

卑诗省(B.C.)贷款牌照考牌攻略 (适用于大温哥华Greater Vancouver) 第 2019 年

微信: UBC_Tutor 电话: 778-686-8555
网站: QuickPassMaster.com

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目录

- 贷款经纪牌照简介
- 贷款经纪收入及就业
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- 贷款经纪考牌语言要求
- 贷款经纪相关费用
- 地产考牌速过专家简介



● Mortgage 贷款中介牌照简介

- 在**卑诗省**可以合法地协助消费者或Lender安排房屋贷款
- 持有此牌照可以做许多事情, 例如:
 - 代理多间银行(Lenders)的业务或贷款相关产品
 - 商业跟住宅贷款
 - 建筑贷款
 - **还有许多其它的功能跟用法** (笔者曾经做过多年贷款中介, 请咨询笔者。)



● 房屋贷款人士的收入介绍

房屋贷款一般收入靠佣金:

贷款中介优势:自由时间。

开发客户容易。

更低利率。产品选择性多。

服务完善。

收费一般为贷款额度的0.5%~2%。

● 房屋贷款相关就业介绍

贷款仲介公司当仲介

大银行做专员

做Underwriter

Private Lender 做职员

贷款协会做职员

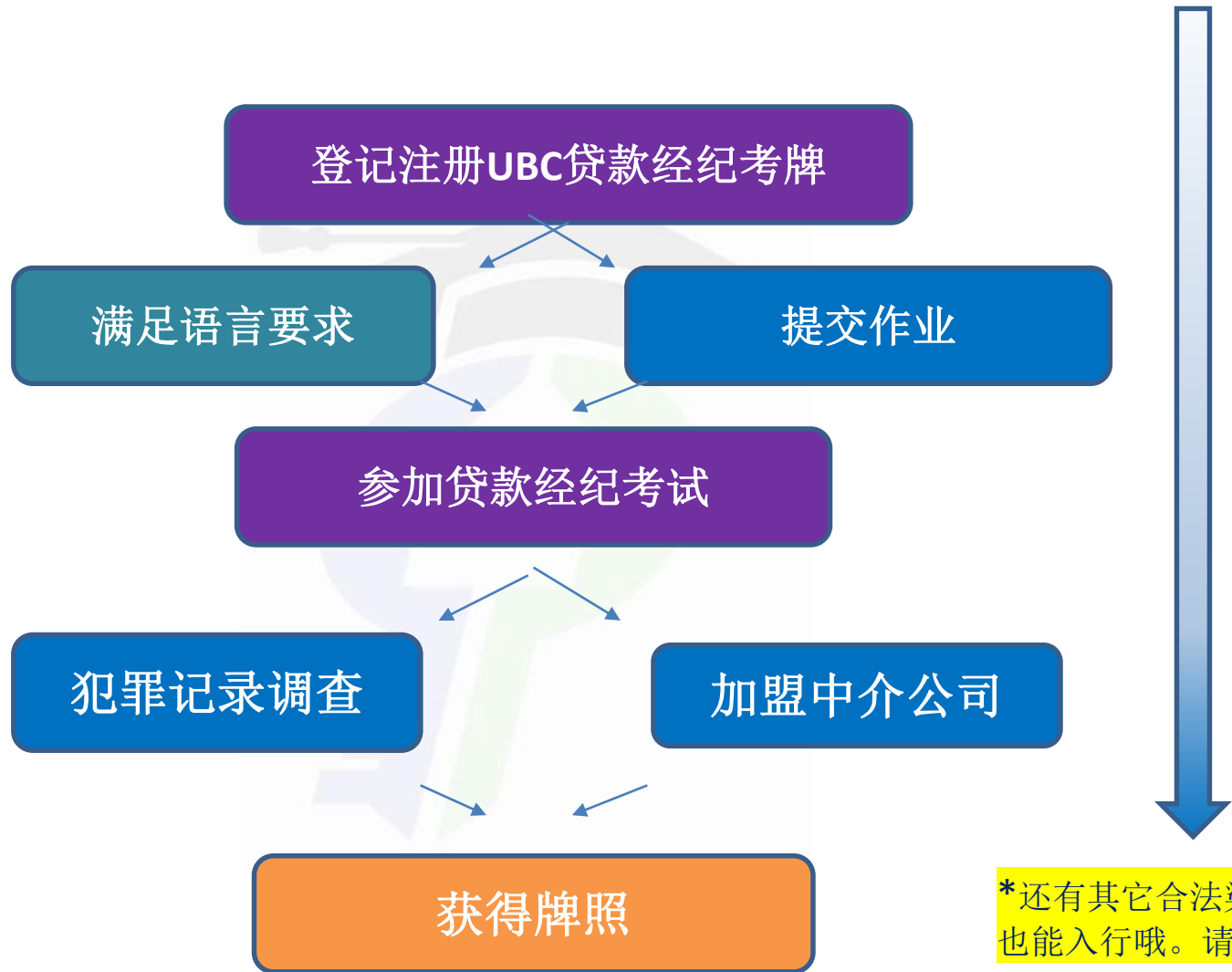
Credit Union做职员

物业投资分析

Mortgage Investment
Corporation
房贷投资公司



贷款经纪考牌流程



*还有其它合法渠道也能入行哦。请咨询笔者





如何在UBC注册贷款经纪课程

Sauder.UBC.CA

The screenshot shows the UBC Sauder School of Business website. The navigation menu includes 'Programs', 'Why UBC Sauder', and 'Thought Leadership'. The 'Programs' link is highlighted with a red arrow. The main content area lists various programs under categories like Bachelor's Degree, Master's Degrees, Dual Degrees, MSc, and PhD. Under the 'Real Estate Division' section, the 'Licencing and Registration Courses' link is highlighted with a red box and a red arrow. Other links in this section include 'Credit Programs', 'Ch'nook Indigenous Business Education', 'Aboriginal Management Program', 'Ch'nook Accelerated Business Program', and 'Ch'nook Scholars Program'. There are also two promotional banners on the right side of the page.

