

## **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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