MLO SAFE NMLS safe test practice questions

Taking advantage of ill-informed consumers through excessively high fees, misrepresented loan terms, frequent refinancing that does not benefit the borrower and other prohibited acts is called
Predatory Lending.
RESPA-Real Estate Settlement Procedures Act
The Federal Statute that deals with the settlement of residential mortgage loans.
RESPA's section 9 Prohibits
Home sellers from requiring home buyers to purchase title insurance from a particular
company providing title services.
The Dodd-Frank Act modifies ECOA to require a creditor to furnish a copy of an appraisal developed in connection with a first mortgage and
absolutely not later than business days prior to closing.
upon completion and 3 business days
TIL (Truth In Lending Disclosure) & GFE (Good Faith Estimate)
Per the Dodd Frank Act, a single disclosure form combines these 2 statements.
Per the Dodd-Frank Acvt, to be a "qualified mortgage" total points and fees may not
exceed % of the total loan amount.
3% (three percent)
Per a provision of the Dodd-Frank Act mortgage lenders are to determine that a
borrower has a reasonable ability to repay a loan. Does this provision apply to all loans
or just owner occupied loans?
All loans, whether owner occupied or not.
A loan subject to HOEPA allows prepayment penalties for the first years of the
loan.
2 (two) years
Per the Dodd-Frank Act an abusive act would include which of the following:
 One that materially interferes with the consumers ability to understand the product or service.
One that take unreasonable advantage of a consumers' lack of understanding.
One that takes unreasonable advantage of the consumer's reasonable reliance on the MLO
All three would be considered abusive acts.
Per the Dodd-Frank Act if an MLO receives compensation directly from a consumer, up
to how much additional compensation may be received from a lender in the same
transaction?
\$0.00, dual compensation is not allowed. Compensation must be borrower paid or
lender paid.
What kinds of reasons are necessary for a lender to take adverse action with regard to
a borrower?
Specific reasons.
Adverse action means

Nmls National Safe Practice Test Prep Manual

Jicheng Xie

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