



Mortgage Loan Originator Review Crammer, 1e

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Today's consumer-focused and more heavily regulated mortgage industry requires consummate professionals to help facilitate one of the biggest financial commitments most people will make in a lifetime. Mortgage professionals must be knowledgeable and ethical when it comes to providing home loans and services. Mortgage Loan Originator Review Crammer is designed to prepare you with the knowledge you need to pass the National Loan Originator Test, which is mandated by the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act). Whether used in the classroom or for self-study, you will find the information presented in a clear and concise manner. The text organized into chapters that reflect the test outline includes summaries of critical topics, key terms, examples, and quizzes. In addition, there are two sample 100-question multiple choice tests with correct answers and rationales included that reflect the subject breakdown of the National MLO Test. Highlights include: A thorough review of federal mortgage lending-related laws, including the Truth in Lending Act, the Real Estate Settlement Procedures Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, and others. A summary of key concepts related to mortgage lending, for example, conforming vs. nonconforming loans, adjustable rate mortgages and nontraditional mortgage loan products, and general real estate terms. An overview of the mortgage loan origination process, including qualifying standards, loan programs, settlement procedures, and lending calculations. A review of ethical issues, including a summary of laws related to fair lending and discussions on mortgage fraud and predatory lending. Key features: Comprehensive topical coverage that follows the outline for the National MLO Test Clear and concise presentation Use for classroom or self-study, and as a reference for new mortgage professionals Complete glossary Sample tests

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