
SAFE Mortgage Loan Originator Test - National Component with Uniform State Content Questions and Answers Already Passed

What does UST stand for? ✓✓Uniform State Test

Who does the CFPB protect? ✓✓The Consumer Financial Protection Bureau protects consumers in the financial marketplace.

What does the CFPB do? ✓✓CFPB is now in charge of implementing and enforcing most of the provisions of federal lending laws that relate to protecting consumers while they are shopping for, securing, and paying off mortgages.

What is the purpose of RESPA? (3 things) ✓✓a. Protect consumers from excessive settlement costs and unearned fees

b. Limit the amount of funds that creditors can require consumers to deposit into escrow accounts

Illinois Safe Component Uniform State Test Guide

JL Elias



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