

2026 Course Catalog

Mortgage Loan Originator



20-Hour SAFE Comprehensive: Online
Mortgage Loan Originator Course

NMLS

Course Number: 16623
Provider ID: 1405107



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Getting STARTED

Starting a career as a Mortgage Loan Originator (MLO) opens the door to an exciting and financially rewarding profession where you help people buy their dream homes while earning substantial commissions.

The path is straightforward - complete the required education, pass the exam, submit your application, and you're ready to start connecting homebuyers with the right loans. Many MLOs earn six-figure incomes within their first few years, plus have the flexibility to work from home or an office.

The best part... You don't need years of expensive education or previous finance experience to get started.





As an MLO, you'll discover that building your business can be both enjoyable and lucrative. Each loan you close typically earns between 1-2% of the loan amount in commission.

A single average home loan of \$400,000 could put \$4,000-\$8,000 in your pocket.

You get to be the HERO who helps excited homebuyers get their keys...



BIG Paydays

The top MLO's are making over
\$240,000 per year.

According to Insights from AI, The Average total compensation for MLO's (including commission) is \$104,000

State	Base Salary	Total Comp	State	Base Salary	Total Comp
Alabama	\$65,000	\$95,000	Montana	\$62,000	\$92,000
Alaska	\$72,000	\$108,000	Nebraska	\$63,000	\$93,000
Arizona	\$68,000	\$102,000	Nevada	\$70,000	\$110,000
Arkansas	\$62,000	\$92,000	New Hampshire	\$70,000	\$105,000
California	\$85,000	\$135,000	New Jersey	\$80,000	\$125,000
Colorado	\$75,000	\$115,000	New Mexico	\$63,000	\$93,000
Connecticut	\$78,000	\$118,000	New York	\$85,000	\$135,000
Delaware	\$70,000	\$105,000	North Carolina	\$68,000	\$103,000
Florida	\$70,000	\$110,000	North Dakota	\$62,000	\$92,000
Georgia	\$68,000	\$103,000	Ohio	\$67,000	\$102,000
Hawaii	\$80,000	\$125,000	Oklahoma	\$63,000	\$93,000
Idaho	\$63,000	\$93,000	Oregon	\$72,000	\$112,000
Illinois	\$73,000	\$113,000	Pennsylvania	\$72,000	\$112,000
Indiana	\$65,000	\$95,000	Rhode Island	\$72,000	\$112,000
Iowa	\$62,000	\$92,000	South Carolina	\$65,000	\$95,000
Kansas	\$63,000	\$93,000	South Dakota	\$60,000	\$90,000
Kentucky	\$62,000	\$92,000	Tennessee	\$65,000	\$95,000
Louisiana	\$63,000	\$93,000	Texas	\$72,000	\$112,000
Maine	\$65,000	\$95,000	Utah	\$68,000	\$103,000
Maryland	\$75,000	\$115,000	Vermont	\$65,000	\$95,000
Massachusetts	\$80,000	\$125,000	Virginia	\$73,000	\$113,000
Michigan	\$68,000	\$103,000	Washington	\$78,000	\$123,000
Minnesota	\$70,000	\$105,000	West Virginia	\$60,000	\$90,000
Mississippi	\$60,000	\$90,000	Wisconsin	\$65,000	\$95,000
Missouri	\$65,000	\$95,000	Wyoming	\$62,000	\$92,000

UNLIMITED OPPORTUNITIES

Learn through engaging instructor-led videos and a complete e-textbook that breaks down the most important mortgage concepts into clear, actionable knowledge.



24 hour EDU

Mortgage

uncapped Growth



Top 10

Mortgage Career Advantages

Strong Income Potential

Commission-based earnings can be significant, with top performers routinely exceeding \$200,000 annually. The compensation structure rewards dedication and skill, allowing motivated MLOs to build substantial wealth.

Flexible Schedule

MLOs can typically structure their workday around client needs and personal commitments. This flexibility enables a better work-life balance while still maintaining high productivity.

Help People Achieve Homeownership

Loan originators guide families through the complex journey of securing their dream home. This role creates lasting positive impact in people's lives while building strong community connections.

Stable Industry

The mortgage industry remains essential to the American economy and housing market. Even during economic fluctuations, people continue to buy, sell, and refinance homes.

Low Barriers to Entry

Getting licensed as an MLO requires minimal upfront investment and can be completed in 2-3 months. The accessible entry path makes this career viable for people from diverse backgrounds.

Market Mobility

MLO skills and licenses can transfer across different states through reciprocity agreements. This portability provides freedom to relocate while maintaining your career trajectory.

