

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

L Cohen



Practice Mortgage Test:

Reviewing **Practice Mortgage Test**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "**Practice Mortgage Test**," an enthralling opus penned by a highly acclaimed wordsmith, readers embark on an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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