

# 100% Pass 2026 NMLS MLO Accurate Latest Exam Camp

**MLO NMLS EXAM QUESTIONS**  
**AND ANSWERS 100% PASS**

What law deals with credit, APR & advertising of consumer loans? -  
✓✓TILA/REGULATION Z

Which regulation  
prohibits kickbacks? - ✓✓RESPA - Reg X

Which regulation  
requires the lender to  
cancel PMI when the loan reaches 78% LTV? - ✓✓HPA- Homeowners Protection Act

Which regulation prohibits fee splitting? - ✓✓RESPA

"X" is the letter used to describe which Regulation? - ✓✓RESPA

RESPA is the acronym used to describe which Law? - ✓✓Real Estate Settlement  
Procedures Act

What type of mortgage requires a non- refundable funding fee? - ✓✓VA Loan

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### NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q100-Q105):

#### NEW QUESTION # 100

Which of the following reasons is acceptable for denying a loan under the Equal Credit Opportunity Act (ECOA)?

- A. Marital status
- **B. Immigration status**
- C. Country of birth
- D. Receipt of child support

**Answer: B**

Explanation:

Under the Equal Credit Opportunity Act (ECOA), lenders can deny a loan based on immigration status, as it directly relates to the borrower's ability to legally reside and work in the country. Lenders must ensure that the borrower has the legal capacity to enter into a binding contract and that they are authorized to work in the U.S. for the loan's duration.

\* Receipt of child support (A), marital status (C), and country of birth (D) are protected characteristics under ECOA, meaning a lender cannot deny credit based on these factors.

References:

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

CFPB Regulation B

#### NEW QUESTION # 101

A revised Closing Disclosure is not required to be provided before a loan consummation in which of the following circumstances?

- A. An addition of a prepayment penalty
- **B. An addition of an escrow account**
- C. A change in APR
- D. A change in loan product

**Answer: B**

Explanation:

Under TRID (TILA-RESPA Integrated Disclosure rule), a revised Closing Disclosure must be provided at least three business days prior to consummation if there is a change in APR, loan product, or the addition of a prepayment penalty. Adding an escrow account does not trigger the three-day waiting period requirement.

"Only three types of changes require a new three-business-day waiting period: (1) a change in the APR, (2) a change in the loan product, or (3) the addition of a prepayment penalty."

- CFPB, TILA-RESPA Integrated Disclosure Rule Small Entity Compliance Guide References:

CFPB, TILA-RESPA Integrated Disclosure Rule Guide (see "Changes before consummation requiring a new waiting period")

#### NEW QUESTION # 102

When obtaining a mortgage loan, title insurance is required to protect the:

- **A. lender providing the financing.**

- B. mortgage loan officer.
- C. seller of the property.
- D. settlement agent.

**Answer: A**

Explanation:

When obtaining a mortgage loan, title insurance is typically required to protect the lender. The lender's title insurance policy ensures that the lender has a valid lien on the property and protects against potential claims on the title, such as unpaid property taxes, liens, or ownership disputes.

\* While owner's title insurance protects the buyer, the lender's title insurance is required to protect the financial interest of the lender.

References:

\* TILA-RESPA Integrated Disclosure (TRID) Rule

\* ALTA Title Insurance Guidelines

### NEW QUESTION # 103

Which of the following is an example of a non-fluctuating income source?

- A. Self-employed income
- B. Commission-based W-2 income
- **C. Salaried W-2 position**
- D. Part-time work with irregular hours

**Answer: C**

Explanation:

A salaried W-2 position is an example of non-fluctuating income because the borrower receives a consistent, fixed salary each pay period. This type of income is easy to verify and predict, making it ideal for mortgage qualification.

Other types of fluctuating income:

\* Self-employed income (B) and commission-based income (C) vary based on the nature of work and can fluctuate month to month.

\* Part-time work with irregular hours (D) also fluctuates due to varying work hours, making it inconsistent.

References:

\* Fannie Mae Selling Guide for income verification

\* Freddie Mac's Loan Product Advisor for employment income documentation

### NEW QUESTION # 104

The SAFE Act defines a nontraditional mortgage as all of the following except:

- **A. A 30-year fixed rate mortgage with a 25% down payment.**
- B. 15-year mortgage with an interest rate of 10%.
- C. An interest-only mortgage.
- D. A payment option ARM with a down payment of 5%.

**Answer: A**

Explanation:

The SAFE Act defines a "nontraditional mortgage" as any loan product other than a 30-year fixed-rate mortgage. Nontraditional loans include adjustable-rate mortgages (ARMs), interest-only loans, payment option ARMs, and other products with features outside the standard fixed-rate structure.

"Nontraditional mortgage product means any mortgage product other than a thirty-year fixed-rate mortgage."

- SAFE Act, 12 USC § 5102(7); NMLS UST Outline

Thus, the 30-year fixed-rate mortgage with a 25% down payment is not nontraditional; all the other examples are.

References:

SAFE Act, 12 USC § 5102(7)

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### NEW QUESTION # 105

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