

Ameritrain Mortgage Insitiute presents



A proven, step-by-step
EXAM PREP SYSTEM
designed for aspiring
Mortgage Loan Originators.

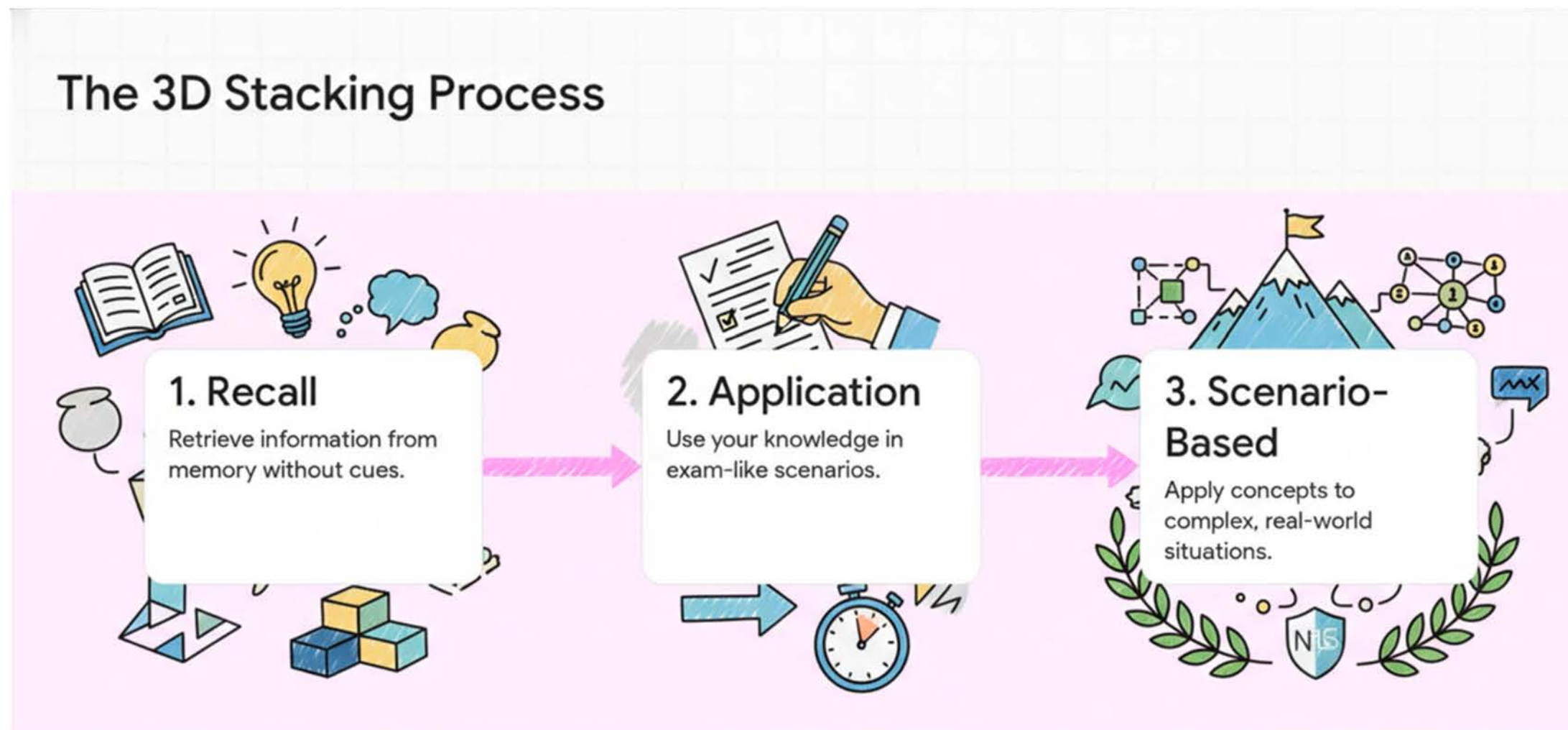


7-Day MLO SAFE Study Framework Preview

A Structured Plan to Build Exam Confidence



This sample plan shows you how to structure your preparation using the 3-Dimensional Stacking™ method.