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如何在UBC注册贷款经纪课程

Real Estate Division

Licensing & Registration Courses

The Real Estate Division provides real estate licensing and registration courses on behalf of regulatory bodies in both British Columbia and Saskatchewan. Please select your jurisdiction below for the appropriate licensing or registration course information.

British Columbia Licensing Courses RECBC REAL ESTATE COUNCIL OF BRITISH COLUMBIA

Saskatchewan Registration Courses SASKATCHEWAN REAL ESTATE COMMISSION

地產考牌速過專家
Quick Pass Master

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如何在UBC注册贷款经纪课程

<p>British Columbia.</p> <p>Learn More</p>	<p>property management services in British Columbia.</p> <p>Learn More</p>
<p>Strata Management Licensing Course</p> <p>Designed for entry-level students who want to become licensed to provide strata management services in British Columbia.</p> <p>Learn More</p>	<p>Broker's Licensing Course</p> <p>Designed for students who are already licensed (or have been licensed) and want to become licensed as an associate broker or managing broker, want to license a brokerage or sole proprietorship, and for those licensees looking to increase their knowledge on topics such as business planning, financial accounting, human resources management and leadership.</p> <p>Learn More</p>

The Real Estate Division offers the following registration course on behalf of the Registrar of Mortgage Brokers.

Mortgage Brokerage in British Columbia Course ←

Designed for students who want to satisfy the minimum educational requirements to become registered as a sub-mortgage broker in BC. This course is offered on behalf of the Registrar of Mortgage Brokers in British Columbia.

[Learn More](#)



如何在UBC注册贷款经纪课程



QuickLinks

OVERVIEW

SUPPORT & FAQs

SUPPLEMENTAL

EXEMPTIONS & CHALLENGE

REGISTER



Overview

Course Overview

The Strata Management Licensing Course is administered on behalf of the Real Estate Council of British Columbia (RECBC) and provides the licensing education requirements for those who wish to become licensed strata managers in British Columbia. This award winning course was recently redeveloped and received the Education Award of Excellence in the Pre-Licensing Education category from the Association of Real Estate License Law Officials (ARELLO®), an international organization of regulatory agencies. The course focuses on public protection, professional readiness and emerging issues in Strata Management and includes components that will help students apply their knowledge in practice. For detailed course content information, please view the [Table of Contents](#) and [Course Regulations](#).

This blended learning course allows you to register at any time. While the course is flexible in order to meet the needs of busy adult learners, it provides just enough structure to ensure high quality learning (for example, in order to provide for a minimum level of familiarity with the curriculum and for a reasonable expectation of success on the final examination, assignments may be submitted on a pace that is no greater than 2 assignments per week beginning on the Course Registration Date). You must complete all course assignments within one year of registration in the course and also pass a final examination. Regularly scheduled exams take place at various times throughout the year throughout the province (exams must be written in Canada) and your first written examination registration is included with the course tuition fee. You may also choose to take your exam at the computerized exam centre (CEC) at UBC for an additional fee.

Quick Course Info

- ▶ Blended learning course with support
- ▶ One year to complete assignments
- ▶ Final exam required
- ▶ Tutor service included
- ▶ Tuition: \$1,150

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如何在UBC注册贷款经纪课程

Package, you should:

- Read the [Challenge Package and Examination Information](#)
- Download the [Challenge Examination Registration Form](#)


Do not download the challenge exam registration form if you are currently registered in the Strata Management Licensing Course.

Register

Tuition and Registration

Strata Management Licensing Course: \$1,150 [Register Now](#) ← 第一次考牌选这个

Strata Management Supplemental Course: \$775 [Register Now](#)

 Visa, Mastercard, AMEX, certified cheque, and money order only. Cash and personal cheques are not accepted.

QuickLinks

- OVERVIEW
- SUPPORT & FAQs
- SUPPLEMENTAL
- EXEMPTIONS & CHALLENGE
- REGISTER**

What's Included

Your tuition fee includes all of the appropriate course materials (course manual, workbook and student handbook - usually dispatched via courier within three to five business days of registration), access to tutorial services, and your first examination registration provided it is on a regularly scheduled examination date. Calculators are sold separately.

Please note that tuition fees are subject to change and a minimum withdrawal reduction of \$200 will apply once your registration has been processed. No refund of course fees will be available unless a withdrawal request is received by our office within one month of your registration date.

Computer Requirement

All students must have access to a personal computer, a printer, and the Internet (including email) when taking any Real Estate Division course. You will find that a computer is an essential tool in submitting your assignments, viewing your assignment answer guides, and for creating effective study notes to help you prepare for your examination. As well, all Real Estate Division courses

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如何在UBC注册贷款经纪课程

QuickLinks

OVERVIEW

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EXEMPTIONS & CHALLENGE

REGISTER

Package, you should:

- Read the [Challenge Package and Examination Information](#)
- Download the [Challenge Examination Registration Form](#)

Do not download the challenge exam registration form if you are currently registered in the Strata Management Licensing Course.

Register Tuition and Registration

Strata Management Licensing Course: \$1,150 [Register Now](#)

Strata Management Supplemental Course: \$775 [Register Now](#)

← 补充牌照选这个



Visa, Mastercard, AMEX, certified cheque, and money order only. Cash and personal cheques are not accepted.

