

SAFE Mortgage Loan Origination Test National Computer Content Outline

Federal Reserve Board Policy

Regulatory Guidance

Examinations should occur throughout the loan administration cycle. Lenders should review loan payments, delinquencies, late fees, foreclosures and losses.

Candidates are encouraged to keep up abreast of changes, especially the regulatory changes, regulations and rules. Updates of statute changes will be added as they arise. The outline is not intended as a study guide, as such material, through the loan process, is developed in a comprehensive manner. It is continuously revised as such information.

SAFE Mortgage Loan Origination Test

This test consists of 100 multiple-choice items. The examination questions, in various test questions, address information regarding the major standards and issues in mortgage lending.

Questions are divided as follows on page 13

Standard Area	Percentage of Test
Understanding Consumer Credit	10%
Mortgage Lending Process	10%
Mortgage Lending Requirements	10%
Other	10%
Other Areas	10%

I. Federal Mortgage Requirements (SAFE)

A. Equal Credit Opportunity Act (EEOCA), 15 CFR Part 204 (Regulation B)

1. Definitions
 - a. For EEOCA purposes means:
 - b. Definition of mortgage loan
 - c. Mortgage of the institution, business and employment by EEOCA
 - d. Types covered by which EEOCA is applicable
2. Statement required
3. Required disclosure to the customer for all EEOCA loans, even when:
- a. Home loan means policy and application that the mortgage loan originates
- b. Required information from a borrower that must be disclosed and approved

B. Equal Credit Opportunity Act (EEOCA), 15 CFR Part 204 (Regulation B)

1. Definitions
 - a. Factors that cannot be used in credit decisions
 - b. Excluding factors in credit decisions

National Component Uniform State Test Reference Guide

Christian G. Meyer



National Component Uniform State Test Reference Guide:

Unveiling the Power of Verbal Beauty: An Psychological Sojourn through **National Component Uniform State Test Reference Guide**

In some sort of inundated with monitors and the cacophony of instantaneous transmission, the profound energy and emotional resonance of verbal beauty often disappear into obscurity, eclipsed by the constant assault of noise and distractions. Yet, located within the musical pages of **National Component Uniform State Test Reference Guide**, a charming function of literary brilliance that impulses with raw feelings, lies an unforgettable journey waiting to be embarked upon. Written with a virtuoso wordsmith, this magical opus instructions readers on an emotional odyssey, gently revealing the latent potential and profound impact stuck within the delicate web of language. Within the heart-wrenching expanse of the evocative evaluation, we will embark upon an introspective exploration of the book is main themes, dissect its captivating writing fashion, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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