NMLS Review Test 6 03/21/2013

- 1. What is another name for the "1003?"
 - A. Uniform Residential Loan Application
 - B. Good Faith Estimate
 - C. HUD-1
 - D. TIL Disclosure Statement
- 2. The following instances would require a borrower to obtain flood insurance
 - A. The borrower feels more secure with the flood insurance coverage
 - B. The lender policy is all conforming loans require flood insurance
 - C. The appraiser determines the property is in a flood zone
 - D There was flooding history with the previous owner
- 3. The borrower does not want to answer the questions in the government monitoring section. You must:
 - A. Refuse to take the application
 - B. Leave that section blank
 - C. Tell the borrower it is a federal violation of the Truth in Lending Act
 - D. Complete the section based on your personal observation.
- 4. Which of the following is voluntarily disclosed by the borrower on the application?
 - A. Race and marital status
 - B. Marital status and age
 - C. Race and sex
 - D. Sex and age
- 5. The Housing Expense ratio is concerned with the following:
 - A. Borrower's level of income in ratio to the loan amount
 - B. The borrower's credit worthingss
 - C. The borrower's ability to make their monthly mortgage payment
 - D. The borrower's ability to meet housing expenses determined by their income
- Per FNMA underwriting guidelines, the appraiser can use net adjustments up to ____% on a residential.
 I=4 family residential appraisa??
 - A. 25%
 - B. 20%
 - C. 15%
 - D. 10%
- 7. A borrower applies for a refinance loan on their property appraised at \$235,000. There is a open HELOC with a \$40,000 credit limit and the borrower owes \$25,000. The borrower applies for a first mortgage loan amount of \$166,000. What is the LTV, CLTV and TLTV based on the information given.
 - A. 70% / 80% / 95%
 - B. 20%4 / 83%4 / 0100%4
 - C. 71%/ 81%/ 98%
 - D. 75%6/80%6/91%6
- 8. A borrower refinances their mortgage and is required to obtain PMI on first mortgages with a LTV over 80%. The appraised value is \$221,000 and the borrower carries a HELOC balance of \$46,000. The borrower applies for a fixed rate mortgage of \$175,000 at 6.5% for 15 years. The following would apply:
 - A. The LTV is 100%
 - B. The borrower is required to have PMI
 - C. The lender will not require the borrower to have PMI on this loan
 - D. The LTV is 90%

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