What's Included

Your tuition fee includes all of the appropriate course materials (course manual, workbook and student handbook - usually dispatched via courier within three to five business days of registration), access to tutorial services, and your first examination

Mortgage Supplemental Course 就是指: 已经有了其它牌照(Trading, Rental, Strata牌照), 现在想添加Mortgage牌照

Computer Requirement

All students must have access to a personal computer, a printer, and the Internet (including email) when taking any Real Estate Division course. You will find that a computer is an essential tool in submitting your assignments, viewing your assignment answer guides, and for creating effective study notes to help you prepare for your examination. As well, all Real Estate Division courses

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如何在UBC注册贷款经纪课程

贷款经纪考牌的UBC书本一共四本

1. 最厚的约800页的大课本
2. Course workbook 作业本
3. Examination Study Guide (690 Questions)
4. Student Handbook 学生使用手册



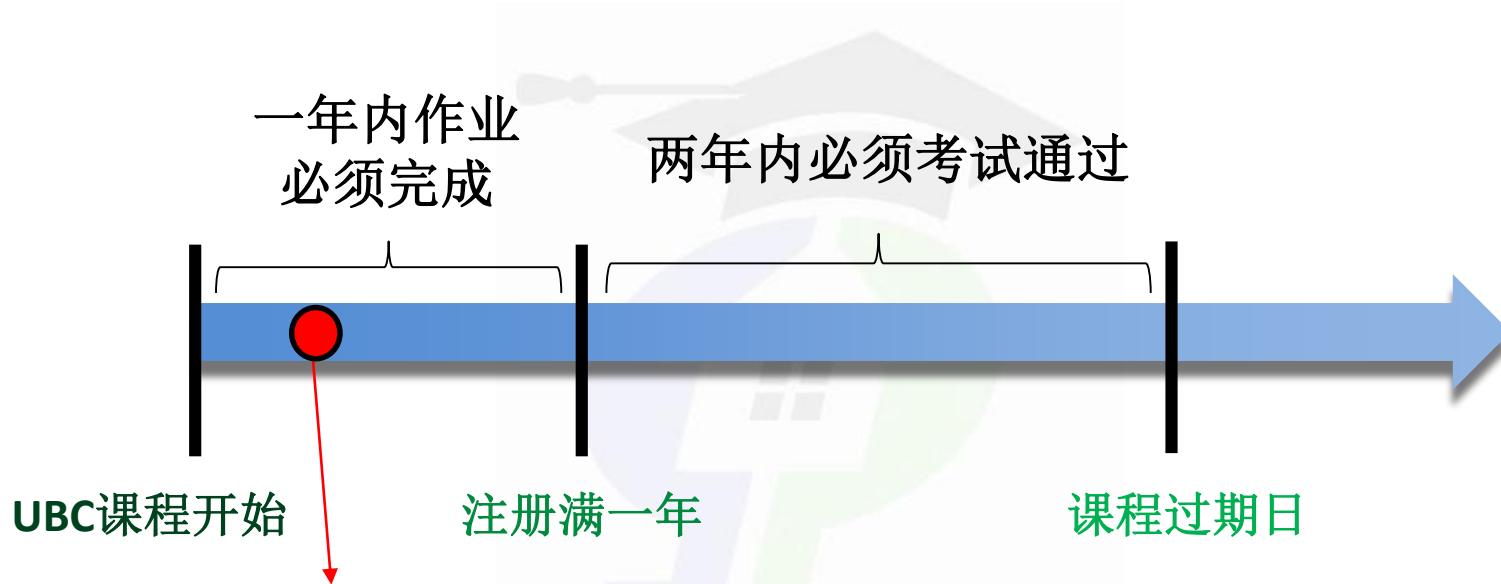
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如何在UBC注册贷款经纪课程

UBC课程有效期



速过专家已经有几百个
在这个时间点
成功拿到牌照的学员

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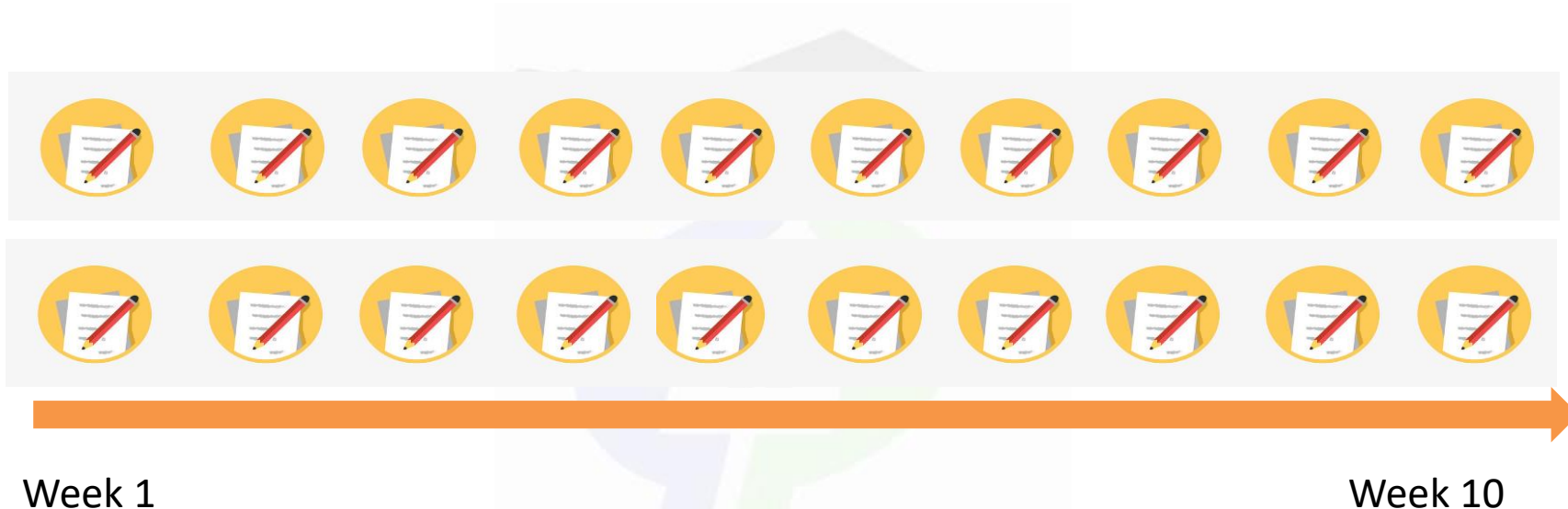
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如何在UBC注册贷款经纪课程

