

Property II Study Guide

Land Sale Contract

- Timetable
 - o Pre-Contract
 - o The Sales Contract
 - o The Closing (the Conveyance, the Deed)
 - o Post-closing: Financing (Mortgages etc.)
 - o Post-closing: Title
- PRE-CONTRACT ISSUES (Primarily Issues with Brokers)
 - o Sellers may and often do (but are not required to) engage an agent to assist in selling. These agents are generically called **Brokers**. Brokers are engaged to "list" the property and the terms of the contract with the broker is often delimited in the type of listing. **Brokers also may represent buyers.**
 - o Whoever they represent, brokers **Broker owes fiduciary duty** to adhere to high ethical and professional standards – loyalty and good faith
 - **Licari v. Blackwelder p463:** As fiduciaries, real estate brokers:
 - must place their client's interests above their own/no self dealing
 - Act in good faith
 - Disclose all information that is or may be material to client's rights/interests
 - Two real estate brokers associated with the listing agent on the Licari's property purchased the property and sold it for profit 6 days later.
 - o **Broker's duty to disclose information regarding the property:**
 - **General rule**—No duty to disclose
 - **Exception**—If the broker has knowledge of a latent defect in the property that could not be discovered by a buyer even in the exercise of due diligence. *Note, this is about actual knowledge, not what the broker "should have known."* Has more or less caused brokers to not seek out information about latent defects.
 - o **Types of brokers:**
 - *(Seller) Broker* – works for seller (must act in good faith. Disclose any information that buyer shares to seller)
 - *Buyer Broker* – works for buyer (broker has duty to disclose defects to buyer)
 - *Dual agents* – broker represent both buyer and seller
 - o **Types of listings** (i.e., terms of the contract with the broker: seller authorizes broker to locate a buyer on seller's behalf):
 - *Open:*
 - *Least protective*
 - *Seller retains right to sell property himself or can use another broker to avoid commission*
 - *Brokers earns commission only if first to find a buyer*
 - *Usually no termination date*
 - *Exclusive-agency:*
 - *Permits one broker to sell the property for a specified period of time*
 - *Earns commission if secures buyer or separate broker secures buyer*
 - *Do not have to compete with other brokers*
 - *Owner can directly sell the property and avoid commission*

Mortgage Broker Study Guide

Patricia Hughes



Mortgage Broker Study Guide:

The Safe Mortgage Loan Originator National Exam Study Guide Patricia O'Connor, 2013-12-21 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 in total there are more than 400 questions and answers 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 *Pass the Mortgage Loan Originator Test* Real Estate Institute, 2016-09-15 Make no mistake the SAFE National With UST exam is TOUGH This study guide has helped thousands of MLOs nationwide successfully kick off their careers as state licensed loan originators Pass the Mortgage Loan Originator Test A Study Guide for the NMLS SAFE Exam delivers critical information covering the topics on the most recent version of the NMLS content outline including TRID disclosures and the Qualified Mortgage Ability to Repay rule in a clear and concise manner This means that what is learned is actually retained Most importantly with this resource you don't just memorize useless questions You are thoroughly immersed in the material that you need to master in order to successfully pass the exam on your first attempt Included practice exams help to measure how well you understand the concepts They will give you a glimpse into the types of questions and the difficulty of what you'll face when you head to the testing center Study with confidence Authored by a team of esteemed mortgage loan originators experienced financial writers and passionate educators Pass the Mortgage Loan Originator Test A Study Guide for the NMLS SAFE Exam provides accurate relevant and timely information

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Florida Mortgage Loan Originator Exam Study Guide Patricia O'Connor, 2014-02 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 Scroll to the top of the page and click on Buy [Personal Finance Study Guide Sixth Edition](#) E. Thomas Garman, 1999-10-25 **101 Great Mail-Order Businesses, Revised 2nd Edition** Tyler G. Hicks, 2010-05-19 Make a Mint

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it all a bit easier for yourself The truth is yes the NMLS exam is very difficult It covers an extensive and broad assortment of information and you never know exactly what they are going to ask you about so you do need to prepare for it all However this doesn't mean that you have to spend the next 20 years with your nose buried in a pile of study material With an organized and all inclusive understanding of the exam content paired with powerful tips and pointers for how to navigate both the studying process and the exam itself you'll find that preparing for your NMLS test is actually something really straightforward In The NMLS SAFE Act Test Guide for Mortgage Loan Originators you'll discover What life as an MLO is like and how best to maintain your status once you've achieved it Powerful tips and tricks from people who have passed the exam and some advice from those who still haven't An in depth look at federal rules and regulations ensuring you are ready for any and all potential curve balls A comprehensive look at all the ethical and behavioral scenarios you'll encounter and how to deal with them in the most efficient manner possible The most detailed look at mortgage products there is allowing you to walk into that test room with your head held high confident that you truly do know it all 100 sample questions with answers provided to help not only know the answers but to understand why and much more This is a big turning point in your life one you've already invested substantially in It's important to capitalize on this beautiful moment in your life and to walk forward into a whole new life on the other side of it This isn't some ridiculously complex stuff that only the super genius can figure out The test has a lot of information sure but with some time and a bit of determined focus you can master it all without worry or concern If you're ready to take control of your career and walk out of that testing center knowing you aced the exam on the first try then scroll up and click the Add to Cart button right now [Mortgage Origination](#) United States. Congress. House. Committee on Financial Services. Subcommittee on Insurance, Housing, and Community Opportunity, 2012

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