

NMLS Safe Test Mortgage Licensing Practice Exam 2022

With Questions and Answers

Which federal law requires that the Loan Estimate be provided to the borrower within three business days of the time of loan application is taken? - answerTILA

What type of scam entails homeowners who are encouraged to refinance their property over and over until little or no equity remains? - answerLoan flipping or churning

After a loan closing, funds are disbursed. When are the funds disbursed for an owner-occupied, residential refinance? - answerAfter 3 business-day rescission period

What is the adjustable number used to compute the interest rate on an ARM called? - answerIndex

A borrower is buying a house for \$180,000. He provides a down payment of \$40,000. If he pays three discount points, what is the total cost of the points? - answer\$4200

Which day is counted as part of the CD three business day delivery period? - answerMonday-Saturday

A Latina applies to a mortgage company for a home loan. She is refused based on the reputation of the neighborhood for a high number of foreclosures. This is an example of what illegal practice? - answerRedlining

Which Act amended the Truth in Lending Act, establishing disclosure requirements and prohibiting equity stripping and other abusive practices in connection with "high cost" mortgages? - answerHome Ownership and Equity Protection Act (HOEPA)

The type of mortgage that can provide the borrower with a monthly check instead of the borrower

Practice Mortgage Test

John A. Yoegel



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Table of Contents Practice Mortgage Test

1. Understanding the eBook Practice Mortgage Test
 - The Rise of Digital Reading Practice Mortgage Test
 - Advantages of eBooks Over Traditional Books
2. Identifying Practice Mortgage Test
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Practice Mortgage Test
 - User-Friendly Interface
4. Exploring eBook Recommendations from Practice Mortgage Test
 - Personalized Recommendations
 - Practice Mortgage Test User Reviews and Ratings
 - Practice Mortgage Test and Bestseller Lists
5. Accessing Practice Mortgage Test Free and Paid eBooks
 - Practice Mortgage Test Public Domain eBooks
 - Practice Mortgage Test eBook Subscription Services

- Practice Mortgage Test Budget-Friendly Options
- 6. Navigating Practice Mortgage Test eBook Formats
 - ePub, PDF, MOBI, and More
 - Practice Mortgage Test Compatibility with Devices
 - Practice Mortgage Test Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Practice Mortgage Test
 - Highlighting and Note-Taking Practice Mortgage Test
 - Interactive Elements Practice Mortgage Test
- 8. Staying Engaged with Practice Mortgage Test
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Practice Mortgage Test
- 9. Balancing eBooks and Physical Books Practice Mortgage Test
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Practice Mortgage Test
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Practice Mortgage Test
 - Setting Reading Goals Practice Mortgage Test
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Practice Mortgage Test
 - Fact-Checking eBook Content of Practice Mortgage Test
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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