

<b>Duties, Tasks and Steps</b>		<b>Percent on Exam</b>
<b>A</b>	<b>Assessing Clients' Motivations (wants, needs, etc.)</b>	<b>21%</b>
1	Assess Client Initial Eligibility	3%
2	Prequalify Client and Property	5%
3	Obtain Client Goals	3%
4	Assess Client Financial Situation	3%
5	Match Client Needs to Appropriate Products	3%
6	Recognize Client Impairment	2%
7	Understand HUD Guidelines Pertaining to Cross-Selling Financial Products	2%
<b>B</b>	<b>Educating Seniors, Families, and Trusted Advisors</b>	<b>13%</b>
1	Explain Reverse Mortgage to Seniors, Families and Trusted Advisors	7%
2	Describe Reverse Mortgage Costs	5%
3	Develop Educational Materials	2%
<b>C</b>	<b>Setting Expectations (counseling, loans, etc.)</b>	<b>23%</b>
1	Describe Counseling Process	6%
2	Describe Appraisal Process	5%
3	Describe Required Repair Process	4%
4	Describe Processing Sequence	2%
5	Describe Closing Process	4%
6	Describe Servicing Process	2%
<b>D</b>	<b>Originating Loans</b>	<b>8%</b>
1	Find Qualified Borrower	1%
2	Initiate Counseling	2%
3	Take an Application	3%
4	Assess Property Condition	2%
<b>E</b>	<b>Processing Loans</b>	<b>24%</b>
1	Review Application Package for Completeness	3%
2	Order Services (appraisal, title, in-file credit, etc.)	3%
3	Review Completed Services	3%
4	Verify Client Eligibility	2%
5	Review Property Appraisals	3%
6	Confirm Insurance Requirements	3%
7	Submit Application to Underwriter	1%
8	Satisfy Outstanding Conditions	1%
9	Coordinate Reverse Mortgage Loan Closing	2%
10	Order Closing Documents	2%
11	Validate Funds for Closing	3%
<b>F</b>	<b>Closing, Funding, and Post-Closing Activities</b>	<b>4%</b>
1	Close and Fund Loans	4%
<b>G</b>	<b>Servicing Loans</b>	<b>4%</b>
1	Conduct New Loan Set Up Activities	1%
2	Conduct General Service Activities	3%
<b>H</b>	<b>Managing Reverse Mortgage Business Operations</b>	<b>3%</b>
1	Generate Leads	3%
<b>Total</b>		<b>100%</b>