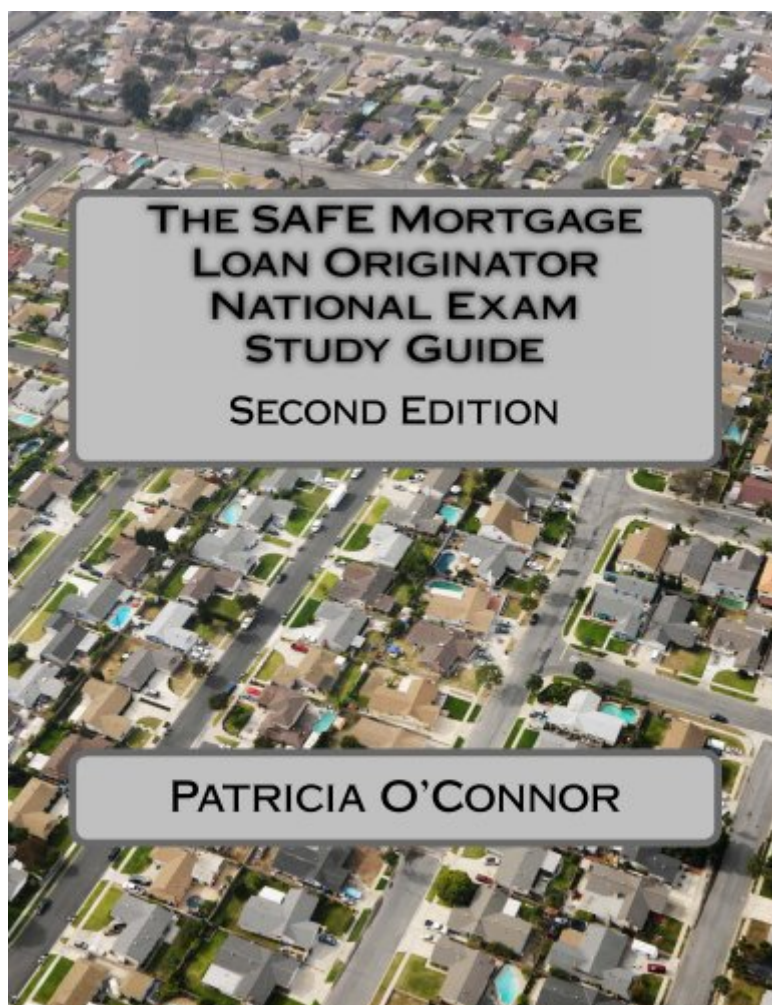


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# The SAFE Mortgage Loan Originator National Exam Study Guide: Second Edition



## Synopsis

Updated with 2015 regulatory changes including the TRID rule, which went into effect October 3, 2015. What's the secret to passing the SAFE Mortgage Loan Originator National Exam? If you answered "memorizing all the questions and answers you can find," you're wrong. You'll have a much better chance of passing the loan originator exam if you understand the material. "The SAFE Mortgage Loan Originator National Exam Study Guide - Second Edition" explains the required information and contains links to additional material. Prepare Yourself for a New Career This updated and enhanced loan originator exam manual includes the latest rulings by the Consumer Financial Protection Bureau. Other topics include: Federal Mortgage-Related Laws SAFE Act Introduction to Mortgage Lending General Mortgage Knowledge Basic Concepts of Mortgage Financing The Loan Application Underwriting, Closing and the Secondary Market Ethics and Fraud Mortgage Terminology There are quizzes throughout the book and two practice final exams to help you test your knowledge. The author was a licensed mortgage broker for seven years and passed the national exam on her first attempt. Scroll to the top of the page and select the Buy button to get started on your new career.

## Book Information

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## Customer Reviews

I have worked in the mortgage industry for 10 years and as a Loan Officer for the last 5. I am licensed in multiple states but never took the National Exam as I earned all four of my licenses before it was introduced (I ended up paying four 4x SAFE tests, one for each state of licensure--very expensive!). This year I wanted to add a fifth state and needed to take the National Exam in order to do so. I did not want to pay hundreds of dollars through one of the online purveyors of LO training as I've been doing this long enough that it would be a waste of my time and money. What I did want was a refresher of applicable lending laws and guidelines. As any mortgage professional can attest, the content of government mandated tests doesn't have tremendous overlap with the daily tasks associated with writing mortgages. Patricia O'Connor's eBook was exactly what I wanted and needed. Broken down by sections covering every area of the National Exam, all of the information was clear and well-presented. As a hint for others who have been in the industry a while: the first thing I did was take one of the two practice tests located at the back of the book (passed by the skin of my teeth with a 76%). I then took note of my wrong answers and broken them down into areas of greatest need and studied those chapters specifically. That approach worked very well.

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