

SAFE Mortgage Loan Originator Test – State Component
Florida Content Outline
(50 scored test questions; 10 unscored test questions)

****PLEASE READ CAREFULLY****

Legislative Updates

Federal and state legislative changes may occur throughout the test administration cycle. Candidates should answer test questions based on the statutes, regulations and rules in effect as of **July 1, 2014**.

Candidates are responsible for keeping abreast of changes made to the applicable federal and state statutes, regulations and rules regardless of whether they appear on this outline or the test.

- I. Florida Office of Financial Regulation (5%)**
 - A. Regulatory authority
 - B. Department/agency structure
 - C. Responsibilities and limitations

- II. State Law and Regulation Definitions (15%)**
 - A. Florida Statute Chapter 494
 - B. Rules 69V-40.001-40.285, F.A.C.
 - C. Other State Law and Regulation Definitions

- III. License Law and Regulation (20%)**
 - A. Persons required to be licensed
 - 1. In state or out of state
 - 2. Exemptions
 - B. Licensee qualifications and application process
 - 1. Financial responsibility (net worth)
 - 2. Background check and fingerprints (criminal check; credit report)
 - 3. Pre-licensing education and Experience
 - 4. Testing and retesting
 - C. Grounds for denying a license
 - 1. Criminal convictions
 - 2. Previous revocation
 - 3. Other
 - D. License maintenance
 - 1. Continuing education
 - 2. Personal information updates and required notifications
 - 3. Renewal
 - 4. Record keeping and reporting
 - 5. Suspension and reinstatement
 - E. Mortgage Guaranty Trust Fund

- IV. Compliance (45%)**
 - A. Prohibited conduct and practices

Florida State Component Mortgage Practice

JG Myers



Florida State Component Mortgage Practice:

Florida Real Estate Principles, Practices & Law George Gaines, David Coleman, Linda L. Crawford, 2001-11

Second Mortgage Practices United States. Congress. House. Committee on Banking and Currency, 1957 Florida Real Estate Principles, Practices, and Law David S. Coleman, George Gaines, Linda L. Crawford, David S. Coleman, 2003-11-30 This Florida real estate principles text provides up to date state specific information Updated annually with the latest developments in Florida real estate law this text should be a prelicensing staple for real estate students that effectively combines legal and practical aspects of Florida real estate laws and practices for prospective salespersons Community Investment Practices of Mortgage Banks United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Credit and Insurance, 1995 Distributed to some depository libraries in microfiche

Debt Issuance and Investment Practices of State and Local Governments United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Capital Markets, Securities, and Government Sponsored Enterprises, 1996 Overcharging on Mortgages United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development, 1992 *H.R. 27, Escrow Account Reform Act of 1993* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development, 1993 The Home Loan Guarantee Plan United States. Congress. House. Committee on Banking and Currency, 1958 **The Code of Federal Regulations of the United States of America Having General**

Applicability and Legal Effect in Force June 1, 1938, 1939 **Condominium Development and Sales Practices** United States. Congress. House. Committee on Banking, Currency and Housing. Subcommittee on General Oversight and Renegotiation, 1976 **Federal Register**, 2012-06 **Stock Exchange Practices** United States. Congress. Senate. Committee on Banking and Currency, 1933 Problems in Mortgage Servicing from Modification to Foreclosure United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2011 **Banking Law of New York** George Wilson Morgan, 1921 *Pressures in Today's Workplace* United States. Congress. House. Committee on Education and Labor. Subcommittee on Labor-Management Relations, 1979 **Report on real estate mortgages in the United States at the eleventh census 1890**, 1895 The Martindale-Hubbell Law Directory, 2004 *Clearinghouse Review*, 1988-05

Catalog of Copyright Entries. Part 1. [B] Group 2. Pamphlets, Etc. New Series Library of Congress. Copyright Office, 1938

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