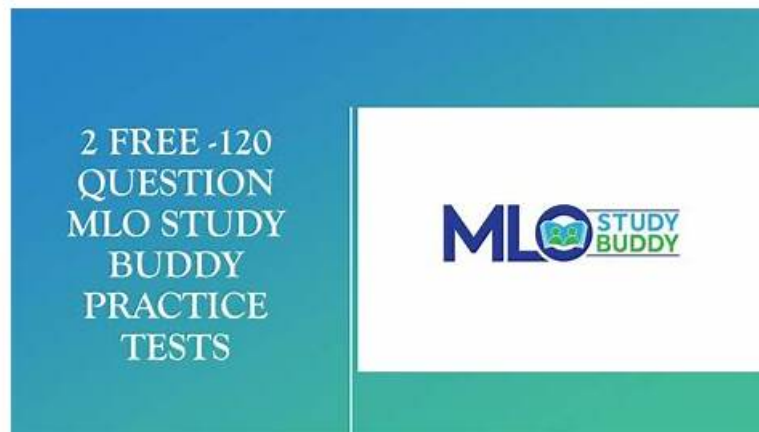


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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q199-Q204):

NEW QUESTION # 199

A mortgage loan originator (MLO) is in the process of taking an application for a 30-year mortgage, and the borrowers are over 72 years old. Which of the following actions must the MLO take?

- A. The MLO must inquire about the ability to repay in the event of a borrower's death.
- B. The MLO must present them with a home equity line of credit (HELOC).
- C. The MLO must present them with a reverse mortgage.
- D. The MLO must complete the application and proceed as normal.

Answer: D

Explanation:

Under the Equal Credit Opportunity Act (ECOA), age cannot be a basis for discrimination in the loan application process. If borrowers are over 72 years old, the MLO must complete the application and proceed as normal, treating them the same as any other applicant. The MLO should not make assumptions about the borrowers' needs, such as automatically suggesting a reverse

mortgage (A) or a home equity line of credit (B).

Similarly, there is no obligation for the MLO to inquire specifically about the borrower's ability to repay in the event of death (D), as this would be age discrimination.

References:

Equal Credit Opportunity Act (ECOA), 15 U.S.C. §1691

CFPB Guidelines on age and lending practices

NEW QUESTION # 200

How many days before consummation must a borrower receive a revised Loan Estimate?

- A. 10 business days
- B. 5 business days
- C. 7 business days
- D. 4 business days

Answer: C

Explanation:

Under TILA-RESPA Integrated Disclosure (TRID) rules, borrowers must receive the Loan Estimate (LE) at least 7 business days before consummation of the loan. This rule allows borrowers ample time to review the terms and costs of the mortgage before closing.

If a revised Loan Estimate is issued due to changes in circumstances (e.g., interest rate changes, property changes), the borrower still needs to receive it no later than 7 business days before consummation.

References:

* TRID (TILA-RESPA Integrated Disclosure Rule), 12 CFR §1026.19(f)

* CFPB Loan Estimate Requirements

NEW QUESTION # 201

Within three business days of receiving an application, which of the following information is a creditor required to provide to an applicant?

- A. The applicant's right to select the appraiser
- B. A copy of the appraisal report
- C. Timeline of the appraisal process
- D. The applicant's right to receive a copy of the appraisal report

Answer: D

Explanation:

The Equal Credit Opportunity Act (ECOA) Valuations Rule (Regulation B) requires creditors to provide a written notice to applicants within three business days of application stating their right to receive a copy of any appraisal report developed in connection with their application.

"A creditor must deliver or mail a notice of the applicant's right to receive a copy of all appraisals or valuations developed in connection with the application within three business days of receiving an application."

- 12 CFR § 1002.14(a)(2), Regulation B

Applicants do not have the right to select their appraiser.

References:

CFPB, ECOA Valuations Rule Summary

NEW QUESTION # 202

The characteristics of a fixed-rate mortgage include a:

- A. minimum balloon payment.
- B. fixed margin.
- C. fixed interest rate.
- D. mandatory 30-year term.

Answer: C

Explanation:

A fixed-rate mortgage is characterized by a fixed interest rate that remains constant throughout the life of the loan, ensuring that the borrower's monthly principal and interest payments remain the same over time. This is the defining feature of a fixed-rate mortgage.

Other options:

* A fixed margin (A) applies to adjustable-rate mortgages (ARMs).

* Mandatory 30-year terms (C) and balloon payments (D) are not characteristics of a fixed-rate mortgage, as fixed-rate loans can have varying term lengths (15, 20, or 30 years) without balloon payments.

References:

Fannie Mae Selling Guide on fixed-rate mortgages

Freddie Mac Mortgage Products

NEW QUESTION # 203

Which of the following items is a liquid asset?

- A. Antique jewelry
- B. Net worth of a business
- C. Publicly traded stocks
- D. An automobile owned free and clear

Answer: C

Explanation:

Publicly traded stocks are considered liquid assets because they can be easily converted to cash through a sale in a public stock market. Liquid assets are those that can be quickly sold or accessed with minimal loss of value.

* Antique jewelry (A), net worth of a business (C), and an automobile (D) are not considered liquid assets because they are harder to convert into cash quickly without losing value.

References:

* Fannie Mae and Freddie Mac guidelines on liquid assets

* CFPB Mortgage Qualifying Standards

NEW QUESTION # 204

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