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Florida Mortgage Loan Originator Exam Study Guide

Patricia O'Connor

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Updated with 2015 regulatory changes including the TRID rule, which went into effect October 3, 2015. The text follows the NMLS outline for the Florida component of the SAFE mortgage loan originator exam. The book consists of four chapters, quizzes and one practice final exam. With 165 questions and answers to master, the reader should be well prepared for the Florida exam. Specific topics include:

Florida License Law
SAFE Act
Mortgage Guaranty Trust Fund
Loan Originator Rule
Florida Fair Lending Act
Florida Loan Modification Requirements
Florida Homestead Exemption Law
Florida Anti-Coercion Law
Florida Real Estate Transfer Taxes
Real Estate Settlement Procedures Act
Equal Credit Opportunity Act
Truth-in-Lending Act
Dodd-Frank Wall Street Reform and Consumer Act
Ability-to-Repay and Qualified Mortgage Rule
Gramm-Leach-Bliley Act
Fannie Mae and FHA Underwriting

The material has not been reviewed by the NMLS. It is a study guide and not part of an approved 20-hour core course. The author is a former Florida-licensed mortgage broker who passed the national and Florida exams on her first attempt.

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