

SAFE MLO Exam 2024 | 87 Questions with Complete Solutions | A+ Grade

AARMR stands for - ✓✓ American Association of Residential Mortgage Regulations

AML - ✓✓ Anti-Money Laundering

Blockbusting - ✓✓ Illegal practice of inducing homeowners to sell their properties cheaply by telling them that a certain people of a certain race, national origin or religion are moving into the area, and thus profiting by reselling at a higher price

CC&R - ✓✓ covenants, conditions, and restrictions

CFPB - ✓✓ The Consumer Financial Protective Bureau - an independent federal agency that holds primary responsibility for regulating consumer protection. (Created via Dodd-Frank (2010) and began operating in 2011)

CFR - ✓✓ Code of Federal Regulations, Divided into 50 Titles

CHARM - ✓✓ Consumer Handbook on Adjustable Rate Mortgages - Required to be given for all ARMs within 3 days of application, per TILA

COFI - ✓✓ (Cost of Funds Index) Cost of Funds Index An index that reflects the cost of borrowing money as per the 11th District Federal Home Loan Bank. This index is used by Fannie Mae when purchasing ARM loans.

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Jefferson Fairbank



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