

# The SAFE Mortgage Loan Originator National Exam Study Guide practice exam 2 with Complete Solutions

1. Which of the following is NOT a loan origination activity? ✓✓C. Assisting in a loan modification
2. A unilateral contract is binding on: ✓✓A. One party
3. Loan originator organizations must keep compensation records for how many years? ✓✓C. Three
4. Mortgage companies must submit a residential loan origination activity report to the NMLSR every: ✓✓B. Three months
5. How many years must loan originator applicants wait after a felony fraud conviction, in order to qualify for a license? ✓✓D. They aren't eligible for licensing
6. How many years must loan originator applicants wait after having a loan origination license revoked in another state, in order to qualify for a license? ✓✓C. They aren't eligible for licensing

# National Mortgage Licensing Exam Study Guide

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## **National Mortgage Licensing Exam Study Guide:**

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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 quizzes 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 her first attempt Scroll to the top of the page and click on Buy

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