

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 Act, 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:

1. One that materially interferes with the consumers ability to understand the product or service.
2. One that take unreasonable advantage of a consumers' lack of understanding.
3. 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 _____.

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NMLS Study Guide Jefferson Fairbank, 2025-01-12 Are you ready to embark on a transformative journey into the world of mortgage loan origination? What if you could gain the knowledge, insights, and strategies that not only help you pass the NMLS exam but also set you up for success in the dynamic ever-evolving mortgage industry? This comprehensive guide is designed to provide you with a deep understanding of every facet of the NMLS exam, ensuring you are fully prepared to tackle its challenges. More than just a study tool, it's a roadmap to becoming a proficient and ethical Mortgage Loan Originator (MLO). With a detailed breakdown of all the essential federal mortgage laws, financial concepts, ethical practices, fraud prevention strategies, and state-specific requirements, this book will help you build a strong foundation of knowledge that goes beyond test preparation. It arms you with real-world knowledge that you can immediately apply in your career. The exam may be a significant hurdle, but it's also an opportunity—an opportunity to prove not only your understanding of mortgage principles but also your commitment to upholding the standards that will help you thrive in the field. Throughout this book, you will discover a variety of practice questions, clear explanations, and in-depth discussions that simplify complex topics and transform them into practical tools for success. Inside, you'll find expert insights into the most critical subjects you need to master, including the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), and the Home Mortgage Disclosure Act (HMDA). These are the cornerstones of mortgage law, and understanding them is crucial for passing the exam and succeeding in your role as an MLO. Additionally, the book dives into financial concepts such as debt-to-income ratios, loan-to-value ratios, credit evaluations, and interest rate calculations—essential skills for navigating loan applications. This guide also prepares you for the ethical side of the industry, equipping you to detect fraud, maintain confidentiality, and avoid conflicts of interest. By building a solid ethical foundation, you'll not only pass your exam but also earn the trust of your clients and colleagues. Whether you're just starting your NMLS journey or are looking for an all-encompassing resource to sharpen your skills, this guide is your one-stop companion to NMLS success and a rewarding career in mortgage loan origination.

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