关于作业提交进度



20个作业，每周最多提交2个作业，
最快**十周**可以提交完成作业。

如已提交语言认证，可以注册预订考试

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● 贷款经纪考试形式跟内容

考试形式

100道选择题

笔试

需提前一个月预订



机考

(几乎可以选任何一天去考)



真实机考考场的照片
(照片版权来自于UBC)

考试时间

3个小时

贷款经纪
通过分数

65%



贷款法律题参考

George bought two units in a ten unit condominium project. Within one week of the completion of this purchase some other condominium owners, the Smithe family, were killed in an accident in the Jacuzzi whirlpool. Mrs. Smithe was the sole survivor of this family. The pool is located on the common property in which George now owns an interest. Mrs. Smithe is suing the strata corporation and George is concerned about the extent of his liability for any damage award she may receive. Assuming that the strata corporation is found liable to Mrs. Smithe, which of the following statements correctly describes George's liability?

A George must pay his proportionate liability for any judgment registered against the common property of the strata corporation.

B George will owe Mrs. Smithe absolutely nothing as the Strata Property Act contains provisions requiring all strata corporations to obtain and maintain liability insurance to insure against this type of occupiers liability.

C. The Strata Property Act requires the strata corporation to pay out Mrs. Smithe's judgment from its contingency reserve fund. George will pay only his proportionate share of any amount left unpaid after the reserve fund is used up.

D. Because George has not owned the units for a minimum of two weeks before the accident occurred, he is not responsible to pay any proportionate amount of the judgment.

Which of the above statements correctly describe George's liability?

- (1) Only A.
- (2) A and B are correct.
- (3) A, B and D are correct,
- (4) Only C is correct.

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贷款计算题参考

- Bruce signs a contract of purchase and sale with Sandy to buy her home for \$200,000. The completion and adjustment date is set at November 15th. It is NOT a leap year. The commission payable is 3% of the selling price. Bruce has made a deposit of \$3,000 which has passed to Bruce's lawyer to be deposited in a trust account until the completion date. Sandy agrees to accept Bruce's SUV as part payment equal to \$5,000. Bruce borrows a loan of \$60,000 from RBC. Current year's property taxes are \$800, which Sandy has paid on time. For legal and registration fees, Bruce's lawyer will charge \$400. Sandy will be paying out a judgment registered against the tile to her house in the amount of \$2,500 along with the legal fee of removing it, which is \$120. Bruce's lawyer will handle this transaction for both parties. As no exemptions apply to this transaction, property transfer tax will be payable upon completion.
-
- Bruce's share of the year's property taxes will appear on Sandy's statement of adjustments as a:
 1. A debit of \$103.01
 2. A debit of \$100.82
 3. A credit of \$103.01
 4. A credit of \$100.82

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Mortgage 贷款中介的章节内容

1. Fundamental of Laws

2. Mort broker & Ethics
3. Estates & Interest in Land
4. Title Registration & Strata
5. Pro Liability & Competition Act
6. Law of Contract
7. Law of Mort
8. Financial Statement
9. Intro to Mortgage Finance
- 10: Interest Rates and Mortgages
11. Mort Analysis
12. Mort Underwriting & Qualification

13. Management of Individual Loans

14. Mort Loan Repay & Refinance Options

15. Appraisal

16. Direct Comparison & Cost Approach

17. Income Approach

18. Marketing & Technology

19. Negotiate & Alternative Dispute Resolve

20. From contract to Completion

21. Blended Theory

*同一个颜色代表具有强烈的关联性
大部份的章节可以跳着学





笔试跟机考的差异性

	笔试	机考
费用	第一次免费, 第二次\$85	每次\$125
次数	每年2~4次	工作日每天两场 9AM, 1PM (会有例外)
微信 UBC_Tutor		
预定	提前一个月预约	提前在线预约
结果	约等三周	隔一个工作日
草稿纸跟文具 不能带自己的草稿 纸跟笔	试卷做为草稿纸 UBC提供笔, 擦	UBC提供草稿纸
如何答题	答题纸涂圈圈	计算机显示进度
考试地点	Downtown, 酒店, 会议中心, 大学	UBC机考中心

(请注意, 笔者发现许多UBC不会告诉你的潜规则)

