

**RUDMAN INTERNATIONAL
8585 COLLEGE BLVD
OVERLAND PARK, KS 66210**

May 15, 2009

To: All Kansas Loan Originators

Subj: LETTER OF INSTRUCTION (LOI) KANSAS LOAN ORIGINATOR
RENEWALS

Ref: (a) 2002 Kansas Banking Law Book Supplement #1
(b) PFSHMI Corporate Licensing

1. In accordance with the references, Kansas Loan Originators – residents and non-residents – are required to complete eight hours of debt continuing education (C.E.) prior to the renewal of their 2010 state certification. New recruits – folks recruited after June 15th, 2009 - are exempt. (However, do remember - for folks recruited after June 15th, even though exempt for the C.E. requirement, are still required to submit with their initial certification a money order for \$174 vice the normal fee of \$124 (\$50 for the current year (July – September 2009)) and \$124 for year 2010. After August 31, 2009, the fee will drop back to \$124. **To determine if you need to complete the C.E. requirement, please review the Kansas State OSBC listing of approved loan originators. The listing is updated weekly: <http://www.osbckansas.org/DOCML/DOCMLBrokerLenderSearch/loapprovedlistdisclaimer.html>. The list is provided in alphabetical order. If you are on the list, you are required to complete the C.E. requirement. Also, your Kansas Loan Originator registration number (LO#) and Mortgage Company License Number (MC#) are also identified on this listing. Both numbers will be required when enrolling for your C.E. requirement class and when submitting your renewal application to PFSHMI.**
2. This year C.E. certification can be completed by either attending an eight hour instructor base course or by completing an approved eight hour online web base course. In both cases your C.E. certification requirement must be finalized and completed and into your respective Regional Vice President's office for mailing to the home office no later than August 13th, 2009. There will be no exceptions. If you miss this critical certification window; you will not be able to transact any debt business come October 1st, 2009. In addition, it could take an additional sixty days thereafter to get you certified and licensed.
3. Instructor base course:
 - a. provider: **Academy of Continuing Education for Professionals (ACE):** see attached ACE bulletin
 - b. dates and locations: July 11th – Overland Park, July 13th - Topeka, and July 18th - Wichita: see attached ACE bulletin

- c. course application and times: see attached ACE bulletin
 - d. instructor: Kevin McClelland augmented by PFS Field Leaders
 - e. cost: \$80 (money order or cash at the door)
 - f. course material (optional): \$7 and can be purchased at the door
4. Computer base course:
- a. Sponsor: you determine
 - b. go to: <http://www.osbckansas.org/>
 - c. left hand side of home page scroll down to Licensee Continuing Education (click) when the Licensee Continuing Education page comes up (click) on “View List of Approved Continuing Education courses
 - d. on the Approved Continuing Education Courses page go down the list until you find a sponsor that offers a WEB base 8 hour CE course. There are several! Find the course you are interested in; click on the sponsor that’s offering the course and you will get all the details – description of course, cost, etc.
 - e. follow the sponsor’s instructions; pay for the course, complete the course, and get your certificate of completion. Hint: the certification certificate could take a few day to receive via the mail. Do allow yourself enough time for the August 13th cutoff.
 - f. cost: \$100 - \$150
5. **To complete the certification process** deliver to your RVP’s office a copy of your course certificate of completion and a \$50 money order or a check made payable to PFSHMI. Once fees are received by PFSHMI, the home office will mail all requirements to the state of Kansas for final completion.
6. One final note! Come October 1st **do check** at www.primericaonline.com under Rep status to ensure you are certified prior to writing any new debt business.
7. If you have any questions, please do not hesitate to contact this office at 913 339 9977.

Sam Samson
OSJ, Coordinator, Rudman International