
SAFE Mortgage Loan Originator Test - National Component with Uniform State Content

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

c.Establish disclosures, policies, and procedures to facilitate timely communications between loan servicers and consumers

Who is responsible for the enforcement of RESPA and for issuing implementing regulations? - ✓✓The CFPB

What are RESPA's regulations called? - ✓✓Regulation X

Which 2 documents replaced RESPA's Good Faith Estimate and the Truth-in-Lending Disclosure? - ✓✓1.) Loan Estimate

2.) Closing Disclosure

Illinois Safe Component Uniform State Test Guide

DP Hallahan



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