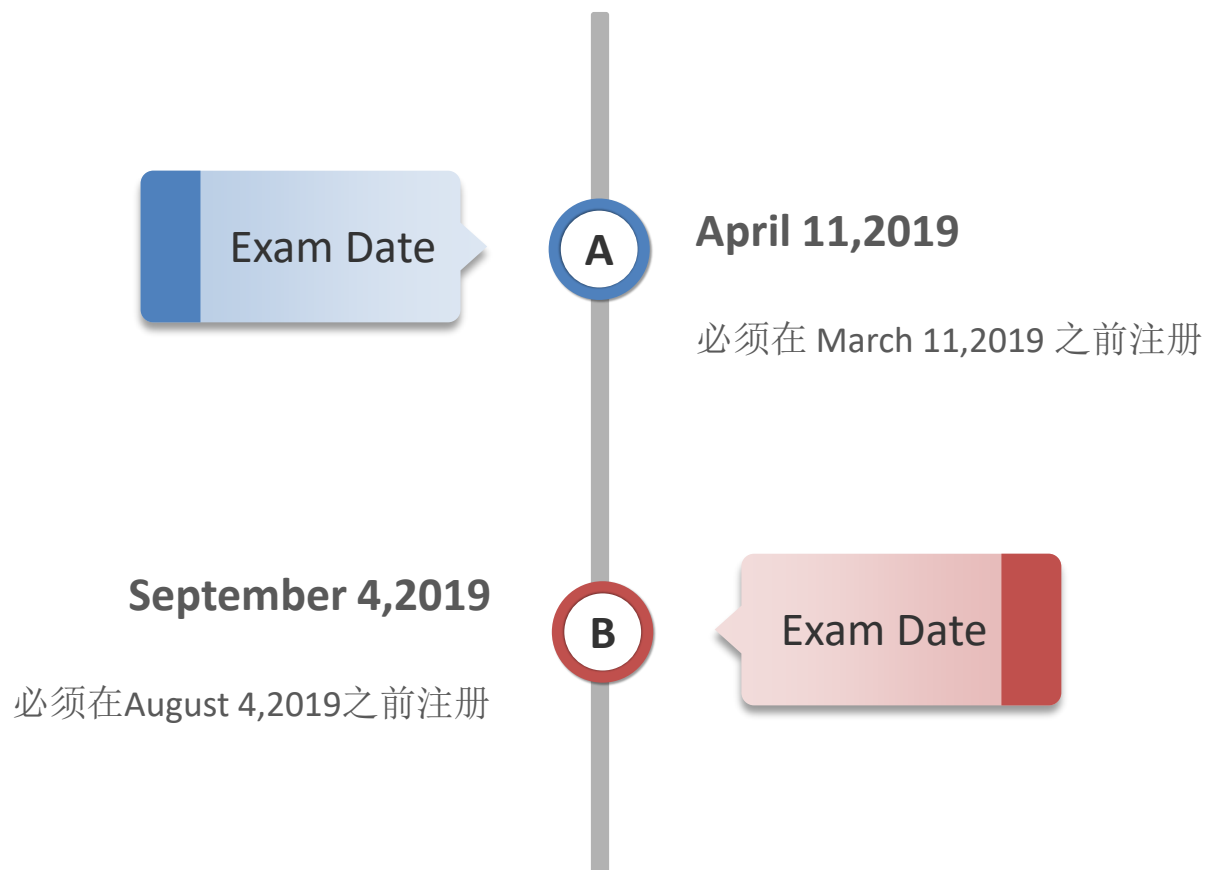
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2019年笔试日期





如何预约注册考试

Examination Information

Logout

English Language Proficiency Requirement (ELPR)



Exam Schedule and FAQs



Exam Registration and Cancellation/Change



- **Exam Registration.** Eligible students (**those who have satisfied the English Language Proficiency Requirement (ELPR) and successfully completed all of their assignments**) can register for a regularly scheduled or CEC examination online. CEC availability is limited – due to high demand, bookings may require several weeks advance notice and there is no waiting list so you should book the next available date that works with your schedule.
- **Challenge Package Students** may also register online.
- **Centre for Accessibility Accommodated Examinations.** Examination accommodation must be approved by the Centre for Accessibility and an accommodation letter must be received by the Real Estate Division prior to examination registration. As well, registration must be received by the Real Estate Division no later than one month prior to the examination date.
- **Exam Cancellation/Change.** If you are currently registered for an examination and wish to cancel prior to the examination date, please

考试当天注意事项

温馨提示：

建议提前 30 分钟到达考场。

准考证和照片

30 天内护照片背书相馆名字
地址拍摄时间和学生姓名号

带照片的官方证件

比如驾照护枫叶卡

UBC认可的计算器

HP 10bII+

UBC SAUDER
SCHOOL OF BUSINESS

PO Box 5380 Station Terminal, Vancouver, BC V6T 1Z2
Phone: 604.822.8444 Fax: 604.822.8459
Toll Free 1.866.776.7733 www.registrar.ubc.ca

EXAMINATION ADMISSION TICKET for LICENSING AND MORTGAGES STUDENTS

PERSONAL INFORMATION:
Name:
RED Student Number:
Exam: (example) SAL ACL 0000 2011 01 (Trading Services)

On the day of the examination, all licensing and mortgages students are required to present to the examination representative at the exam registration desk:

1. THIS EXAMINATION ADMISSION TICKET (EAT) with your passport photo attached (as instructed below); and
2. CURRENT GOVERNMENT ISSUED PHOTO IDENTIFICATION (eg. BC driver's license) as outlined in the course regulations.

IF THE REQUIREMENTS ABOVE ARE NOT FOLLOWED, YOU WILL NOT BE ADMITTED INTO THE EXAMINATION CENTRE.

Passport Photo

1. In order for the photo to be valid it must be a passport photo which has been taken within the last thirty (30) days and follows the "Standards for Acceptable Photos" and "Technical Specifications" of the Canadian Passport Office.
2. The back of the passport photo must have the name and address of the photographer or the studio, the date the photo was taken, your name and student number. (In case the passport photo becomes detached).
3. Attach your passport photo in the space provided (use tape, do not glue or staple your picture).
4. If your passport picture is not attached, you will not be admitted into the examination room.

Prohibited Items

I will not bring any device capable of sending or receiving wireless signals, any device capable of capturing digital images or recording video, or any other items prohibited by the Course Regulations into the examination room. If a prohibited item is found in my possession by any of the Real Estate Division staff, I authorize the Real Estate Division to impose any or all of the following consequences, including but not limited to:

- i. remove the prohibited item;
- ii. invalidate my examination;
- iii. provide me with a mark of zero for my examination; and/or
- iv. apply the penalties described in the Course Regulations.

