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Florida Mortgage Loan Originator Exam Study Guide Patricia O'Connor, 2014-02 The text follows the NMLS outline for the Florida component of the SAFE mortgage loan originator exam The book consists of four chapters guizzes and one practice final exam With 165 questions and answers to master the reader should be well prepared for the Florida exam Specific topics include Florida License Law SAFE Act Mortgage Guaranty Trust Fund Loan Originator Rule Florida Fair Lending Act Florida Loan Modification Requirements Florida Homestead Exemption Law Florida Anti Coercion Law Florida Real Estate Transfer Taxes Real Estate Settlement Procedures Act Equal Credit Opportunity Act Truth in Lending Act Dodd Frank Wall Street Reform and Consumer Act Ability to Repay and Qualified Mortgage Rule Gramm Leach Bliley Act Fannie Mae and FHA Underwriting The material has not been reviewed by the NMLS It is a study guide and not part of an approved 20 hour core course The author is a former Florida licensed mortgage broker who passed the national and Florida exams on Florida Real Estate License Study Guide Conan Miguel her first attempt Scroll to the top of the page and click on Buy Singleton, Lamech Strom Lawrence, Pass Your Florida Real Estate License Exam on the First Try Preparing for the Florida Real Estate License Exam requires comprehensive study materials that cover every topic tested by the Florida Real Estate Commission This complete study guide delivers 720 practice questions with detailed answer explanations designed specifically for candidates pursuing their sales associate or broker license in Florida What's Inside 720 Practice Questions Across All Exam Topics Florida Real Estate License Law Regulations 120 questions Real Estate Brokerage Operations Practices 110 questions Property Rights Interests Ownership 100 questions Real Estate Contracts Transaction Procedures 100 questions Real Estate Finance Mortgage Lending 90 questions Property Valuation Appraisal Methods 80 questions Real Estate Calculations Financial Analysis 120 questions Complete Study Materials Four comprehensive textbook chapters explaining complex concepts in plain language Detailed explanations for every practice question Two full length 100 question practice exams simulating actual test conditions Glossary of essential real estate terms and definitions Important Florida statutes and administrative rules reference Proven study tips and test taking strategies Key numbers and formulas to memorize Complete exam preparation checklist Written for Real World Success Each chapter breaks down Florida specific real estate regulations brokerage operations property law contract requirements financing principles appraisal methods and mathematical calculations using conversational language and practical examples Topics include FREC regulations DBPR requirements license types continuing education escrow accounts agency relationships property ownership forms homestead laws purchase agreements closing procedures mortgage types FHA and VA loans appraisal approaches income capitalization profit calculations and proration problems Master Critical Exam Content Florida Real Estate Commission structure and authority Licensing requirements for sales associates and brokers Brokerage relationships and disclosure requirements Trust account management and escrow procedures Contract law and required elements for valid agreements Agency duties and

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