

# NMLS PRACTICE QUESTIONS with Answers 2024

which federal agency administers Regulation B implementing ECOA, Regulation C implementing HMDA and Regulation Z implementing TILA?

- ✓ FEDERAL RESERVE SYSTEM

the clause in a mortgage that allows the lender to foreclose if the borrower defaults is the

- ✓ Acceleration Clause

at closing a borrower may deposit funds to establish reserves for which of the following?

- ✓ TAXES AND INSURANCE

in a qualification of an applicant who receives child support and alimony

- ✓ CHILD SUPPORT INCOME CAN BE GROSSED UP

a homeowner had a home worth 200k. he has an outstanding loan of 165k and a HELOC with a limit of 30k which he has drawn 12k. Which of the following is not true?

- ✓ His TLTV is 94%

you must calculate LTV, CLTV, and TLTV

TLTV is higher than CLTV and LTV

test mortgage transferred servicing rights of some of its mortgage loans to another mortgage. Lender must send a servicing transfer statement to the affected borrowers how many days before the effective date of transfer?

- ✓ 15 days before the effective date of transfer a Lender must send the servicing transfer statement to the affected borrowers

following section IX (acknowledgements) in the 1003 loan application, the form is to be signed to signify that

- ✓ the applicant represents that all information contained in the form is truthfully represented

As the deadline approaches for the closing date established in the buyer's sale agreement, the buyer's loan application has not yet been approved but seems to be headed for approval. the loan originator should...

- ✓ Notify the real estate broker to try to get an extension of closing deadline

The lowest payment option for an option ARM is

- ✓ minimum payment

Fannie Mae requires occupancy with in

- ✓ 60 days

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