

The American School Of Mortgage Banking
17411 Irvine Blvd., Suite E, Tustin, CA 92780-3025

Location of Training: _____
 AGREEMENT made this _____ day of _____, _____ between The American School of Mortgage Banking, hereinafter called School, and _____, date of birth _____, hereinafter called Student. Student requests enrollment in a seminar whose title and occupational objective is described in the School's catalog as the _____ consisting of 1 day for a total of 6 hours. **SEMINAR SCHEDULE:** The seminar is scheduled to start _____ 200__ at _____ :00 a.m. and end at _____ :00 p.m.. Successful attendees of the course will receive a certificate of attendance.

ONE DAY SEMINAR CODES (Please Check)

- 3TX** - Tax Return Analysis (6 hrs) **6LO** - Loan Officers Sales and Marketing (6 hrs)
 20FHA FHA Loan Seminar

LOCATION CODES (Please Check)

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> BAK Bakersfield | <input type="checkbox"/> SAC Sacramento | <input type="checkbox"/> ST Stockton | <input type="checkbox"/> LV Las Vegas |
| <input type="checkbox"/> CLA Central Los Angels | <input type="checkbox"/> SD San Diego | <input type="checkbox"/> TO Torrance (South Bay) | <input type="checkbox"/> RN Reno |
| <input type="checkbox"/> FR Fresno | <input type="checkbox"/> SF San Francisco | <input type="checkbox"/> VN Ventura | <input type="checkbox"/> PX Phoenix |
| <input type="checkbox"/> IE Inland Empire | <input type="checkbox"/> SFV San Fernando Valley | <input type="checkbox"/> WC Walnut Creek | <input type="checkbox"/> SLC Salt Lake City |
| <input type="checkbox"/> Oak Oakland | <input type="checkbox"/> SGV San Gabriel Valley | <input type="checkbox"/> WLA West Los Angeles | <input type="checkbox"/> Other Other |
| <input type="checkbox"/> OC Orange County | <input type="checkbox"/> SJ San Jose | <input type="checkbox"/> XX Special | |

REGISTRATION FORM

TUITION FEES AND POLICIES Fees are payable prior to class start, unless other arrangements are made.

	3TX		6LO		20FHA
REGISTRATION FEE	\$100.00	REGISTRATION FEE	\$75.00	REGISTRATION FEE	\$75.00
BOOK & SUPPLY FEE	75.00	BOOK & SUPPLY FEE	50.00	BOOK & SUPPLY FEE	50.00
TUITION FEE	20.00	TUITION FEE	70.00	TUITION FEE	70.00
TOTAL FEES	\$195.00	TOTAL FEES	\$195.00	TOTAL FEES	\$195.00

Student understands the payments are to be made to the School. Payments 10 days delinquent may accrue a LATE CHARGE of the lesser of 5% or \$5 or maximum allowed by law. If account is delinquent for over 90 days, the entire amount may become due and payable. The agreement is not binding until accepted by the School. Student may pay off balance in advance. NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH DEBTOR (STUDENT) COULD ASSERT AGAINST SELLER (SCHOOL) SERVICES OBTAINED HEREUNDER. RECOVERY HEREUNDER BY THE DEBTOR (STUDENT) COULD ASSERT AGAINST SELLER (SCHOOL) SERVICES OBTAINED HEREUNDER. RECOVERY HEREUNDER BY THE DEBTOR (STUDENT) SHALL NOT EXCEED THE AMOUNT PAID BY THE DEBTOR (STUDENT) HEREUNDER.

I agree to comply with the rules, regulations and terms of this agreement. When accepted by the School, I, the Student, understand this is a legal and binding agreement. I have read this agreement, fully understand it, have received a signed and executed copy of it and the School's catalog with course descriptions, refund policies, student services, placement assistance, equipment, supplies; and the Notice of Student Rights; and graduation and placement rates. "We are registered with the State of California. Registration means we have met certain minimum standards imposed by the state for registered schools on the basis of our written application to the state. Registration does not mean we have met all of the more extensive standards required by the state for schools that are approved to operate or licensed or that the state has verified the information we submitted with our registration form." Any questions or problems concerning this school which have not been satisfactorily answered or resolved by the school should be directed to: Bureau for Private Postsecondary Vocational Education, Dept of Consumer Affairs, 400 R Street # 5000, Sacramento, CA 95814 (916) 445-3427. My signature below certifies I have read, understood, and agreed to my rights and responsibilities, and the institution's cancellation and refund policies have been explained to me.

