

**Please complete the info and return via email, fax or postal mail with payment.**

[Register Online Here:](#)

#### MISSION STATEMENT

To bring together those businesses operating in the mortgage industry to effectively promote and sustain responsible home lending in Rhode Island.



#### CANONS OF ETHICS

NOW, therefore, be it resolved, that each member of this Association pledges to observe and maintain the following standards of conduct in dealing with the public and with other members:

**CANON 1:** Members shall conduct their business in a professional manner, ensuring that their personnel are knowledgeable in the areas of mortgage banking in which they participate and are acting in compliance with sound industry practices.

**CANON 2:** Members shall act in conformity with applicable laws and regulations and shall cooperate in every appropriate way with all governmental bodies in the interest of establishing and maintaining an efficient and fair framework for mortgage credit.

**CANON 3:** Members shall act in a manner that recognizes that integrity and confidence are essential in the mortgage banking business.

**CANON 4:** Members shall accord oral agreements the same sanctity given to written agreements.

**CANON 5:** Members shall not breach or avoid an agreement or commitment.

**CANON 6:** Members shall encourage healthy competition in the mortgage banking business.

**CANON 7:** Members shall conduct their business without regard to the race, color, sex, handicaps, religion, marital status, national origin, age or any other basis prohibited by law of the person with whom they deal.

**CANON 8:** Members shall not quote to a prospective borrower interest rates or other loan terms that are not likely of realization.

**CANON 9:** Members shall make all reasonable efforts to process loan applications and advise applicants of approval or disapproval promptly and to close and disburse in a timely manner.

**CANON 10:** Members shall preserve the integrity of all parts of a loan submission and appraisal report and make full disclosure of all pertinent facts, including any interest they may have in the loan project or property.

**CANON 11:** Members shall consider a servicing contract to be an integral part of the mortgage banking correspondent system, and such a contract shall be terminated only with sufficient reason with the good faith nature of such a contract being recognized by both parties.

**CANON 12:** Members shall use all efforts available in servicing investments entrusted to their care to discharge effectively their obligations to both investor and borrower in a responsive manner.

**CANON 13:** Members shall take all reasonable steps to assure that both investors and borrowers are not unduly inconvenienced by the member's transfer of servicing.

**CANON 14:** Members shall maintain all monies that are received as escrow, reserve, or impound accounts in a prudent and identifiable manner and shall disburse these funds for the purpose for which they were received.



## 2019 NMLS CE Class Offerings

**Instructor:**  
**Cathy Parker Winter**  
**Mortgage Training Solutions**  
**NMLS Provider #1400185**

R. I. Mortgage Bankers Association  
40 Westminster Street, Suite 1100  
Providence, RI 02903  
Phone/Fax: 401-421-2338  
E-mail: [info@rimba.org](mailto:info@rimba.org)  
[www.rimba.org](http://www.rimba.org)

## FEES:

- \$225—4 class Bundle**  
RI, Federal, Non-Trad., Ethics
- \$225— 5 class Bundle**  
RI, Mass., Federal, Non-Trad., Ethics
- \$240—6 class Bundle**  
RI, Mass, CT, Federal, Non-Trad, Ethics



## A La Carte Pricing:

- \$75 - Federal 3 hr.
- \$50 - Non-Traditional 2 hr.
- \$75 - Ethics 3 hr.
- \$65 - RI State 1 hr.
- \$65 - Massachusetts State 1 hr.
- \$65 - Connecticut State 1 hr.
  
- \$119 - RI and Mass. only
- \$125 - RI, Mass., and CT only

**Spring Session to be held at:**  
TBD

**Fall Session to be held at:**  
Courtyard by Marriott  
55 Jefferson Park Road  
Warwick, RI 02888

## REGISTRATION MENU

1 registration menu per person. Check all boxes that apply.

### SPRING SESSION

*Location: Liberty Title  
275 West Natick Road, Warwick, RI*

**April 25, 2019**

**FEDERAL** 9:00am – 12:00pm

**May 22, 2019**

**ETHICS** 9:00am – 12:00pm

**June 12, 2018**

**NON-TRADITIONAL** 9:00am – 11:00am

**Rhode Island STATE** 11:00am – 12:00pm

**Massachusetts STATE** 12:00pm – 1:00pm

**Connecticut STATE** 1:00pm – 2:00pm



### FALL SESSION

**November 7, 2019**

*Location: Courtyard by Marriott,  
55 Jefferson Park Rd., Warwick, RI*

**ETHICS** 8:30am – 11:30am

**NON-TRADITIONAL** 11:30am – 1:30pm

**FEDERAL** 1:30pm – 4:30pm

**Rhode Island STATE** 4:30pm – 5:30pm

**Massachusetts STATE** 5:30pm - 6:30pm

**Connecticut STATE** 6:30pm - 7:30pm

## REGISTRANT'S INFO

Name \_\_\_\_\_

NMLS # \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Amount \$\_\_\_\_\_ Enclosed or charge to

AMEX  Discover  MasterCard  Visa

Cardholder Name Printed:

\_\_\_\_\_

Card # \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Sec. Code \_\_\_\_\_

Cardholder Signature:

\_\_\_\_\_

Billing Address: (city, state, zip)

\_\_\_\_\_

\_\_\_\_\_

**Email or fax completed registrations with credit card payment to RIMBA at 401-421-2338 or mail with payment to**

**RIMBA, c/o Carolyn Dion-Motta, 14 Circlewood Drive Coventry, RI 02816 Telephone 401-421-2338.**

**Refund Policy:** Full refunds will be made if RIMBA cancels a class. A full refund, less a \$10.00 administrative fee, will be given if your cancellation notice is received 48 business hours prior to class. No refunds are given for cancellations received within 48 business hours prior to the scheduled class. Pre-registered no shows will be billed.