

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 specific to the regulatory changes regulations and rules applicable to their strategy and use this outline as their base. The outline is not intended to be overly detailed in rules, regulations, strategy and loan terms and underwriting requirements. Strategy is continuously tested in each examination.

SAFE Mortgage Loan Originator Test - National Content

This test consists of 125 multiple-choice items. The 125 questions are divided into 10 categories. Questions are distributed among the five major content areas listed in the table below. Questions are included at the top of page 13.

Content Area	Percentage of Test
Underwriting & Lender's Role	10%
Mortgage Insurance	10%
Mortgage Lender's Obligations	10%
Other	10%
Other Lender's Role	10%

1. Federal Mortgage Rules and Regulations (10%)

A. Equal Credit Opportunity Act (EEOCA), 15 CFR Part 1601 (Regulation B)

1. Definitions
 - a. For EEOCA purposes and purposes:
 - b. Definition of "applicant"
 - c. Definition of the prohibited categories and characteristics of EEOCA
 - d. Types covered by which EEOCA is applicable
2. Statement required
3. Required disclosure to the customer for all EEOCA-related items
4. Home loan insurance policy and application that the mortgage is not originated
5. Required information from a borrower that must be disclosed and explained
6. Regulation B
7. Definition of "credit policy" (includes service provided)
8. Examples of prohibited practices
9. Other related statements
10. Examples that require credit review and/or credit rating
11. Examples of credit rating factors when credit information is provided

B. Equal Credit Opportunity Act (EEOCA), 15 CFR Part 1601 (Regulation B)

1. Definitions
 - a. Factors that cannot be used in credit review
 - b. Examples of prohibited practices

National Component Uniform State Test Reference Guide

G Thomas



National Component Uniform State Test Reference Guide:

National Component Uniform State Test Reference Guide Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the power of words has be more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such could be the essence of the book **National Component Uniform State Test Reference Guide**, a literary masterpiece that delves deep to the significance of words and their effect on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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