Do not sign this agreement until you have read both sides or if it contains any blank spaces.

Student's Signature _____ Phone _____ Date _____

Address _____ City _____ State _____ Zip _____

Company Check Personal Check Bill my organization - Attention: _____

MasterCard Visa American Express Discover

Card # _____ - _____ - _____ - _____ Code _____ Expiration Date _____ / _____

Cardholder Name _____ **Cardholder Signature** _____

I have interviewed the applicant and certify that in my judgement the applicant meets the requirements of the School for the course selected. I recommend the applicant for acceptance as a student. I have made no verbal statements or promises, which are contrary to the terms of this agreement or State law.

School Admission Representative _____ Date _____

Accepted [] Rejected [] School Official _____ Title _____ Date _____

TERMS OF THIS AGREEMENT ARE BOTH SIDES OF THIS PAGE

Student Initials _____

BUYERS RIGHTS: REFUND AND CANCELLATION

1. You have the right to cancel this agreement for educational services and any equipment or other goods and services prior to the day of instruction. Cancellation occurs when you give written notice of cancellation at the School address shown on the front of this agreement. You can do this in mail, in person, or telegram. The notice of cancellation, if mailed, is effective when deposited in the mail, properly addressed with postage prepaid. The notice need not take any special form. It needs only to state you wish to cancel the agreement. If you cancel the agreement, the School will refund any money you paid, within 30 days after the notice is received. If a student is rejected for training or if a course is cancelled, the student will receive a refund of all monies paid. There are no refunds after the fifth day before the seminar.

2. Once purchased, textbooks become the property of the Student and are not returnable.

3. If any portion of your tuition was paid from loan proceeds or a 3rd party, the refund will be sent to the funding agency or 3rd party, which paid for your educational costs.

4. This agreement is legally binding when signed by the student and accepted by the **American School of Mortgage Banking**.

Notice #1: All documents referred to in this agreement are integral to this agreement.

GENERAL TERMS

1. No applicant shall be rejected from admission to the school on the basis of age, race, color, sex, disability or national origin or be subjected to discrimination of any kind based on the above. For information regarding non-discrimination or to resolve complaints contact the School Director.

2. All supplies for the program selected will be supplied by the School at the stated charge.

3. The School reserves the right to postpone training in the event of natural disasters, Acts of God, (such as fire, flood, and earthquake), labor disputes, equipment failure, for a maximum of 30 days. Students will be duly notified and compensated if applicable.

4. All seminar schedules are subject to change in starting and completing dates. Students will be duly notified. Students will be offered the opportunity to consent as provided by law. In cases where such changes would cause an undo hardship, a refund will be offered. The maximum postponement of class start date is 90 days.

5. The School reserves the right to withdraw a scheduled program if the registration is insufficient to make up a class. All monies paid will be refunded.

6. The School reserves the right to change or modify, without notification, the program content, equipment, staff, or materials and organization as necessary, with approval of the Bureau for Private Postsecondary and Vocational Education, if required. Such changes may be required to keep pace with technological advances and to improve teaching methods. In no event will any changes diminish the competency of any program or result in tuition changes for current attending students.

7. The School reserves the right to reject any applicant for admission not meeting the requirements for the program selected. The Student's enrollment may be terminated at the discretion of the School director, if the Student's academic progress, behavior, absences, lateness, or dress does not conform to the requirements, rules and regulations of the School (as stated in the catalog); in which event, the extent of the Student's tuition obligation will be in accordance with the School's refund policy.

8. If any particular provision of this agreement shall be deemed invalid or unenforceable, it shall not affect the other provisions hereof, and this agreement shall be construed in all respects as if such invalid or unenforceable provision was omitted.

9. Arbitration: Any controversy of claim, which is not settled through mediation, arisen out of or relating to this agreement, or breach thereof, not addressed by California Law or Regulation, shall be settled by arbitration in accordance with the Commercial Rules of the American Arbitration Association and judgement upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction, except for non-payment of tuition and fees which shall be settled through a small claims court action.

10. This agreement constitutes the complete contract between the School and the Student, and no verbal statements or promises will be recognized. No modifications may be made without prior written approval of School and Student (or guardian).

TERMS OF THIS AGREEMENT ARE ON BOTH SIDES OF THIS PAPER.

Student Initials _____