Yes, I agree to the terms as set out above.
 No, I do not agree to the terms as set out above.

Student Signature (DO NOT SIGN THIS SPACE PRIOR TO EXAMINATION REGISTRATION)

You will be required to sign your name in the presence of the examination representative at the exam registration desk.

SIGNATURE: _____

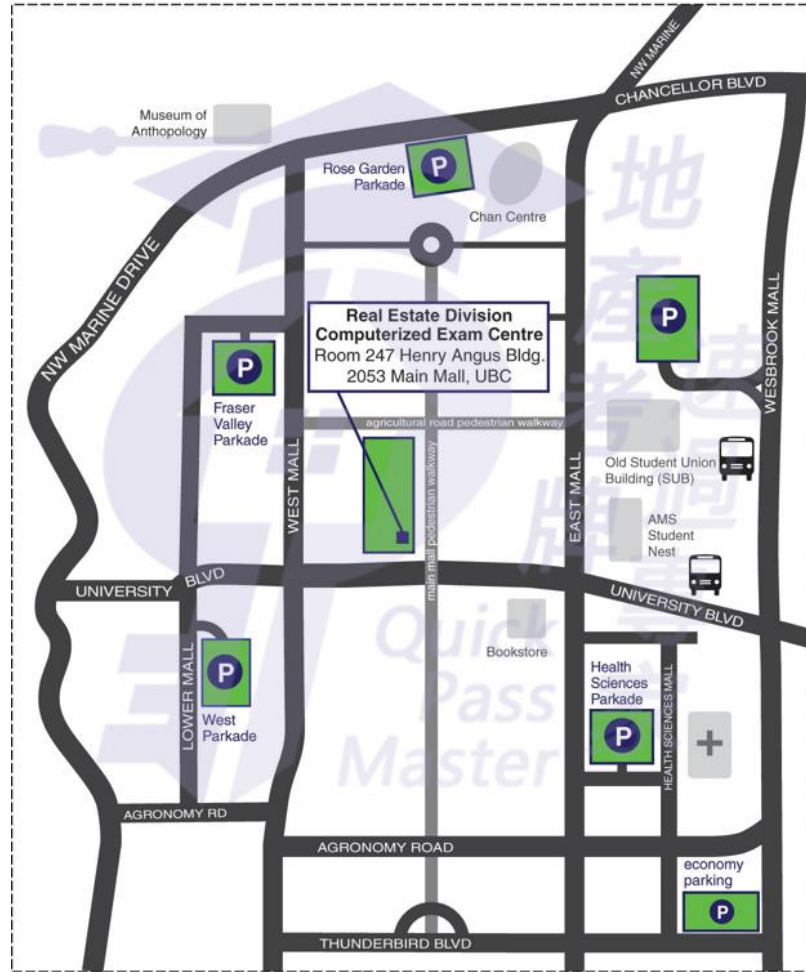


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机考地点

#247, 2053 Main Mall,
Vancouver



UBC可能会变更考试地址，请登陆UBC网站查询详细地点。

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机考键盘

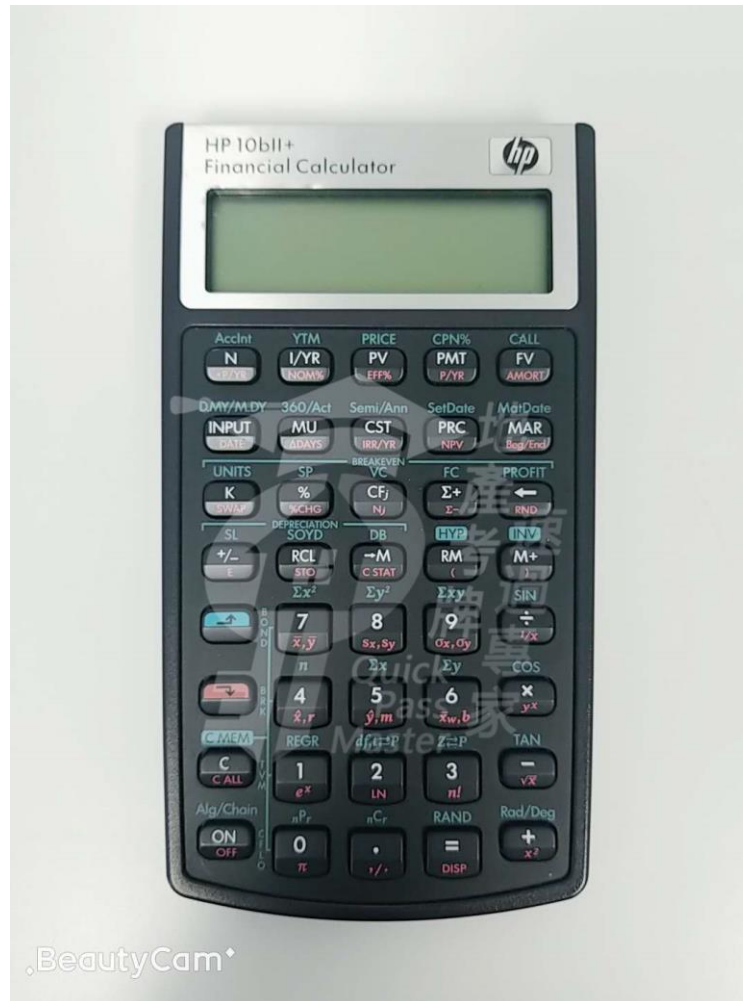


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● 考试可携带计算器



BeautyCam*



准考证

UBC SAUDER
SCHOOL OF BUSINESS

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Phone: 604.822.8444 Fax: 604.822.8459
Toll Free 1.888.776.7733 www.realestate.ubc.ca

