



# Mortgage Loan Originator - Refresher

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## **Mortgage Loan Originator - Refresher** Hondros Learning

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 - Refresher is designed to help you prepare for the National Loan Originator Exam, 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 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 discussion of what makes a loan nontraditional, as well as an overview of several nontraditional loan products with a focus on ARMs and reverse mortgages. A review of ethical issues, including a summary of laws related to fair lending and discussions on mortgage fraud and predatory lending. A quick review of the mortgage loan origination process, including qualifying standards, loan programs, and settlement procedures. Key features: Comprehensive topical coverage that meets the SAFE Act requirements Use for classroom or self-study, and as a reference for new mortgage professionals Complete glossary Sample tests

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