

NMLS SAFE STUDY GUIDE

MAINS RULE

- The mortgage application must identify each of the three most recent 12 months. All three current rate and term loans must be included in the three most recent 12 months. These three current loans must be included in the three most recent 12 months.
- The three most recent 12 months, for a mortgage application, must include no earlier than 12 months prior to the date of the application, the most recent 12 months. No earlier than 12 months prior to the date of the application, the most recent 12 months, must be included in the three most recent 12 months.
- The mortgage application must identify each of the three most recent 12 months. Each application to refinance a previous mortgage must include no earlier than 12 months prior to the date of the application.

INCOME CALCULATION

Interest only loans are loans in which the interest rate is fixed and the principal is paid off at a constant rate. This means that only the interest of the loan is paid off, and the principal is not paid off.



INITIAL DISCLOSURES

- **WHAT IS THE TOTAL OF ALL FEES FOR THE FIRST YEAR?**
- **WHAT ARE THE TOTAL PRINCIPAL AND INTEREST PAYMENTS?**
- **WHAT ARE THE TOTAL PRINCIPAL AND INTEREST PAYMENTS FOR THE FIRST YEAR?**
- **WHAT ARE THE AMOUNTS OF THE PRINCIPAL AND INTEREST PAYMENTS FOR THE FIRST YEAR?**

What does it mean that the loan should not be refinanced?

YES

What does it mean that the loan should be refinanced?

NO



NOTES

- **Regulation Z:** Are plain English reports with the intent of the consumer to understand what is in the mortgage application that uses a uniform way, regardless of the type of loan, the type of loan or the type of loan or the type of loan.
- **Disclosed information:** An information disclosure statement is required to be disclosed. If this were the case, the consumer would be able to see the information.
- **Regulation X:** An information disclosure statement is required to be disclosed. In the case of a loan, the consumer would be able to see the information.

COMMUNITY REINVESTMENT ACT



- **WHAT IS THE COMMUNITY?**
- **WHAT ARE THE COMMUNITIES IN WHICH THE COMMUNITY IS LOCATED?**
- **WHAT ARE THE COMMUNITIES IN WHICH THE COMMUNITY IS LOCATED?**
- **WHAT IS THE COMMUNITY INVESTMENT ACT AND HOW IS THE COMMUNITY INVESTMENT ACT RELATED TO THE COMMUNITY?**

DIVORCE

- **WHAT ARE THE DIVISIONS WHEN A DIVORCE AFFECTS THE VALUE OF A PROPERTY OR THE DIVISION OF THE PROPERTY?**
- **WHAT ARE THE DIVISIONS WHEN A DIVORCE AFFECTS THE PROPERTY AND THE PROPERTY IS NOT DIVIDED?**
- **WHAT ARE THE DIVISIONS WHEN A DIVORCE AFFECTS THE PROPERTY AND THE PROPERTY IS NOT DIVIDED?**

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G Thomas

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