EXAMINATION ADMISSION TICKET for LICENSING AND MORTGAGES STUDENTS

PERSONAL INFORMATION:

Name: _____
 RED Student Number: _____
 Exam: (example) SAL ACL 0000 2011 01 (Trading Services)

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- The back of the passport photo must have the name and address of the photographer or the studio, the date the photo was taken, your name and student number (in case the passport photo becomes detached).
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I will not bring any device capable of sending or receiving wireless signals, any device capable of capturing digital images or recording video, or any other items prohibited by the Course Regulations into the examination room. If a prohibited item is found in my possession by any of the Real Estate Division staff, I authorize the Real Estate Division to impose any or all of the following consequences, including but not limited to:

- remove the prohibited item;
- invalidate my examination;
- provide me with a mark of zero for my examination; and/or
- apply the penalties described in the Course Regulations.

Yes, I agree to the terms as set out above.
 No, I do not agree to the terms as set out above.

Student Signature (DO NOT SIGN THIS SPACE PRIOR TO EXAMINATION REGISTRATION)

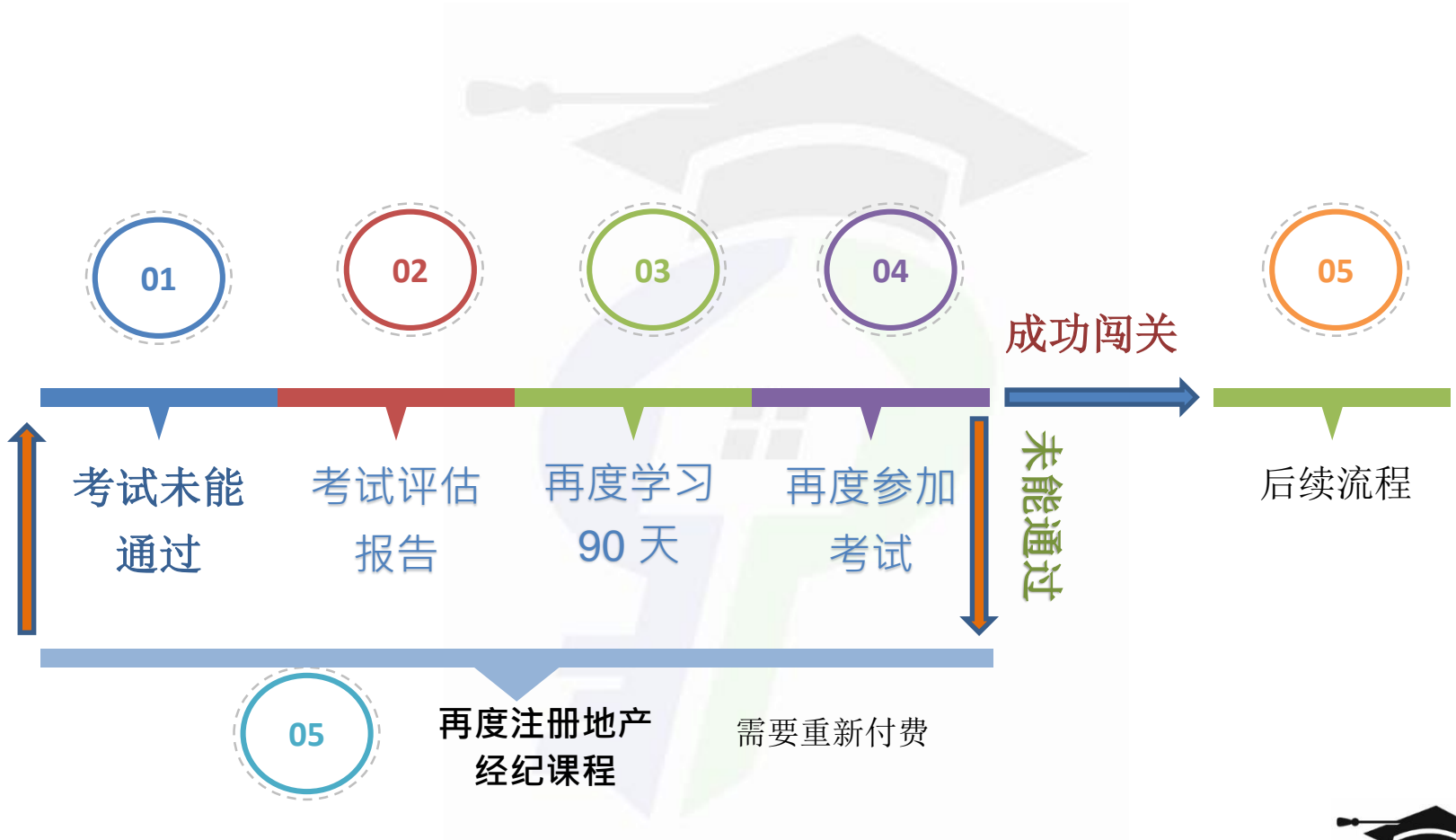
You will be required to sign your name in the presence of the examination representative at the exam registration desk.

