

**SAFE Mortgage Loan Originator Test**  
**New Hampshire State Component**  
**Content Outline**  
**45 scored test questions; 10 unscored test questions**

- I. New Hampshire Banking Department (5%)**
  - A. Regulatory authority
  - B. Department/agency structure
  - C. Responsibilities and limitations
  
- II. State Law and Regulation Definitions (15%)**
  - A. State law and regulation definitions
  
- III. License Law and Regulation (20%)**
  - A. Persons required to be licensed
    - 1. Exemptions
  - B. Licensee qualifications and application process
    - 1. Financial responsibility (surety bond, net worth, or recovery fund)
    - 2. Background check and fingerprints (criminal check; credit report)
    - 3. Pre-licensing education and experience
    - 4. Testing and retesting
    - 5. Administrative Actions
  - C. Grounds for denying license
    - 1. Criminal convictions
    - 2. Previous revocation
    - 3. Prohibition
    - 4. Administrative Actions
    - 5. Financial Integrity
  - D. License maintenance
    - 1. Continuing education
    - 2. Personal information updates and required notifications
    - 3. Renewal/Denial or refusal to renew
    - 4. Record keeping and reporting
    - 5. Suspension and reinstatement
  
- IV. Compliance (50%)**
  - A. Prohibited conduct and practices
  - B. Required conduct
  - C. Fees and charges
  - D. Disclosures and agreements
  - E. Advertising
  - F. Records retention

- V. Disciplinary Action (10%)**
  - A. Notifications, hearings, and appeals
  - B. Suspension and revocation of licenses
  - C. Penalties/fines
  - D. Civil and criminal liability

**New Hampshire State Test Component Reference List**

In order to prepare for the New Hampshire State Component of the SAFE Mortgage Loan Originator Test, we recommend candidates review the New Hampshire Statutes: Chapter 397-A: 1-23.