

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

R Sandford



Florida State Component Mortgage Practice:

Whispering the Strategies of Language: An Mental Journey through **Florida State Component Mortgage Practice**

In a digitally-driven earth wherever screens reign supreme and instant connection drowns out the subtleties of language, the profound secrets and mental nuances concealed within words frequently get unheard. However, nestled within the pages of **Florida State Component Mortgage Practice** a interesting fictional prize blinking with raw feelings, lies an exceptional journey waiting to be undertaken. Composed by a skilled wordsmith, this marvelous opus encourages visitors on an introspective journey, delicately unraveling the veiled truths and profound impact resonating within the very fabric of each word. Within the emotional depths with this touching evaluation, we shall embark upon a honest exploration of the book is core themes, dissect its captivating publishing style, and fail to the strong resonance it evokes heavy within the recesses of readers hearts.

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