

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.

Candidates are encouraged to keep any detailed strategy notes for the regulatory questions regarding what rules represent or whether they apply or not within the test area. The number is not included in the study material as rules may not change and the content is developed from memorization. Strategy is continuously tested in each examination.

SAFE Mortgage Loan Originator Test - National Content

This test contains 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 divided at 20% of items at page 13

Content Area	Percentage of Test
Understanding Consumer Loans	20%
Consumer Mortgage Knowledge	20%
Mortgage Lending Operations and Rules	20%
State	20%
Other Topics/Issues	20%

1. Federal Mortgage Rules and Regulations (SAFE)

A. Equal Credit Opportunity Act (ECOA), 15 USC Part 1601 (Regulation B)

1. Definitions
 - a. FCIA originator and servicer
 - b. Definition of mortgage broker
 - c. Knowledge of the institution, actions and consequences to ECOA
 - d. Types covered by which ECOA is applicable
2. Statement required
 - a. Required disclosure to the customer for all ECOA rules, state rules
 - b. State rules require some and application that the mortgage loan originates
 - c. Required information from a borrower that must be disclosed and explained
3. Regulation B
 - a. Knowledge of that policy (announced service provided)
 - b. Compliance with that policy
 - c. Other service statements
 - d. Changes that require some and all ECOA rules
 - e. Knowledge of that policy (announced service provided)

B. Equal Credit Opportunity Act (ECOA), 15 USC Part 1601 (Regulation B)

1. Definitions
 - a. Factors that require service to that state
 - b. Knowledge of that policy

National Component Uniform State Test Reference Guide

J Dewey



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