professional designation "Certified Mortgage Instructor" as issued by NAPMW | | | Copy of current designation certificate |
| Successful completion of an instructor training course approved by the director AND 2 years full-time experience in mortgage lending or a related field within 5 years preceding this application | | | Completion certificate AND second party verification of experience |
| A bachelor or advanced degree in education and either 2 years teaching experience, or 2 years experience in mortgage lending or a related field within the last 5 years | | | Copy of degree or transcript AND second party verification of experience |
| A current teaching certificate issued by an authorized governmental agency. The instruction must have been in a field allied to that which the instructor has applied to teach | | | Copy of certificate |
| At least 90 clock hours as an instructor in mortgage lending within 2 years preceding this application | | | School administrator's letter documenting length of time employed and hours taught |
| 90 hours as an instructor at an institution of higher learning within two years preceding the application. Instruction must have been in a field allied to that which the instructor has applied to teach | | | School administrator's letter documenting this in detail |
| Selection by national or state organization whose selection criteria have been approved by the director | | | Copy of organization's approval certificate and criteria |

QUALIFICATION FOR DEMONSTRATING COMPETENCY IN THE TOPIC AREA

Each instructor shall demonstrate competency based on the following guidelines established by the commission in the subject matter that he or she proposes to teach. Applicants must qualify under all requisite aspects of at least one of the criteria acceptable as competency in the subject matter.

Proof of designation, certification, degree, license, or class attendance or second party verification of experience shall be submitted when applicable. In addition, the applicant for instructor approval must submit a letter describing how the applicant keeps current with changes in the field or describing his or her experience in original course development and research in the topic.

Please indicate with a checkmark the specific criteria under which you qualify to teach in any of the following topics

Mortgage Brokerage

Mortgage Broker Practices Act, Consumer Protection Act, Usury Act, Unfair Practices in Real Estate, Washington Consumer Loan Act, Trust Account and Record Keeping, Mortgage, Deed of Trust, and R.E. Contract Statutes, Current Issues: Washington State DFI Update.

- ___ 1. 3 years actively licensed as a mortgage broker
 - ___ 2. 3 years active licensure within the 5 years preceding the date of the application
 - ___ 3. 5 years in an area of your expertise that matches one of the above topic categories
 - ___ 4. 2 years (as noted in either 1 or 2 above) **AND** a bachelors degree or higher related to topic
 - ___ 5. 2 year as a practicing real estate attorney **AND** a degree in law
-

Federal Law

Real Estate Settlement and Procedures Act, Truth in Lending, Equal Credit Opportunity Act, Fair Credit Reporting Act, Fair Housing Act, Home Mortgage Disclosure Act, Community Reinvestment Act, Graham-Leach-Bliley Act, U.S. Patriot Act, Homeownership Protection Act, Bank Secrecy Act

- ___ 1. 2 year as a practicing real estate attorney AND a degree in Law.
 - ___ 2. 5 years actively licensed as a mortgage broker.
 - ___ 3. 5 years of licensure as a mortgage broker within the 7 years preceding the date of the application.
 - ___ 4. 4 years experience in the field of mortgage lending compliance
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Washington Principle and Agent Law

- ___ 1. 5 years actively licensed as a real estate salesperson or broker AND an active real estate license.
 - ___ 2. 2 year as a practicing real estate attorney AND a degree in law.
-

Ethics in Mortgage Lending

- ___ 1. 5 years experience teaching business and/or professional ethics.
 - ___ 2. 5 years experience teaching mortgage lending ethics.
 - ___ 3. 2 years of service on a mortgage lending or real estate professional ethics review committee.
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Real Estate Appraisal;

- ___ 1. 5 years experience as a residential appraiser and a current appraiser designation give by a recognized trade association.
 - ___ 2. 3 years experience as a certified or licensed real estate appraiser **AND** an active appraiser's certification or license.
 - ___ 3. 4 years of residential mortgage underwriting experience.
-

Principles of Mortgage Lending

Mortgage Lending Math, Residential Lending Program Types (Including Disclosures, Documentation, Property Types, and Occupancy), Credit Evaluation, Residential Underwriting, Mortgage Loan Fraud, Predatory Lending

- ___ 1. 5 years experience as a licensed mortgage broker, mortgage banker, or branch manager.
- ___ 2. Bachelor's or higher degree related to topic.
- ___ 3. 5 years experience as a residential mortgage underwriter.
- ___ 4. 5 years experience in residential mortgage compliance.
- ___ 5. 3 years experience directly related to topic and 90 classroom hours of instruction as a trainer in mortgage lending.
- ___ 6. 5 years experience directly related to topic.

