

# **SAFE Mortgage Loan Origination Test National Computer Content Outline**

## **Practical Performance Objectives**

### **Applied Competencies**

Candidates must demonstrate sound knowledge of the safe administration system. Candidates should understand the requirements, regulations, the relevant business regulations and laws.

Candidates are also evaluated for keeping abreast of changes, especially the regulatory changes, regulations and rules. Candidates of different strategies used in this outline on this test. The outline is not intended to be strictly sequential in such manner. Although the test items are categorized in some categories, emphasis is continuously placed on open examination.

## **SAFE Mortgage Loan Test Administration Test**

This test consists of 120 multiple-choice items. The SAFE Administrative questions, 40 questions test (questions) questions distributed throughout the major content areas listed in the table below.

Questions are distributed as follows on page 13

Content Area	Percentage of Test
Understanding of Federal Laws	10%
Understanding Regulations	10%
Mortgage Lending Operations	10%
Other	10%
Other Content Areas	10%

## **1. Federal Mortgage Businesses and (SAFE)**

### **A. Equal Housing Lending Practices and (HFLPA), 12 CFR Part 1003 (Regulation B)**

1. Knowledge
  - a. Federal Equal Housing Lending Practices
  - b. Definition of mortgage lender
  - c. Knowledge of the prohibited practices and consequences to HFLPA
  - d. Types of loans to which HFLPA is applicable
  - e. Statement required
  - f. Required disclosures to the customer for all HFLPA loans, direct loans
  - g. Home sale income policy and application for the mortgage loan origination
  - h. Required information from a borrower that must be disclosed and explained
2. Regulation B
3. Knowledge of the Equal Housing Lending Practices
4. Consequences of non-compliance
5. Other related statements
6. Changes that require review under HFLPA and Equal Housing Lending
7. Knowledge of the Equal Housing Lending Practices and consequences to HFLPA

### **B. Equal Credit Opportunity Act (ECOA), 12 CFR Part 1002 (Regulation B)**

1. Knowledge
  - a. Factors that cannot be used in credit decisions
  - b. Required disclosures of credit decisions

# National Component Uniform State Test Reference Guide

**AW Chickering**



## **National Component Uniform State Test Reference Guide:**

*Monthly Catalog of United States Government Publications* United States. Superintendent of Documents,1991

**Federal, State, and Territorial Reference Manual of Pure Food and Drug Law** Charles Wesley Dunn,1913

Monthly Catalogue, United States Public Documents ,1986      Land Surveyor Reference Manual Andrew L. Harbin,1985

The Land Surveyor Reference Manual is the book most used to prepare for the Fundamentals of Land Surveying formerly called the LSIT exam It is also a complete review of important techniques unique to the land surveying profession In addition to 29 chapters covering every major topic in the discipline it provides a concise review of the math necessary to perform surveying functions      *Procurement, Supply Cataloging, and Classification* United States. Superintendent of

Documents,1990      *Litigation Services Handbook, 2015 Cumulative Supplement* Roman L. Weil,Daniel G. Lentz,2015-04-13

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deposition investigation and more This update includes the latest procedures and changes to the law and a discussion on emerging technology explores its impact on the financial expert s practice Two new chapters have been added to provide additional insight into the accountant s role in litigation the the focus on investigation makes this book a highly practical reference for any practitioner in the field The increased need for financial witnesses and consultants to litigators has created plentiful opportunity for accountants economists and other practitioners This book provides clear comprehensive guidance for each step of the litigation process to help practitioners enhance their practice in the courtroom and beyond Leverage financial expertise to provide litigation support services Successfully prove damages with effective investigation techniques Maintain authority while presenting accurate thorough and eloquent testimony Get up to date on new technology and Sarbanes Oxley implementation Litigation support requires a specific skill set and knowledge base some of which may fall outside of everyday procedure and all of which continue to evolve with new procedures tools and methods Litigation Services Handbook 2016 Cumulative Supplement provides the most up to date case law and best practices financial experts need to know

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2005 State by State Guide to Human Resources Law John F. Buckley,Professor for the Study of Ethics and Human Values Ronald M Green,2004-12-16 2005 State by State Guide to Human Resources Law is the most comprehensive authoritative guide To The employment laws of the 50 states And The District of Columbia it is designed to provide quick access to each state s laws on the expanding number of issues and concerns facing business executives and their advisorsrequest the professionals in Human Resources Compensation and Employee Benefits who work in multijurisdictional environments 2005 State by State Guide to Human Resources Law incorporates a large number of substantive changes and valuable additions To The existing material As follows The Trends and Controversies section features commentary on many recent development Part 1 includes many new cases to reflect recent judicial decisions defining the parameters of enforceable noncompetition clauses in employment contracts Part 2 contains updated tables on protected classifications under state fair employment a discussion of the applicability of Equal Employment Opportunity Commission EEOC guidelines to state fair employment practice enforcement a discussion of the latest judicial decisions that recognize the similarities and differences between federal and state statutes prohibiting discrimination in the workplace and discussion of recent cases and legislation from California Illinois Massachusetts Michigan North Carolina Ohio and Washington that recognize differences between federal and state employment laws Part 3 contains updated coverage of wage and hour laws including requirements for minimum wage overtime frequency of payment recordkeeping and employment of minors Discussion of the Illinois legislation rejecting

federal changes to overtime exemptions is also included Part 4 covers new developments in case law and provides information on recent legislation regarding how to avoid having employee handbooks construed as employment contracts Part 5 contains revised and updated information about state mandated employee benefits information about recent developments in laws regulating payments due upon termination death and severance from employment and new cases dealing with issues that have been the subject of recent litigation under both the Family and Medical Leave Act FMLA and individual state family and medical leave laws Part 7 has been expanded to cover important changes to state legislation governing testing for drugs Business executives and their professional advisors today face an increasingly complex web of law and regulation with regard To The human resources function Actions of both the federal And The state governments have placed increasing burdens and responsibilities on business relating To The treatment of applicants and employees And the courts both federal and state have also involved themselves in how employers may deal with applicants and employees importing legal concepts and doctrines of long standing into the domain of the employer employee relationship Labor Relations Reference Manual ,1989 Vols 9 17 include decisions of the War Labor Board **The ETS Test Collection Catalog** Educational Testing Service,1987-12 **Annual Book of ASTM Standards** American Society for Testing and Materials,1990 **Engineering and Mining Journal** ,1890 **Industrial Arts Index** ,1927 *New York Produce Review and American Creamery* ,1928

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    - Chapter 5: Conclusion
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