

NMLS Safe Test Mortgage Licensing Practice Exam 2022

With Questions and Answers

Which federal law requires that the Loan Estimate be provided to the borrower within three business days of the time of loan application is taken? - answerTILA

What type of scam entails homeowners who are encouraged to refinance their property over and over until little or no equity remains? - answerLoan flipping or churning

After a loan closing, funds are disbursed. When are the funds disbursed for an owner-occupied, residential refinance? - answerAfter 3 business-day rescission period

What is the adjustable number used to compute the interest rate on an ARM called? - answerIndex

A borrower is buying a house for \$180,000. He provides a down payment of \$40,000. If he pays three discount points, what is the total cost of the points? - answer\$4200

Which day is counted as part of the CD three business day delivery period? - answerMonday-Saturday

A Latina applies to a mortgage company for a home loan. She is refused based on the reputation of the neighborhood for a high number of foreclosures. This is an example of what illegal practice? - answerRedlining

Which Act amended the Truth in Lending Act, establishing disclosure requirements and prohibiting equity stripping and other abusive practices in connection with "high cost" mortgages? - answerHome Ownership and Equity Protection Act (HOEPA)

The type of mortgage that can provide the borrower with a monthly check instead of the borrower

Practice Mortgage Test

Jefferson Fairbank



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