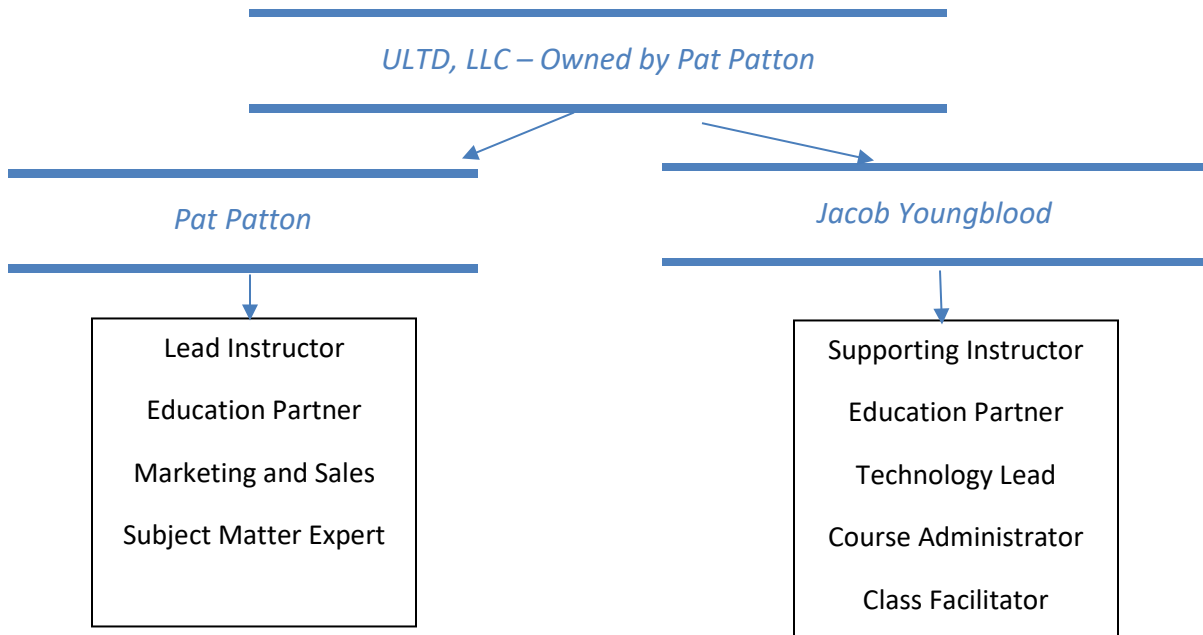




## Policy Manual

### Organization Structure and Ownership

- Organization Chart



- Resumes
  - Attached in other documents
    - Pat Patton Resume.pdf
    - JacobYoungbloodResume.pdf
- Current Business License
  - Attached in other docs
    - ULTD Franchise Tax Account Status.pdf
- There have been no organizational changes that have occurred in past 5 years.

## **E-Commerce Policies and Procedures**

- Privacy Policy
  - ULTD Education uses the latest online security processes to protect consumers information. We do not share any information with Third Party sources outside of the transaction processes. We do not believe in sharing consumers information or generating any other income from their information.
- Refund Policy
  - A ULTD education student is entitled to a refund as long as their scheduled course has not started. The rescheduling and other fees are outlined below.
  - Rescheduling More Than 4 Business Days In Advance of Class/Webinar: Students may reschedule at no charge, subject to availability.
  - Rescheduling Within 4 Business Days of Class/Webinar: Rescheduling requests received by phone with less than 4 business days in advance of the scheduled class/webinar are subject to a \$20.00 fee.
  - Failure to Attend (No Show): Students who do not attend a scheduled class/webinar will be subject to a \$20.00 rescheduling fee, subject to availability.
  - Late Arrival: Late arrivals are not permitted for NMLS-approved mortgage classes/webinars. We recommend that students plan to arrive at least 30 minutes before the scheduled class/webinar time. Students who do not arrive for class/webinar on time will not be admitted. Students may reschedule for a later date, subject to availability. Rescheduling requests will be subject to a \$20.00 fee.
  - Early Departure: Early departure is not permitted for NMLS-approved mortgage classes/webinars. Students who are unable to remain for the duration of a scheduled class/webinar will not receive credit for attendance. Students are permitted to reschedule attendance for the entire class at a later date, subject to availability. Rescheduling requests will be subject to a \$20.00 fee.
- Course Cancellation Policy
  - In the event of a course cancellation, all students are entitled to a refund or a rescheduled course date. Any previous reschedule fee will be waived in the event of course cancellation.

## **Education Administration Policies and Procedures**

- Registration
  - ULTD Education will handle registrations through their website that is connected to an LMS system managed by YoungDLane Learning, inc which is wholly owned by Jacob Youngblood and utilizes RealEd Solutions for database management and security. YoungDLane and RealEd have adopted the latest PCI compliance standards and safeguards are in place to protect the students information.