SIGNATURE: _____





如果考试未能通过



● 考试后评估报告

在考过后的24小时后
不管pass 还是fail,
都能免费下载考试
评估报告。
此报告在90天后就
不能再下载。



贷款经纪语言要求

1. 高中毕业或同等级别, (用英文为母语来授课), 或是
2. 大学degree, 或是技术学校 (用英文为母语来授课), 或是
3. 三个学分的英文课程, 或是
4. 曾经完成 trading, rental, strata 课程, 或是
5. CGA 会计师, 或是
6. 在加拿大或美国有经纪牌照, 或是
7. LPI Level 4

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提交语言认证

UBC email: elpr@realestate.sauder.ubc.ca

电话: 604.822.8444

Tel Hours: 周一到周五 8:15 to 16:15

Office Hours: 周一到周五 8:30 to 16:30

Official/Certified True Copy的成绩单, 或是 notarized copy of degree 可以寄到

一般邮件:

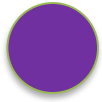
ELPR Documentation
Real Estate Division, Licensing Education
The University of British Columbia
PO Box 5380 Station Terminal
Vancouver, BC V6B 5N4

急件:

ELPR Documentation
Real Estate Division, Licensing Education
The University of British Columbia
247 - 2053 Main Mall (Henry Angus Building)
Vancouver BC V6T 1Z2

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LPI考试注册

← → ↻ 🏠 <https://www.lpitest.ca>

Apps Real Estate Council...

LPI TEST TAKER'S TEST LOCATIONS & FEES STUDY MATERIALS REGISTER CONTACT SIGN IN

Get \$50 off the LPI Test

Learn More

TEST LOCATIONS STUDY MATERIALS REGISTER NOW

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LPI考试地点

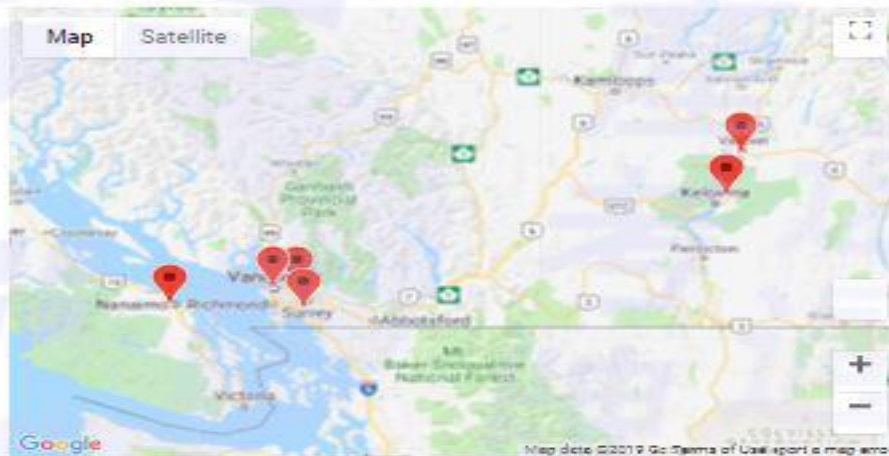
TEST LOCATIONS

SELECT REGION:

YOU HAVE CHOSEN - British Columbia

Please select a City:

- All Cities
- Burnaby
- Coldstream
- Kelowna
- Nanaimo
- Surrey
- Vancouver



Date	City	Location	Time	Test Fee (CAD)	Status
Jun 8, 2019 (Sat)	Surrey	Kwantlen Polytechnic University (Surrey campus)	09:00 AM	\$115.00	OPEN
Jun 8, 2019 (Sat)	Burnaby	Simon Fraser University (Burnaby campus)	01:00 PM	\$115.00	OPEN
Jun 8, 2019 (Sat)	Kelowna	University of BC (Okanagan campus)	09:00 AM	\$115.00	OPEN
Jun 8, 2019 (Sat)	Vancouver	University of BC (Vancouver campus)	01:30 PM	\$115.00	OPEN
Jun 8, 2019 (Sat)	Vancouver	University of BC (Vancouver campus)	09:30 AM	\$115.00	OPEN
Jun 8, 2019 (Sat)	Nanaimo	Vancouver Island University (Nanaimo campus)	09:00 AM	\$115.00	OPEN
Jun 22, 2019 (Sat)	Coldstream	Okanagan College (Vernon campus)	09:00 AM	\$115.00	OPEN
Jun 22, 2019 (Sat)	Vancouver	University of BC (Vancouver campus)	01:30 PM	\$115.00	OPEN
Jun 22, 2019 (Sat)	Vancouver	University of BC (Vancouver campus)	09:30 AM	\$115.00	OPEN



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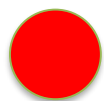
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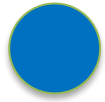


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- 哪一个仲介公司适合我? 仲介公司的种类?
- 我可以持有多张牌照吗?
- 我没有客户, 经验, 人脉, 能做得起来吗?
- 我如何开发客户? 最大的客户群在哪里?
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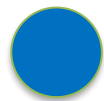
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笔者介绍: 王海 Benson Wang



- 2010 **房地产经纪**, 开始教考牌 (BC real estate trading license)
- 2011 得Sutton白金奖, 进入百万圆桌团队会员 (REBGV大温前10%强)
- 2011~2012 特许买家经纪, 特许老人市场专家
- 2012 考下**UBC贷款证书** (mortgage brokerage in BC pre-licensing certificate)
- 2013 考下**UBC物业管理证书** (rental property management certificate)
- 2012~2016 帮助多间地产公司开设考牌学校
(大温地区许多的华人地产考牌老师是Benson的学生)
- 2013 原公司前五强, 2014年前六强, 2015 百万圆桌团队队长
- 2016 考下房地产经纪最高级别牌照 **Broker 经理级别**
(managing broker's pre-licensing certificate)
- 2016 成交超过70单, 大温地区排名前2%强
- 2017 原地产公司个人销售冠军。超高分考下建商证书。开始教建商考牌
- 2019 考下**Strata 分契物业牌照证书** (Strata Management Licensing Certificate)

Benson入行至今已经在卑诗省成交过几百单地产物业, 有超过**20张**地产相关证书, 教出过百名金牌经纪。是个理论跟实战功力深厚的地产实践家/导师/投资专家。

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