The Golden Rules

- Study in the correct subject order
- Focus on Recall → Application → Scenario
- Move forward only after hitting 80% mastery
- Do not repeat any question bank more than 3 times

Reminder: Recognition is not Recall. The exam tests Recall and Application.

Experience the 3-Dimensional Stacking™ Method

Before you invest weeks studying, experience how structured exam preparation actually works. Below, you'll see 9 sample questions – organized into three levels of mastery:

Recall → Application → Scenario

Each level builds on the previous one. This is not random practice. It's progressive reinforcement.

Why Three Question Types?

Most candidates only practice recognition. But the SAFE MLO exam tests deeper understanding.

Our system organizes questions into:

- ✓ Recall – Can you retrieve information without clues?
- ✓ Application – Can you apply rules in exam-style formats?
- ✓ Scenario – Can you analyze complex, real-world situations?

When these three layers stack together, confidence becomes measurable – not emotional

How to Use This Preview

1. Complete the 3 Recall questions first.
2. Do not skip ahead.
3. Then move to Application.
4. Finish with Scenario questions.

After completing all 9 questions, reflect:

- *Which level felt easiest?*
- *Where did you hesitate?*
- *Did you truly recall the rule – or recognize it?*

Your experience here will show you why structure matters.

Let's begin with Recall – the foundation of mastery.

RECALL - SAMPLE QUESTIONS



Q1USTRE: Under which federal act is the SAFE Act specifically identified as Title V?

- Regulation H
- The Model State Law
- The Housing and Economic Recovery Act (HERA)
- The Dodd-Frank Act

Q2USTRE: Which entity was originally responsible for the implementation and enforcement of the SAFE Act?

- AARMR
- HUD
- CSBS
- CFPB

Q3USTRE: Which organization was created by the Dodd-Frank Act to serve as an "umbrella" for mortgage-related laws?

- Department of Housing and Urban Development (HUD).
- American Association of Residential Mortgage Regulators (AARMR)
- Nationwide Mortgage Licensing System (NMLS)
- Consumer Financial Protection Bureau (CFPB)

APPLICATION - SAMPLE QUESTIONS



Q1USTAP: Which act was specifically a response to the 2008 economic financial crisis and the declining housing market?

- The CSBS Act
- The Uniform State Test
- The Model State Law
- The Housing and Economic Recovery Act (HERA)

Q2USTAP: A mortgage professional seeking to understand the current federal enforcement of the SAFE Act should look to which agency's guidelines?

- AARMR
- CSBS
- CFPB
- HUD

Q3USTAP: How does the passage of the Dodd-Frank Act simplify the regulatory landscape for a mortgage company?

- It returns enforcement power to HUD
- It allows states to ignore the MSL
- It houses most mortgage-related laws under the CFPB as a single entity
- It eliminates the SAFE Act

SCENARIO - SAMPLE QUESTIONS

Q1USTSC: A compliance officer at a mortgage firm is conducting a historical audit of federal regulations passed in response to the 2008 economic financial crisis. While reviewing the primary legislative package passed by the 110th Congress to address the declining housing market, the officer needs to locate the specific section known as the SAFE Act. Within which overarching federal act will the officer find the SAFE Act listed as Title V?

- Regulation H
- The Model State Law
- The Housing and Economic Recovery Act (HERA)
- The Dodd-Frank Act

Q2USTSC: An auditor is reviewing the regulatory history of a long-standing mortgage firm to ensure their 2009 records align with the federal oversight requirements of that era. While the firm currently answers to the Consumer Financial Protection Bureau (CFPB) for SAFE Act compliance under Regulation H, the auditor must identify which federal entity had the original authority to implement and enforce the Act immediately following its passage as part of HERA in 2008. Which entity held this original enforcement authority?