Multiple Career Paths

The mortgage industry offers various specialization options from jumbo loans to government programs. Many MLOs advance to management roles or establish their own brokerages.

Networking Opportunities

MLOs regularly collaborate with real estate agents, financial advisors, and other professionals. These connections create a robust network that drives business growth and opportunities.

Technology Integration

Modern loan origination platforms automate many routine tasks, increasing efficiency. Digital tools enable MLOs to serve clients better while processing more loans.

Continuous Learning

The mortgage industry evolves with new products, regulations, and market conditions. This dynamic environment provides endless opportunities for professional growth and development.

COURSE outline

Module 1

An Overview of Mortgage Lending

Module 2

Regulatory Authorities Overseeing the Industry

Module 3

Federal Mortgage Related Laws

Module 4

The SAFE Act and CSBS/AARMR Model State Law

Module 5

General Mortgage Knowledge

Module 6

Mortgage Loan Origination Activities

Module 7

Ethics

Our Senior Instructor - Rich Leffler, has been training MLOs since 2006.

Every aspect of this course is designed to help you pass your licensing exam.

Introduction



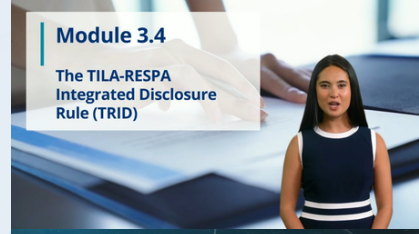
Module 2

Regulatory Authorities
Overseeing the
Mortgage Industry



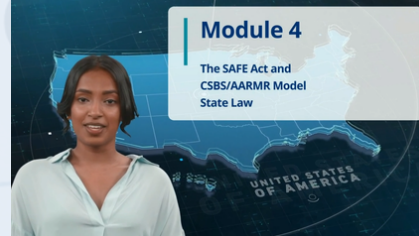
Module 3.4

The TILA-RESPA
Integrated Disclosure
Rule (TRID)



Module 4

The SAFE Act and
CSBS/AARMR Model
State Law



Module 5.3

Conventional/Conforming
Mortgage Loans I



Module 6.2

Mortgage Loan
Origination Activities
Continued...



Module 7.1

Ethics



Mortgage 101 -
The Fundamentals

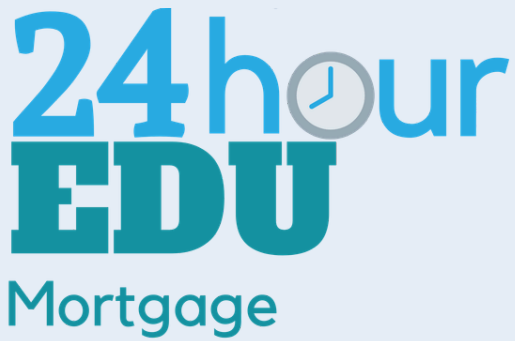


24hour
EDU
Mortgage

Capitol Hill Acts

The Housing and Economic Recovery Act of 2008





PASSING the EXAM

In order to pass the test on your first try, you need to know the mortgage loan originator test content well enough to score 75%. The 24hourEDU course has all of the knowledge you need to pass covered in the course lessons, definitions, and within our included 600-page online course E-text book. To help students get an extra edge on test day, we have also developed a quick hitter 30-page study guide to get your score a few percentage points higher. Every student also gets access to **1,000 exam prep practice questions**. This recommended study guide should be reviewed before you take the SAFE MLO Exam.

A photograph of a young woman with blonde hair lying on her stomach on a white shaggy rug. She is wearing a white knit sweater and blue jeans. She is smiling broadly and celebrating with her right fist raised in the air. A silver laptop is open in front of her on the rug.

**OUR EXAM PREP COURSE IS INCLUDED
FREE**



We listen to our students and strive to provide more than just the education needed to earn a professional MLO license. All graduates are now able to access our MLO Master Series Bonus Course package for FREE! This training will help you find your niche and build a client base so you can earn more money as a mortgage loan originator. No other school provides this type of training along with the courses needed to get your license. This is just one of the many reasons 24hourEDU students are successful.



The support team at 24hourEDU is unmatched in the mortgage training industry. Some of the other schools do not even have a phone number so their students can call for help.

We will help you.

If you have questions before, during, or after your course
please call us at

(888) 405-4453

**BEST
SUPPORT**



COMPARE COURSES

\$189

limited time only

**20-HOUR SAFE COMPREHENSIVE: ONLINE
MORTGAGE LOAN ORIGINATOR COURSE**



1,000 EXAM PREP QUESTIONS INCLUDED FREE



MLO EXAM STUDY GUIDE INCLUDED



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