
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

Shasha Hu



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Highway Safety Program Management Automotive Safety Foundation, United States. National Highway Safety Bureau, 1968 Highway Safety Literature, 1979 **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office, 1978 **National FFA Chapter Safety Award Handbook**, 1984 **Research Reports of the National Highway Traffic Safety Administration; a Bibliography. 1967-June 1971**, 1971 **Impaired-driving Program Assessments: a Summary of Recommendations (1991 to 2003)**. Darrell W. Johnson, 2004 The National Highway Traffic Safety Administration NHTSA developed an assessment process that gives States an opportunity to conduct a review of their efforts to control impaired driving by an outside team of nationally recognized experts Each assessment examines a State's overall program and presents recommendations to improve or enhance it NHTSA reviewed 38 State assessment reports and found 2 982 individual recommendations including 852 that were identified as priority recommendations by the teams Most of the recommendations fit into 10 thematic areas 1 increasing deterrence by prioritizing enforcement efforts and enhancing the arrest prosecution and adjudication process 2 improving public information and education efforts related to prevention and deterrence 3 remedying problems involving DUI data and records reporting requirements offender tracking systems data linkages uniform traffic citations 4 enacting new laws or revising existing laws aimed at increasing the deterrence and or prevention of DUI 5 enhancing training for law enforcement prosecution and judicial personnel 6 evaluating programs and activities to combat impaired driving 7 providing sufficient resources for treatment and rehabilitation 8 improving inter intra governmental coordination and cooperation 9 providing funding including self sufficiency to provide for adequate resources personnel equipment and 10 developing or increasing task forces and or community involvement **Federal Register Index**, **Federal Register**, 1995 **National Highway Study** United States. Congress. House. Committee on Public Works, 1953 **National Highway Study No. 83-1** United States. Congress. House. Public Works, 1953 Safety for Motor Vehicles in Use United States. Department of Transportation, 1968 **National Highway Study** United States. Congress. House. Committee on Public Works. Subcommittee on Roads, 1953 Traffic Laws Annotated, 1979 **Public Roads**, 1950 **The Highway Engineer & Contractor**, 1923 **Fire Technology Abstracts**, 1978 *Resources in Education*, 1995 *Traffic Laws Annotated 1979*, 1981 *Safety*, 1965 **Monthly Catalogue, United States Public Documents**, 1994

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