

**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 worthiness
  - C. The borrower's ability to make their monthly mortgage payment
  - D. The borrower's ability to meet housing expenses determined by their income
6. Per FNMA underwriting guidelines, the appraiser can use net adjustments up to \_\_\_\_\_% on a residential 1-4 family residential appraisal?
  - 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. 70% / 83% / 91.00%
  - C. 71% / 81% / 98%
  - D. 75% / 80% / 91%
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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