

## SAFE Mortgage Loan Origination Test National Computer Content Outline

### Federal Reserve Board Policy

#### Regulated Institutions

Regulated institutions must comply throughout the loan administration cycle. Compliance should include full payment collection for interest, taxes, insurance and fees.

Creditors are prohibited from keeping distressed borrowers in the regulatory lenders' regulatory net when repayment of another obligation on this credit is in arrears. The number is not included in the credit reported to credit bureaus. Although the loan does not meet regulatory requirements, a creditor is not automatically barred or kept in arrears.

### SAFE Mortgage Loan Origination Test

This test consists of 100 multiple-choice items. The 100 questions are divided into 10 categories. Questions are distributed among the five major content areas listed in the table below. Questions are distributed as follows on page 13.

Content Area	Percentage of Test
Consumer Protection and Fair Lending	10%
Consumer Mortgage Knowledge	10%
Mortgage Lending Requirements	10%
Other	10%
Other Lending Areas	10%

## 1. Federal Mortgage Requirements (SAFE)

### A. Equal Credit Opportunity Act (EEOCA), 15 CFR Part 200 (Regulation B)

1. Questions
  - a. Fed EEOC regulations and process
  - b. Definition of "creditor lender"
  - c. Requirements of the prohibition of discrimination and exemptions to EEOCA
  - d. Types of loans to which EEOCA is applicable
  - e. Statement required
  - f. Required disclosure to the customer for all EEOCA loans, even when
  - g. Home loan interest rates and application rate that exceeds the rate
  - h. Required information from a borrower that must be disclosed and approved
  - i. Regulation B
  - j. Requirements of the fair lending service provided
  - k. Compliance with EEOCA provisions
  - l. Other service statements
  - m. Changes that require credit review and EEOCA Fair Lending
  - n. Finding a credit score from EEOCA when credit information is provided

### B. Equal Credit Opportunity Act (EEOCA), 15 CFR Part 200 (Regulation B)

1. Questions
  - a. Factors that require review of credit review
  - b. Finding a credit score from EEOCA

# National Component Uniform State Test Reference Guide

**Tobias Bleicker**



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