



Pamela J. Strickland
 2334 Vista Madera
 Santa Barbara, CA 93101
 Phone: (805) 682-8784
 Fax: (805) 682-2084
pam@pamstrickland.com

Pam-a-gram

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Newsletter for California Mortgage & Real Estate Brokers

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About Pam Strickland

Pam is a Real Estate Broker from Santa Barbara with over 30 years experience in Real Estate and Mortgage Lending.

Past-President, CAMB (California Association of Mortgage Brokers). Selected Mortgage Broker of the Year in 1992 by the CAMB and in 1993 by the NAMB (National Association of Mortgage Brokers).

Member, National Mortgage Review Committee for the SAFE Mortgage Test.

Member, California Mortgage Review Committee for the SAFE Mortgage Test.

Member, National Legal Review Committee for the SAFE Mortgage Test.

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Contact Pam at:

[pam@pamstrickland.com](mailto:pam@pamstrickland.com)

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## Special Edition for Mortgage Originators: Preparation for the State and National SAFE Act Tests



### Time is Running Out

If you are a mortgage originator and haven't already taken the SAFE Act-required State and National tests, the deadline is fast approaching. If you are licensed by the DRE, you should take the tests before August 31, 2010 in order to acquire the endorsement so you can originate loans after January 1, 2011. Under the DOC, you should have already taken both the State and National tests! Check out both the DRE and DOC websites for more information about the timing and requirements.

### Training is Needed

The tests are hard, and I should know — I helped write both the California exam and the National exam. After months of committee work, we came up with very comprehensive tests. And if you don't pass, you have to wait 30 days before you can retake them. If you fail repeatedly, you then have to wait SIX MONTHS before being allowed to retake them. So, in order to be sure you won't be left high and dry, you should train carefully and then take the tests as soon as possible.

### Online Class Available

Although training is available from multiple sources, I very much recommend the class given by the Chamberlin Real Estate School. The class covers both the State and National tests and can be done in its entirety online at your own pace. Here is a link to the class:

**[SAFE ACT EXAM PREPARATION](#)**

### Compliance Consulting

For a thorough evaluation of your company's compliance with the multitude of regulations that pertain to the real estate industry, Pam is available for private, confidential in-office consulting. She can also help you prepare for and get through a DRE audit. Further information is available on her website:

[www.pamstrickland.com](http://www.pamstrickland.com)