

# 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.

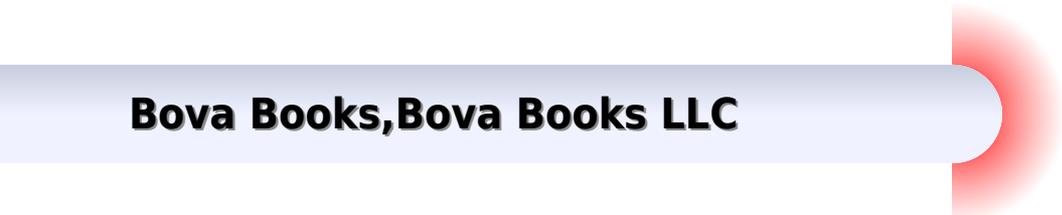
What kinds of reasons are necessary for a lender to take adverse action with regard to a borrower?

Specific reasons.

Adverse action means \_\_\_\_\_.

# Nmls National Safe Practice Test Prep Manual

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## **Table of Contents Nmls National Safe Practice Test Prep Manual**

1. Understanding the eBook Nmls National Safe Practice Test Prep Manual
  - The Rise of Digital Reading Nmls National Safe Practice Test Prep Manual
  - Advantages of eBooks Over Traditional Books
2. Identifying Nmls National Safe Practice Test Prep Manual
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Nmls National Safe Practice Test Prep Manual
  - User-Friendly Interface
4. Exploring eBook Recommendations from Nmls National Safe Practice Test Prep Manual
  - Personalized Recommendations
  - Nmls National Safe Practice Test Prep Manual User Reviews and Ratings
  - Nmls National Safe Practice Test Prep Manual and Bestseller Lists
5. Accessing Nmls National Safe Practice Test Prep Manual Free and Paid eBooks
  - Nmls National Safe Practice Test Prep Manual Public Domain eBooks
  - Nmls National Safe Practice Test Prep Manual eBook Subscription Services
  - Nmls National Safe Practice Test Prep Manual Budget-Friendly Options

6. Navigating Nmls National Safe Practice Test Prep Manual eBook Formats
  - ePub, PDF, MOBI, and More
  - Nmls National Safe Practice Test Prep Manual Compatibility with Devices
  - Nmls National Safe Practice Test Prep Manual Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Nmls National Safe Practice Test Prep Manual
  - Highlighting and Note-Taking Nmls National Safe Practice Test Prep Manual
  - Interactive Elements Nmls National Safe Practice Test Prep Manual
8. Staying Engaged with Nmls National Safe Practice Test Prep Manual
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Nmls National Safe Practice Test Prep Manual
9. Balancing eBooks and Physical Books Nmls National Safe Practice Test Prep Manual
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Nmls National Safe Practice Test Prep Manual
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Nmls National Safe Practice Test Prep Manual
  - Setting Reading Goals Nmls National Safe Practice Test Prep Manual
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Nmls National Safe Practice Test Prep Manual
  - Fact-Checking eBook Content of Nmls National Safe Practice Test Prep Manual
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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