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# 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

# Nmls Texas State Study Guide

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