- AARMR (American Association of Residential Mortgage Regulators)
- CSBS (Conference of State Bank Supervisors)
- HUD (Department of Housing and Urban Development)
- CFPB

SCENARIO - SAMPLE QUESTIONS



Q3USTSC: A consumer advocate is looking for the agency currently responsible for enforcing federal mortgage licensing protections and reducing fraud. Which agency should they contact?

- The AARMR
- The CFPB
- The 110th Congress
- HUD



What Did You Notice? Did Recall feel harder than expected? That's normal.

Recall requires actively retrieving information – not spotting it.

Did Application require more analysis? Did Scenario questions slow you down? That's intentional.

This progression mirrors how the SAFE exam challenges your understanding.

This 9-question preview is only a snapshot.

Inside 7 Day MLO, every section of the exam is organized this way:

Recall → Application → Scenario → Mastery Tracking

That's how you move from uncertainty to exam readiness.



Flexible Study Schedules That Fit Your Life

3 study schedule options, so you can prepare in a way that works best for your time and learning style:



FULL-TIME: 7 DAYS

Designed for learners who want to move fast. Requires a significant amount of dedicated study time each day over seven consecutive days.



PART-TIME: 14 DAYS

A balanced approach for busy schedules. Averages about 4 hours of study per day, completed over two weeks.



EXTENDED: 28 DAYS

Ideal for learners short on time. Features recommended 2-hour daily study sessions, allowing you to progress at a steady, manageable pace.

Study Tip for Success:

For best results, we recommend studying each section in focused 2-hour blocks with short breaks in between. Many successful students complete 3–4 focused sessions per day, adjusting as needed for their schedule.

7 DAY MLO **FULL-TIME** SCHEDULE

DAY 1	DAY 2	DAY 3	DAY 4	DAY 5	DAY 6	DAY 7
USC Study	GMK Study	FED Study	ETC Study	MLO Study	USC Scenario Test 3 GMK Scenario Test 3 FED Scenario Test 3 ETC Scenario Test 3 MLO Scenario Test 3	120 Question Comprehensive Practice Test
BREAK	BREAK	BREAK	BREAK	BREAK		R - Reassure E - Exhale A - Affirm D - Detach Y - Yield to Focus
USC Study	GMK Study	FED Study	ETC Study	MLO Study		
BREAK	BREAK	BREAK	BREAK	BREAK		
USC Recall Test 1	GMK Recall Test 1	FED Recall Test 1	ETC Recall Test 1	MLO Recall Test 1		
BREAK	BREAK	BREAK	BREAK	BREAK		
USC Application Test 2	GMK Application Test 2	FED Application Test 2	ETC Application Test 2	MLO Application Test 2		



Monitor your scores by exam category and see exactly where you stand before test day. No guessing—just measurable progress.



USC Performance Tracking

		1 st Take	2 nd Take	3 rd Take	4 th Take
Recall (Q.1-25)	Date				
	Score				
Recall (Q.26-50)	Date				
	Score				
Recall (Q.51-75)	Date				
	Score				
Recall (Q.76-100)	Date				
	Score				
Recall Comp. Test	Date				
	Score				



**If this small sample shifted how you think about studying...
Imagine what a fully structured 7-day system can do.**

- 7-Day guided prep structure (simple and repeatable)
- Methods for reading + interpreting exam questions accurately
- Strategies to identify distractors and common traps
- Study routine and prioritization framework (built for busy schedules)
- A confidence-building process you can reuse for future learning

The full system will reinforce learning, solidify mastery, and help you walk into your exam prepared and confident.

Stop studying alone. Start following a proven system.

7 DAY MLO is an educational exam preparation program.

While we provide structured strategies, study techniques, and guided instruction designed to improve exam readiness, participation in this program does not guarantee passage of the NMLS SAFE exam, licensure, or any specific outcome. Exam results depend on multiple factors, including individual effort, study habits, prior knowledge, and testing conditions. Success requires personal commitment and active participation.