

SAFE Mortgage Loan Originator Test – State Component
Kansas Content Outline
(45 scored test questions; 10 unscored test questions)

- I. Kansas Office of the State Bank Commissioner (5%)**
 - A. Regulatory authority
 - B. Department/agency structure
 - C. Responsibilities and limitations

- II. Kansas Law and Regulation Definitions (15%)**
 - A. Kansas Mortgage Business Act
 - B. Kansas Uniform Consumer Credit Code
 - C. Kansas Administrative Regulations
 - D. Other Definitions

- III. Kansas Registration Law and Regulation (25%)**
 - A. Persons required to be registered
 - 1. In state
 - 2. Out of state (non resident)
 - 3. Exemptions
 - B. Registrant qualifications and application process
 - 1. Financial responsibility (surety bond, net worth)
 - 2. Background check and fingerprints (criminal check; credit report)
 - 3. Pre-licensing education and experience
 - 4. Testing and retesting
 - C. Grounds for denying registration
 - 1. Criminal convictions
 - 2. Previous revocation
 - 3. Prohibition
 - D. Registration maintenance
 - 1. Continuing education
 - 2. Personal information updates and required notifications
 - 3. Renewal
 - 4. Record keeping and reporting
 - 5. Suspension and reinstatement

- IV. Compliance (45%)**
 - A. Prohibited conduct and practices
 - B. Required conduct
 - C. Fees and charges
 - D. Disclosures and agreements
 - E. Advertising
 - F. Escrow account requirements

- V. Disciplinary Action (10%)**

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- A. Notifications, hearings, and appeals
- B. Suspension, revocation, and rescission of licenses
- C. Penalties/fines
- D. Civil and criminal liability

Kansas State Test Component Reference List

A number of references and resources are used to develop the SAFE Mortgage Loan Originator Test. The following list is intended to be used as a guide to help candidates prepare for the test component; however, it is not intended to be an all-inclusive list.

Kansas Statutes Annotated (K.S.A.)

- Chapter 9 – Kansas Mortgage Business Act (KMBA)
 - K.S.A. 9-2201 through 9-2220

- Chapter 16a – Uniform Consumer Credit Code (UCCC)
 - K.S.A. 16a-1-301, 303
 - K.S.A. 16a-2-302, 303a, 304, 307, 310, 401, 502, 509
 - K.S.A. 16a-6-104, 108

Kansas Administrative Regulations (K.A.R.)

- K.A.R. 17-24-1 through 17-24-5
- K.A.R. 75-6-36 through 75-6-38

- KS Office of the State Bank Commissioner’s Mission Statement

- ECOA
- FACT ACT
- Regulation Z
- RESPA
- SAFE ACT