

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 _____.

Nmls National Safe Practice Test Prep Manual

Marcel A. Müller



Nmls National Safe Practice Test Prep Manual:

The book delves into Nmls National Safe Practice Test Prep Manual. Nmls National Safe Practice Test Prep Manual is an essential topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Nmls National Safe Practice Test Prep Manual, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Nmls National Safe Practice Test Prep Manual
 - Chapter 2: Essential Elements of Nmls National Safe Practice Test Prep Manual
 - Chapter 3: Nmls National Safe Practice Test Prep Manual in Everyday Life
 - Chapter 4: Nmls National Safe Practice Test Prep Manual in Specific Contexts
 - Chapter 5: Conclusion
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 6. In chapter 5, the author will draw a conclusion about Nmls National Safe Practice Test Prep Manual. The final chapter will summarize the key points that have been discussed throughout the book.
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