Title Insurance and Escrow

_____ 1. 3 years experience directly related to topic, such as licensed escrow officer, LPO, real estate attorney, title insurance company representative, or licensed mortgage broker.

Private Mortgage Insurance

_____ 1. 3 years experience directly related to topic, such as a private mortgage insurance company underwriter, trainer, or company representative, or licensed mortgage broker.

Please answer the following questions either "yes" or "no". If any answer is "yes", please include a letter of explanation with this application.

1. Have you been convicted of a crime within the last ten years? _____
2. Has disciplinary action been taken against any professional license issued to you in this state, or in any other jurisdiction? _____ Type of license: _____

Please include the following attachments with your application if you checked the box for "Original Approval"

1. A cover letter stating why you feel qualified to teach the chosen topics;
2. All documentation supporting your qualifications as an instructor;
3. A current resume;
4. A letter of explanation for any "yes" answers to the above questions;
5. The appropriate fee (check made payable to Ethical Lending Foundation).

All Information and requested materials must be provided or application will be returned.

I declare under penalty of perjury that my answers and all information provided by me herein are true and correct.

X _____ Date: _____

Applicant's Signature

Ethical Lending Foundation has a policy of providing equal access to its services.
If you need special accommodation, please contact us at 206-931-2241.

INSTRUCTIONS FOR COMPLETING THE INSTRUCTOR APPROVAL APPLICATION

Check the appropriate box for Original Approval or Renewal. You may only check the Renewal box if there are no changes in the application content or in the original instructor approval application for your previous instructor approval. If you check the Renewal box, please enter the ID number that was issued with your previous approval and you will only need to submit this application and the required fee. You are not required to submit any additional documentation. If you check the Original box, be prepared to provide **all** requested documentation as referenced in the instructions below to avoid any delays in the processing of your instructor approval.

Applicant Information

1. Name: Your name as you wish it to appear on the approval certificate.
2. Address: Contact address for mailing approval certificate and any future correspondence.
3. Other requested information: Self-explanatory.

Qualification Information

This section should be fairly easy to navigate with the following helpful hints:

1. Instructor training course approved by the director refers to the 15-clock hour Instructor Development Workshop course.

Guidelines for Demonstrating Competency in the Topic Area

Please review this section and familiarize yourself with the content before completing. You will be making some critical choices.

1. Check the box for the topic area(s) you are applying to teach.
2. Applicants must qualify under at least one of the criteria listed under the subject/topic area. Please indicate which criteria you qualify under with a check mark in the blank beside its number.
3. Submit proof of designation, certification, degree, license, or class attendance and/or second party verification of experience as appropriate.
4. Submit a cover letter describing how you keep current with changes in the field, your experience and training, if applicable, or a letter describing your experience in original course development and research in the topic(s). Please devote at least one paragraph to each topic for which you have applied.

Additional Information

Please answer the questions either “yes” or “no.” If any answer is yes, please include a letter of explanation with this application.

What to Include With This Application

1. If this is a renewal, all you need to submit is a completed application and the appropriate fee.
2. If you checked the box for original approval, please include the following attachments with your application and fee:

A cover letter stating why you feel qualified to teach the chosen topics;

All documentation supporting your qualifications as an instructor;

A current resume;

A letter of explanation for any “yes” answers to the questions in the Additional Information section;

A check for the appropriate fee (*non-refundable*), made payable to Ethical Lending Foundation

3. Send application and fee(s) to: Ethical Lending Foundation PO Box 974 Mercer Island, WA 98040

Incomplete or unsigned applications will not be processed