



**Pamela J. Strickland**  
 2334 Vista Madera  
 Santa Barbara, CA 93101  
 Phone: (805) 682-8784  
 Fax: (805) 682-2084  
[pam@pamstrickland.com](mailto: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 Act Mortgage Test.

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

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

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 Any recommendations contained in this message are based on Pam's many years of personal experience and research in the Real Estate industry and must not be considered legal advice. Please consult with appropriate legal counsel for further clarification.

Contact Pam at:

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

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**The NMLS deadline is approaching FAST!  
 ARE YOU READY?  
 Your education exemption may be in jeopardy!**



## NMLS Filings

I am hearing reports that fewer than 10% of Mortgage Originators who are required to register with the NMLS, take the National and State exams, and submit their fingerprints for the criminal background check have actually complied. After spending several DAYS helping two companies register with the NMLS, I'm beginning to see why so few people have completed this process!

***The deadline for DRE-licensed originators to file the MU-4 and pay the fees is 8/31/10 IN ORDER TO RECEIVE THE WAIVER OF THE 20 HOURS OF PRE-LICENSING EDUCATION.*** If you wait until 9/1/10 to file the MU-4 and pay the fees, you will be required to take the 20 hours of pre-licensing education.

You don't have to have the other parts fulfilled by that date (the two tests, the fingerprints and the credit report), but you MUST have the form filed and the fees paid.

I can help you and/or your company through the maze for a small fee (send an e-mail for more information to [pam@pamstrickland.com](mailto:pam@pamstrickland.com)).

Don't delay... get on this TODAY!

## Credit Card Acceptance

Due to numerous requests from my clients, I have now made the necessary arrangements to accept credit cards for my consulting services. I will also accept them for help with NMLS-related filings. Even though I can accept most all credit card types, be aware that the NMLS only accepts VISA or MasterCard.

## 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)