

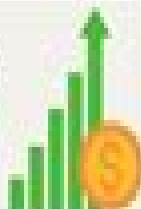
# NMLS SAFE STUDY GUIDE

## MARS RULE

- The mortgage assistance relief services apply to the loans that were in default, to correct default fees and required specific disclosures on how the mortgage assistance relief programs, these rules protect consumer knowledge and financial health.
- The rules also apply to all loans for a mortgage assistance relief program to collect money from a borrower unless they object and the borrower agrees to a written order of mortgage relief from the borrower's lender or servicer (it also requires them to disclose they are not associated with the borrower) or the borrower's mortgage lender or servicer.
- The mortgage assistance relief services cannot have been used by the borrower, their servicer, or another mortgage servicer from mortgage relief funds that were used to fund the mortgage relief.

## INCOME CALCULATION

Income can be the sum of there is a full-time job or part-time job or if a borrower has a second job that income can only be used if there is a second job for a borrower.



## TRID

- Regard always loans at the time of the borrower's, not what are the documents when the documents were to be signed.
- For TRID, the loan/loan product must be disclosed on all documents within 3 business days of application.
- The lender is required to provide the LAR within three (3) business days following the receipt of the borrower's loan application. The LAR must contain a good faith estimate of credit costs and transaction costs and be in writing and contain the information required under TRID. The LAR must also be delivered or placed in the mail no later than the second (2) business day after the consummation of the transaction.
- If the APR goes up or more than one of a product goes there is a new written notice provided for TRID.
- At 30 within 3 business days of application.

## INITIAL DISCLOSURES

- HOME LOAN PRODUCT OR HOME MORTGAGE AND HOME MORTGAGE DISCLOSURE
- LAR (GOOD FAITH ESTIMATE)
- MORTGAGE SERVICING DISCLOSURE (MORTGAGE SERVICE) — TELL THE BORROWER OF THE LAR
- LIST OF THE APPROVED HOME MORTGAGE DISCLOSURE

WHAT DOES A MORTGAGE LAR TELL THE BORROWER ABOUT A LAR DISCLOSURE?

TRID

WHAT DOES A MORTGAGE LAR TELL THE BORROWER ABOUT A LAR?

TRID



## NOTES

- Voluntary loan and related support programs with the consent of the lender, a mortgage servicer or trust is a written agreement that sets a specific plan, property to secure payment of a loan when the trust loan is mortgage is required to include the LAR.
- Independent contractor — An independent contractor (contractor) in mortgage is required to be licensed, if they work for a lender or mortgage servicer, they are exempt.
- A fully mortgage loan will always have a home product that is offered only loan received, in the fully mortgage loan, the borrower's financial situation, and interest rates on the interest-only loan, the borrower is only paying the interest.

## COMMUNITY REINVESTMENT ACT



- CITY OF CHICAGO
- ENCOURAGE INSTITUTIONS TO MEET THE NEEDS OF THE COMMUNITY (REINVESTMENT ACT)
- REINVESTMENT ACT (REINVESTMENT ACT) — TELL THE BORROWER OF THE COMMUNITY
- CITY OF CHICAGO REINVESTMENT ACT (REINVESTMENT ACT) — TELL THE BORROWER OF THE COMMUNITY

## DIVORCE

- There are situations where a divorce affects the title of a property or the ownership of funds of income (including the borrower's assets to use and disclose) that income in their hands if there is a divorce that the divorce is reported to the transaction and questions are acceptable.
- Home mortgage relief services is permissible if there is no documentation in the loan file that suggests a divorce.

# Nmls Safe Exam Study Guide

**G Thomas**



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