

NMLS PRACTICE EXAM QUESTIONS WITH CORRECT ANSWERS

which federal agency administers Regulation B implementing ECOA, Regulation C implementing HMDA and Regulation Z implementing TILA? - Answer-FEDERAL RESERVE SYSTEM

the clause in a mortgage that allows the lender to foreclose if the borrower defaults is the - Answer-Acceleration Clause

at closing a borrower may deposit funds to establish reserves for which of the following? - Answer-TAXES AND INSURANCE

in a qualification of an applicant who receives child support and alimony - Answer-CHILD SUPPORT INCOME CAN BE GROSSED UP

a homeowner had a home worth 200k. he has an outstanding loan of 165k and a HELOC with a limit of 30k which he has drawn 12k. Which of the following is not true? - Answer-His TLTV is 94%
you must calculate LTV, CLTV, and TLTV
TLTV is higher than CLTV and LTV

test mortgage transferred servicing rights of some of its mortgage loans to another mortgage. Lender must send a servicing transfer statement to the affected borrowers how many days before the effective date of transfer? - Answer-15 days before the effective date of transfer a Lender must send the servicing transfer statement to the affected borrowers

following section IX (acknowledgements) in the 1003 loan application, the form is to be signed to signify that - Answer-the applicant represents that all information contained in the form is truthfully represented

As the deadline approaches for the closing date established in the buyer's sale agreement, the buyer's loan application has not yet been approved but seems to be headed for approval. the loan originator should... - Answer-Notify the real estate broker to try to get an extension of closing deadline

The lowest payment option for an option ARM is - Answer-minimum payment

Fannie Mae requires occupancy within - Answer-60 days

The purpose of a Market Conditions Addendum is to - Answer-Provide the Lender with a clear understanding of the market trends and conditions in a subject neighborhood

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web allen electrostatics 3 e de06 b0ba bb kota jee main jee ma 2021 sbec topc pdf wh sution phc egh eectrosacs 11 given below are two statements statement i an electric dipole is placed at the centre of a hollow sphere the flux of electric field through the sphere is zero but the electric field is not zero anywhere in the sphere

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web answer d somewhere in region d justification with the test charge and c 1 being negative there is a repulsive force on the test charge to the right from c 2 there is an attractive force on the test charge to the left by referring to coulomb's law $F = k \frac{q_1 q_2}{r^2}$

$q_1 = 1 \mu C$ $q_2 = 2 \mu C$ we know that the force

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