

NMLS MORTGAGE LICENSING EXAMINATION TEST-PREP WEBINAR DISCLAIMER AND ENROLLMENT TERMS AND CONDITIONS

The purpose of the NMLS Test Prep webinar is to prepare the attendee for a hopefully-successful navigation through the Nationwide Mortgage Licensing System (NMLS) national 125-question mortgage licensing examination including the Uniform State Content (USC).

Although the student will receive exam-taking tips, strategies, and material review throughout the webinar session, all with the ultimate goal of the student passing the NMLS national mortgage licensing examination, **AxSellerated Development, LLC and OnlineEd can neither warrant nor guarantee that any attendee will pass said examination.** To pass the examination, the student must independently study, master, and prepare beyond the information and tips provided throughout the webinar. The student takes and bears sole and full personal and professional responsibility for whatever outcome occurs resulting from their taking the national mortgage licensing examination and holds AxSellerated Development, LLC. and OnlineEd completely harmless therefrom.

The attendee and any and all interested parties agree to hold AxSellerated Development, LLC. and OnlineEd completely harmless and in no way responsible for any consequences, including but not limited to loss or delay of occupation, job, or income, that may result from the student's test outcome and/or failure to take the national mortgage licensing examination.

The attendee acknowledges their understanding that AxSellerated Development and OnlineEd is in no way directly, indirectly, or otherwise affiliated with the Nationwide Mortgage Licensing System and Registry (NMLS&R) and this webinar is a non-mandatory supplement to and is in no way contributory towards the satisfaction of any NMLS-mandated education or other licensing requirements.

The student remains independently and solely obligated to satisfy all NMLS-established requirements for securing the desired mortgage loan originator license(s).

Rescheduling and Refunds

- **Cancellation more than 72 hours before the class start time** – Students have the option to request a full refund or reschedule for a webinar on a different date. Refund requests must be submitted by email to school_director@onlineed.com

with the subject line REFUND REQUEST. Include the name of the class and the date registered for in the body of the email message. Rescheduling can be requested by submitting an email to mail@onlineed.com or by calling the student support team at 1-866-519-9597. Dates available for rescheduling will be listed on the webinar registration page.

- **Cancellation between 72 hours and 3 hours before the class start time** – No refunds are available, though rescheduling is an option.
- **Cancellation less than 3 hours before the class start time** – No refunds or rescheduling options are available.

Prohibition on Sharing Registration

Your participation and purchase of an attendance slot in the NMLS Test Prep Webinar constitutes admittance for one attendee. Sharing the sign-on link with any other individual in attempt to circumvent the formal class registration process is strictly and unconditionally prohibited. Our system is equipped to recognize duplicate sign-ons and anyone discovered to be using their purchased access link outside of these guidelines, including but not limited to through the facilitation of any non-paid attendee's attendance, without registering and paying for the session, will be immediately removed from the session (along with any other participant who may have signed on through that link) and without any entitlement to a refund of their paid tuition.

Confirmation

I have read, understand, and agree to the terms of this Agreement and have been advised that if I have questions I may contact OnlineEd by email sent to school_director@onlineed.com or by telephone to (503) 670-9278. I have read a copy of the course description or syllabus posted at the OnlineEd web site relating to this course package.

I agree that my online acknowledgment and click-through of this agreement is legally binding.

OnlineEd Student Enrollment Agreement for Self-Directed Study and Cancellation and Refund Policy

All tuition and fees paid for the course are refundable when: (a) the course of instruction is discontinued by OnlineEd and such discontinuation has prevented a student from completing the course; or (b) the enrollment of the student was procured as a result of any misrepresentation in promotion materials of the school, or representation made by an owner or employee of the school. All refunds will be completed within 30 days after the effective date of enrollment termination. Refunds will not be given to any student after the student has successfully registered in a course or courses, as once registered, student has access to the registered courses. In hardship cases, OnlineEd may issue a refund at its sole discretion. If this happens a \$30 administrative fee will be applied. OnlineEd does not issue retroactive partial refunds for courses that are subsequently discounted or put on sale after a student makes a purchase