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.

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
 - In state or out of state
 - Exemptions
- B. Licensee qualifications and application process
 - 1. Financial responsibility (net worth)
 - 2. Background check and fingerprints (criminal check; credit report)
 - Pre-licensing education and Experience
 - 4. Testing and retesting

C. Grounds for denying a license

- 1. Criminal convictions
- 2. Previous revocation
- Other

D. License maintenance

- 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

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The Top Books of the Year Florida State Component Mortgage Practice The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have charmed audiences this year. The Must-Read: Colleen Hoovers "It Ends with Us" This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best: Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic: Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and thrilling novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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