

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

Padhraic Smyth



Florida State Component Mortgage Practice:

Unveiling the Magic of Words: A Report on "**Florida State Component Mortgage Practice**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**Florida State Component Mortgage Practice**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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