



# TEXAS

## DEPARTMENT OF SAVINGS & MORTGAGE LENDING

Danny Payne  
Commissioner

March 10, 2006

Mr. Cary Valentine  
CVS Training For Mortgage Professionals  
1504 SW 6Th Street  
Lee's Summit, MO 64081

Re: Request for Approval of Continuing Education Provider and/or Course

Dear Mr. Valentine:

The material you provided for the course you developed for the possibility of offering it to Texas Mortgage Broker/Loan Officer licensees has been reviewed and approved as follows:

Course Name		Delivery Type				
Predatory Lending Defined		<input checked="" type="checkbox"/> Classroom &/or Classroom-Equivalent <input type="checkbox"/> Correspondence <input type="checkbox"/> Online <input type="checkbox"/> Seminar				
Course Number	Course Type	Credits	Approval Date	Expiration Date		
SML-181-2006-04CR	<input type="checkbox"/> CORE <input type="checkbox"/> ETHICS <input checked="" type="checkbox"/> CE	6 hour(s)	3/13/2006	3/13/2008		

Request for an extension of the course must be submitted prior to its expiration using company letterhead if there are no changes to the course as last approved. If substantial changes have been made to the course, you should resubmit a hard copy of the course along with all documents requested on the "information and guidelines" indicating what the changes are from the material previously approved. If you take no action, the course will be removed from our list of approved courses.

As stated in section §80.14 of the state regulation, it is the responsibility of the provider to assure that the instructions and the course content reflects current legal and regulatory requirements. In addition, the course materials, certification and presentation must match with the one approved by this department.

If you have any questions, please do not hesitate to contact me at 512-475-2094.

Sincerely,

Eddy Silva  
Assistant Education Coordinator