

Real Estate Exam Guide and Review Tests Compiled by Bill Plunkett and Students

THIS IS A BRIEF OVERVIEW OF CHAPTERS THAT MAYBE HELPFUL!!!

- *Independent Contractor or Employee*
- Independent contractor must pay his own expenses.
- According to IRS code section 3508[A, B], real estate agents are statutory nonemployees and are therefore independent contractors. The code also states that there must be a written contract between the broker and the sales associate, also reviewed every 12-15 months
- All records must be kept for 3 years
- If sales associate not deemed independent then they will not be able to file "SCHEDULE C" of the federal return
- The Independent Contractor Relationship
 - ⊗ Salespersons are free to engage in outside employment
 - ⊗ Either party may terminate the relationship at any time
- *License Law & Regulations*
- The New York Department of State, **Division of licensing Services** is the regulatory agency that oversees and administers the licensure process. Most of the law pertaining to salespersons and brokers is contained in **Article 12-A** of the real property law.
- A real estate broker is any person, partnership, association or corporation who, for another, and for compensation of any kind, negotiates any form of real estate transaction. Real estate brokers supervise and are responsible for the activities of associate brokers and salespersons in their employ.
- A salesperson or an associate broker cannot operate independently.
- Duties That Require Licensure
 - ⊗ Selling or purchasing real estate at an auction
 - ⊗ Negotiating the sale of a business for which the values of the real estate transferred is not merely incidental to the transaction (RE value is worth more than the business)
 - ⊗ Salespersons must be 18 years of age.
 - ⊗ Brokers must be 20 years old with 2 years experience
 - ⊗ Points for Broker License work as salesperson & 3500 points or 3 years and 5250 points.
 - ⊗ Licenses are renewed every two(2) years
- Exemptions to Licensure
 - ⊗ Building superintendents or maintenance workers who perform tasks such as rent collecting for one owner, company or entity.
- Classes of Licensure for Brokers
 - ⊗ Each officer of a corporation or member of a co-partnership must be licensed as a broker.
 - ⊗ Salespersons licenses are not issued to officers of corporations or

Mortgage Broker Study Guide

**Oklahoma. Department of Consumer
Credit**

A red circular graphic with a gradient, appearing as a partial circle or a thick curved line, located to the right of the Oklahoma Department of Consumer Credit text.

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Pass the Mortgage Loan Originator Test Real Estate Institute, 2020-02-08 Make no mistake the SAFE National With UST exam is tough This UPDATED and REVISED 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 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

The Complete Idiot's Guide to Success As A Mortgage Broker Daniel S. Kahn, Marian Edelman Borden, 2006-06-06 Break into the brokerage business Here is a step by step handbook for joining this elite group Written by an accomplished mortgage broker with more than 15 years in the business and 2 000 deals to his credit this book covers everything from whether or not real estate financing is the right career move to how to master the skills necessary to be successful Overview of a day in the life of a mortgage broker including the pros and cons of the career A self test to help readers determine if the brokerage business is right for them Licensing and educational requirements advice on successful networking and basic mortgage information

The Complete Guide to Becoming a Successful Mortgage Broker Patricia Hughes, 2008 A reliable mortgage broker is in constant demand and never short on business in any economic condition According to the U S Department of Labor the average income of mortgage brokers is 43 210 The mortgage brokering business is one of the fastest growing occupations in America today yet the financial success rate for these new brokers is dismal It is estimated that less than 30 percent of new mortgage brokers ever become financially successful Virtually all mortgage brokers are paid strictly on commission so there is little motivation for the company to help you succeed You need the proper training to be prepared This new book will provide you with a road map to financial success You will learn how NOT to make the big mistakes most new brokers make how to put a loan package together how to find borrowers how and what to charge how to guarantee your fee how to make buyers and sellers happy and how to quickly and easily locate the best deals for your customers Additionally this book provides you with information on licensing and exam fees the expenses of doing business your vehicle and insurance coverage sales techniques simple methods to get hundreds of referrals software programs that make running your business effortless the private mortgage segment the commercial market secrets to using the Internet realtors online tools and ideas mortgage technology tips Internet leads building partnerships and much more We

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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

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