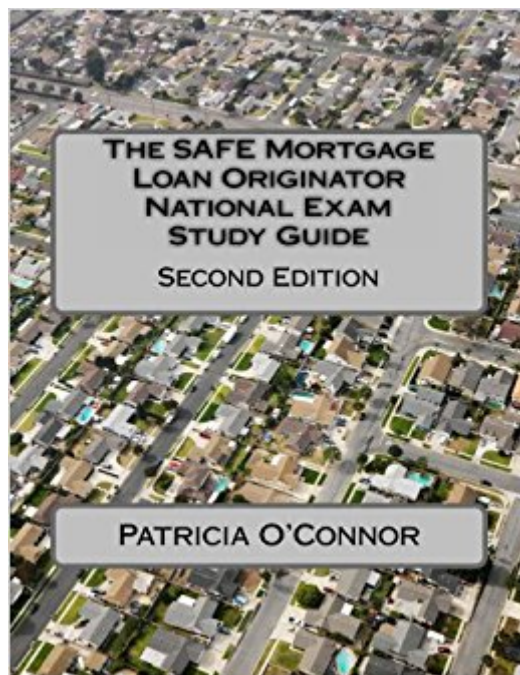




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The SAFE Mortgage Loan Originator National Exam Study Guide: Second Edition



Synopsis

Updated in July 2017 in response to the May 2017 NMLS expanded content outline for the national exam. A good book is even better! It now includes more detailed information and quiz questions that target specific newly-disclosed items on the outline. 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 took a 20 hour prep course, studied those notes immensely and failed with a 71% on my first attempt at the SAFE Test. I read reviews for this book and decided to order it in hopes to pass the exam the second time around, and I did with an 86%! This book is organized in a way that helps you understand the concepts and grasp the laws/regulations with ease while still being very detailed. The UST Chapter was very helpful for me. The whole book gave me a better understanding of the Mortgage Industry in general. I noticed areas covered in this book that were not talked about in my prep course (specifically, questions and topics I remembered from my first attempt at the SAFE Exam) I recommend taking the 20 hour prep course, then ordering this book. Read, take notes, and take the practice quizzes/exams. I really believe this book helped me achieve the passing score. Don't just rely on the practice questions (don't memorize them) actually read the book and you will be surprised how much you learn! Thank you so much Patricia O'Connor!

I ordered this on kindle the day before I took my test because I wasn't confident that I would pass with the materials I had from class. I literally read the whole book in one day and it was full with information my 20 hour class did not teach. She broke it down in simple terms that was easy for me to understand. I'm happy to say I passed my test the first time with her help. I highly recommend this book to everyone!

I cannot say enough how much I LOVE this book! This book helped me wrap my mind around very abstract concepts, and really helped me understand the regs and all of their sections effortlessly. It was as if the process became almost kind of fun, and I will be the first to say I never say that coming. Example: RESPA is regulation X ... therefore call it "REXPA" and BOOM now I will never forget what reg RESPA is! Thank you Patricia O'Connor! This book was well and about more useful/valuable to me than the 20 hour course I had to take.

I almost never write reviews, but this book deserves it. I took my 20 hour pre-licensing and was not at all prepared to take the SAFE MLO Exam. I took a few practice tests and learned a fair amount more, but was still a little lost, as there is just too much info to process. I downloaded online study guides and read just about everything I could find, but it was all too scattered. So, I bought this book a few days before my exam and read it cover to cover, twice. Suddenly all of the information in my

brain lined up and made a lot more sense. This book is easy to read and contains relevant information to help you pass your exam. Do not skip to the end of the sections and read the important points; actually read the book. It gives explanations needed to grasp the concepts. Take the exams at the end of the book, then take them again. I'm happy to report I just got home from my SAFE MLO exam and passed with a 95%. TL;DR: BUY THIS BOOK

I would recommend this book to anyone taking the safe exam. The first time I took the test I was using another book that was given to me for the prelicensing course. I got a 62. That book was so confusing. I looked up nmls on and this book popped up. Only \$10 thought I'd give it a try. I just took the test again and passed with an 86. Perfect! Very easy to understand and comes with so many practice questions. You will feel confident walking into that test.

So glad that I happened to stumble upon this book. I just got back from taking the National Exam and came away with an 83%. I can honestly say that I probably wouldn't have passed without it. While the 20 hours of pre-licensing was nice, it wasn't nearly as well put together and useful when it came to studying and getting the most out of my time. To prepare, I started by reading every chapter and completing the practice exam that followed each. Once I had read the entire book, I completed the 2 practice exams in the back. After that, I went back and read over the "Important Points to Remember" at the end of each chapter, completing each practice exam at least 1 more time until I was getting a 90% or higher on each. I repeated that until I felt confident that I had a strong grasp on the information.

I also just passed my exam today! I failed the first time with a 73% and passed today no problem. Patricia's book was a massive help. I studied her book everyday for the whole month and I felt very confident I would get it done. This book is a must to pass your exam! The required 20 hr course will not be sufficient regardless what anyone tells you. It's nothing more than a requirement. After your online courses are done read this book cover to cover and repeat if you need to. Save yourself the time, money, and frustration and buy this book

I just took the exam and I scored an 88. I have been out of the Business since 2007 and mainly sold non conforming loans. My understanding of FHA and VA was nonexistent before I started to study for the test. The 20 hour prelicensing course gave me a foundation but I did not feel confident to take the test. This book is great. Easy to understand. About ten questions in I knew I had the knowledge

to pass the test. If you do well with the book you will do well with the test.

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