

# 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

**Michael Hoelscher**



## **Nmls National Safe Practice Test Prep Manual:**

## Whispering the Strategies of Language: An Mental Quest through **Nmls National Safe Practice Test Prep Manual**

In a digitally-driven earth wherever monitors reign great and immediate connection drowns out the subtleties of language, the profound techniques and emotional nuances concealed within phrases often get unheard. Yet, situated within the pages of **Nmls National Safe Practice Test Prep Manual** a interesting fictional treasure blinking with raw emotions, lies an exceptional journey waiting to be undertaken. Composed by a talented wordsmith, this wonderful opus invites visitors on an introspective journey, softly unraveling the veiled truths and profound affect resonating within the material of each and every word. Within the psychological depths of this moving review, we shall embark upon a heartfelt exploration of the book is key styles, dissect their fascinating publishing fashion, and succumb to the powerful resonance it evokes serious within the recesses of readers hearts.

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