
NMLS Study Guide 2023-2024 with Complete Solutions

Portfolio Lender - ANSWER-Retail lender (ex. a bank, savings bank, credit union, or mortgage lender) that interacts directly with the borrower and actually makes the loan. If it holds, rather than sells, its loans, it is called a portfolio lender.

Correspondent Lender - ANSWER-Generally a smaller lender that takes apps and underwrites and funds loans either with its own money or from a line of credit with a larger lender and, immediately upon closing, sells the loans to wholesale lenders under previously agreed-upon terms.

Wholesale Lender - ANSWER-Goes through a mortgage broker. This is a mortgage investor that prices and funds loans applied for through mortgage brokers. After a mortgage broker process and app, the wholesale lender has it underwritten and funded. After the loan is made, the wholesale lender will either service it or sell or assign servicing to another entity.

Mortgage Lender - ANSWER-(mortgage banker) Makes loans with its own funds, through mortgage brokers, mortgage loan originators and loan processors who obtain and process applications from borrowers.

Mortgage Broker - ANSWER-Does NOT fund loans. Qualifies and then finds lenders that are willing to make a loan based on the brw's qualifications.

The Fed (Monetary policy) - ANSWER-When the fed believes there is danger that economic growth is likely to result in inflation, it may: Raise its asset reserve requirements for members, raise its target for the fed funds rate (rate at which members borrow from each other), raise the discount rate (rate charged to members to borrow from the fed), sell gov't securities through its open market operations.

Secondary Mortgage Market - ANSWER-Where mortgages may be sold individually or in bundles with other mortgages with similar features into mortgage-backed securities and sold on the equity market.

Freddie and Fannie - ANSWER-Government sponsored enterprises (GSE's) - Created by congress and receive gov't assistance.

Conveyance - ANSWER-In such a (land contract) contract, the seller (or vendor) finances the purchase of his property for the buyer. The buyer (or vendee) makes the payments to the seller in installments until he can pay off his entire debt, generally by

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select questions from the bank in order to produce an individual exam thus preventing future test takers from knowing all the answers

Nevada Real Estate License Exam Prep Stephen Mettling, David Cusic, Ryan Mettling, Ben Scheible, 2023-12-28 Features of Nevada Real Estate License Exam Prep NV RELEP National Principles Law Key Point Review 60 pages Real Estate Math Key Formula Review Practice 20 pages Nevada Specific Laws and Regulations Key Point Review 22 pages National Practice Tests 500 questions Nevada Practice Tests 140 questions Nevada Simulation Exam 100 questions We know the real estate licensing exam can be tough and very nerve wracking to prepare for That s why we created the Nevada Real Estate License Exam Prep NV RELEP the way we did Since we have been managing real estate schools and developing curriculum for forty years we know how all this works or fails to work NV RELEP is comprehensive in that it contains both key content review and testing practice And the text review is Nevada specific not just simplistic national content but terse relevant and accurate Nevada laws and regulations presented as a well organized set of state key point reviews ideal for pre test memorization But let s not dismiss the importance of the national content either NV RELEP s national key point reviews are a succinct compression of tested national principles and practices that comprise the national portion of state license exams from coast to coast Our content is drawn from our own national textbook Principles of Real Estate Practice one of the most widely used principles textbooks in the country Finally our national content as well as our question selection is further tailored to the state testing outline promulgated by Pearson Vue for Nevada Thus the breadth and depth of the law reviews and test questions reflect the topic emphasis of your state s testing service and your Nevada license exam A word about the test questions NV RELEP s testing practice section consists of ten national practice tests three state practice tests and one state exam simulation test The practice tests are roughly 50 questions in length and the simulation test is 100 questions The test questions are designed to cover the content covered by the law reviews which reinforces your learning of the total body of information tested by your state exam The questions are direct to the point and designed to test your understanding When you have completed a given test you can check your answers against the answer key in the appendix You may also note that each question s answer is accompanied by a brief explanation or rationale to further reinforce your understanding In the end as you know it s all up to you Unlike other publications we are not going to tell you that using this book will guarantee that you pass your state exam It still takes hard work and study to pass But we have done our best here to get you ready Following that the most we can do is wish you the best of success in taking and passing your Nevada real estate exam So good luck For students looking for a comprehensive prelicense textbook for Nevada we also publish Principles of Real Estate Practice in Nevada

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Nevada Real Estate License Exam Prep Stephen Mettling, David Cusic, Ryan Mettling, Ben Scheible, 2015-12-03 Features of Nevada Real Estate License Exam Prep NV RELEP National Principles Law Key Point Review 45 pages Real Estate Math Key Formula Review Practice 20 pages Nevada Specific Laws and Regulations Key Point Review 20 pages National Practice Tests 500 questions Nevada Practice Tests 140 questions Nevada Simulation Exam 100 questions We know the real estate licensing exam can be tough and very nerve wracking to prepare for That s why we created the Nevada Real Estate License Exam Prep NV RELEP the way we did Since we have been managing real estate schools and developing curriculum for forty years we know how all this works or fails to work NV RELEP is comprehensive in that it contains both key content review and testing practice And the text review is Nevada specific not just simplistic national content but terse relevant and accurate Nevada laws and regulations presented as a well organized set of state key point reviews ideal for pre test memorization But let s not dismiss the importance of the national content either NV RELEP s national key point reviews are a succinct compression of tested national principles and practices that comprise the national portion of state license exams from coast to coast Our content is drawn from our own national textbook Principles of Real

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Nevada Real Estate License Exam Prep: All-in-One Review and Testing to Pass Nevada's Pearson Vue Real Estate Exam David Cusic,Ryan Mettling,Ben Scheible,2017-03-14 The new 3rd Edition of Nevada Real Estate License Exam Prep is available here <https://www.amazon.com/dp/0915777401> Features of Nevada Real Estate License Exam Prep NV RELEP National Principles Law Key Point Review 45 pages Real Estate Math Key Formula Review Practice 20 pages Nevada Specific Laws and Regulations Key Point Review 20 pages National Practice Tests 500 questions Nevada Practice Tests 140 questions Nevada Simulation Exam 100 questions We know the real estate licensing exam can be tough and very nerve wracking to prepare for That s why we created the Nevada Real Estate License Exam Prep NV RELEP the way we did Since we have been managing real estate schools and developing curriculum for forty years we know how all this works or fails to work NV RELEP is comprehensive in that it contains both key content review and testing practice And the text review is Nevada specific not just simplistic national content but terse relevant and accurate Nevada laws and regulations presented as a well organized set of state key point reviews ideal for pre test memorization But let s not dismiss the importance of the national content either NV RELEP s national key point reviews are a succinct compression of tested national principles and practices that comprise the national portion of state license exams from coast to coast Our content is drawn from our own national textbook Principles of Real Estate Practice one of the most widely used principles textbooks in the country Finally our national content as well as our question selection is further tailored to the state testing outline promulgated by Pearson Vue for Nevada Thus the breadth and depth of the law reviews and test questions reflect the topic emphasis of your state s testing service and your Nevada license exam A word about the test questions NV RELEP s testing practice section consists of ten national practice tests three state practice tests and one state exam simulation test The

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