

**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

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