

**SAFE Mortgage Loan Originator Test  
Washington State Component  
Content Outline**

**50 scored test questions; 10 unscored test questions**

- I. Washington State Department of Financial Institutions (5%)**
  - A. Regulatory authority
  - B. Department/agency structure
  - C. Responsibilities and limitations
  
- II. State Law and Regulation Definitions (10%)**
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- III. License Law and Regulation (20%)**
  - A. Persons required to be licensed
    - 1. In state
    - 2. Out of state (non resident)
    - 3. Exemptions
  - B. Licensee qualifications and application process
    - 1. Financial responsibility
    - 2. Background check and fingerprints (criminal check; credit report)
    - 3. Pre-licensing education and experience
    - 4. Testing and retesting
  - C. Grounds for denying license
    - 1. Criminal convictions
    - 2. Previous revocation
    - 3. Prohibition
  - D. License maintenance
    - 1. Continuing education
    - 2. Personal information updates and required notifications
    - 3. Renewal
    - 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
  
- V. Disciplinary Action (15%)**
  - A. Notifications, hearings, and appeals
  - B. Suspension, revocation, and rescission of licenses
  - C. Penalties/fines
  - D. Civil and criminal liability