- A student will be required to give all necessary important information in order to be able to verify their identity.
- Attendance
  - All ULTD Education students will verify their identity by showing a Government Issued ID prior to starting the class and will be required to attend the entire course.
  - Since full attendance is required for credit by NMLS. Attendance will be verified by the instructor and facilitators.
- Instructor Hiring Practices and Policy
  - All instructors will be ensured by ULTD Education that they are qualified and meet legal requirements to instruct NMLS approved courses.
  - Instructors must also be knowledgeable in the course subject matter as a result of either relevant academic and/or professional experience.
  - Instructors must also meet the Skill and Qualifications requirements described in section 1.7 of the Functional Specifications for All NMLS Approved Courses Document.
- NMLS Rules for Conduct of Students (ROCS); issuance and retainment
  - Students will be presented and must agree to the NMLS ROCS



**Rules of Conduct for NMLS Approved Pre-Licensure (PE) and Continuing Education (CE) Courses**

*The Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), requires that state-licensed MLOs complete pre-licensing (PE) and continuing education (CE) courses as a condition to be licensed. The SAFE Act also requires that all education completed as a condition for state licensure be NMLS approved. Since 2009 NMLS has established course design, approval, and delivery standards which NMLS approved course providers are required to meet. To further ensure students meet the education requirements of the SAFE Act, NMLS has established a Rules of Conduct (ROC). The ROC, which have been approved by the NMLS Mortgage Testing & Education Board, and the NMLS Policy Committee, both of which are comprised of state regulators, are intended to stress that NMLS approved education be delivered and completed with integrity.*

**Rules of Conduct**

As an individual completing either pre-licensure education (PE) or continuing education (CE), I agree to abide by the following rules of conduct:

1. I attest that I am the person who I say I am and that all my course registration information is accurate.
2. I acknowledge that I will be required to show a current government issued form of identification prior to, and during the course, and/or be required to answer questions that are intended to verify/validate my identity prior to, and during the course.
3. I understand that the SAFE Act and state laws require me to spend a specific amount of time in specific subject areas. Accordingly, I will not attempt to circumvent the requirements of any NMLS approved course.
4. I will not divulge my login ID or password or other login credential(s) to another individual for any online course.
5. I will not seek or attempt to seek outside assistance to complete the course.
6. I will not give or attempt to give assistance to any person who is registered to take an NMLS approved pre-licensure or continuing education course.
7. I will not engage in any conduct that creates a disturbance or interferes with the administration of the course or other students' learning.
8. I will not engage in any conduct that would be contrary to good character or reputation, or engage in any behavior that would cause the public to believe that I would not operate in the mortgage loan business lawfully, honestly or fairly.
9. I will not engage in any conduct that is dishonest, fraudulent, or would adversely impact the integrity of the course(s) I am completing and the conditions for which I am seeking licensure or renewal of licensure.

I understand that NMLS approved course providers are not authorized by NMLS to grant exceptions to these rules and that I alone am responsible for my conduct under these rules. I also understand that these rules are in addition to whatever applicable rules my course provider may have.

I understand that the course provider or others may report any alleged violations to NMLS and that NMLS may conduct an investigation into alleged violations and that it may report alleged violations to the state(s) in which I am seeking licensure or maintain licenses, or to other states.

I understand the CSBS Privacy Notice is applicable to these Rules of Conduct. The CSBS Privacy Notice can be found here: [https://nationwidelicencingsystem.org/about/policies/NMLS%20Document%20Library/CSBS%20External%20Privacy%20Notice-6.18%20\(1\).pdf](https://nationwidelicencingsystem.org/about/policies/NMLS%20Document%20Library/CSBS%20External%20Privacy%20Notice-6.18%20(1).pdf)

I further understand that the results of any investigation into my alleged violation(s) may subject me to disciplinary actions by the state(s) or the State Regulatory Registry (SRR), including removal of any course from my NMLS record, and/or denial or revocation of my license(s).

\_\_\_\_\_  
Course Number(s)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date (mm/dd/yyyy)

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
NMLS ID (if known)

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- End of course surveys as it relates to dissemination, collection, review, and response
  - All students will be directed to complete the end of course survey through their online account.
  - Feedback is very important to ULTD Education. After every course, the End of course survey will be reviewed by ULTD Education and results incorporated in the course material.
- Data and document retention policy
  - All Data and documents will be retained for a minimum of 5 years and operate in accordance with NMLS's Approved Course Data and Document Retention Policy
- Course completion certificate example
  - Attached
    - Certificate - ULTD Education-NMLS.pdf