



California Mortgage Loan Brokering and Lending

Donna L. Grogan, Malcolm Chambers

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Completely updated, this edition incorporates the SAFE Act and its impact on mortgage brokers along with other significant changes seen in the mortgage loan industry since the real estate meltdown that started in 2008. New state and federal regulations are addressed and financial information reflects current market data. The overall loan process is covered along with discussions of the mortgage loan business giving a broad overview of career opportunities in this competitive industry. Ideal for real estate licensees, individuals seeking to enter the mortgage loan business, and those already actively working in the industry, this text covers key topics including appraisal, credit agencies, title and escrow, and computer programs used in the mortgage loan industry. Important legal concepts are covered to meet state course requirements in addition to up-to-date coverage of new industry requirements like the FNMA 1003 loan application form and new appraisal requirements to comply with URAR-FNMA 1005 form. This text remains the authority on current standards of professional practices that meet the goal of consumer protection for the public.

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