認定するMLO合格体験記 &合格スムーズMLOトレーニング |完璧なMLO基礎問題集

P.S.ShikenPASSがGoogle Driveで共有している無料の2026 NMLS MLOダンプ：https://drive.google.com/open?id=1UgCE9OkE63PGm-Lk45sQky5In8_U5Z3P

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NMLSのMLO試験に合格するのは難しいですが、合格できるのはあなたの能力を証明できるだけでなく、国際的な認可を得られます。NMLSのMLO試験の準備は重要です。我々ShikenPASSの研究したNMLSのMLOの復習資料は科学的な方法であなたの圧力を減少します。

>> MLO合格体験記 <<

ユニークなMLO合格体験記試験-試験の準備方法-信頼的なMLOトレーニング

何でも上昇しているこの時代に、自分の制限を突破したくないのですか。給料を倍増させることも不可能ではないです。NMLSのMLO試験に合格したら、あなたは夢を実現することができます。ShikenPASSはあなたの最高のトレーニング資料を提供して、１００パーセントの合格率を保証します。これは本当のことです。疑いなくすぐShikenPASSのNMLSのMLO試験トレーニング資料を購入しましょう。

NMLS Mortgage Loan Origination (SAFE MLO) Exam 認定 MLO 試験問題 (Q193-Q198):

質問 # 193
In a federally related mortgage loan transaction, a charge for a settlement service by a person for which no services or nominal services are performed is prohibited:

- A. only if it is paid by the borrower's real estate agent.
- B. regardless of the sources of payment.
- C. unless it is paid by the mortgage loan originator on the borrower's behalf.
- D. unless it is paid by the seller or the seller's real estate agent.

正解：B

解説：
Under RESPA (Real Estate Settlement Procedures Act), it is illegal to charge a fee for a settlement service if no services or only nominal services are performed. This is true regardless of who pays the fee, whether it's the borrower, seller, real estate agent, or any other party. RESPA prohibits unearned fees, kickbacks, or payments for referrals in federally related mortgage transactions.

* Even if someone other than the borrower pays, the charge is still illegal if it is not justified by actual services performed.
References:
* RESPA Section 8 - Prohibition on kickbacks and unearned fees
* CFPB RESPA Guidelines

質問 # 194
The ability to originate loans under temporary authority applies to which of the following?

- A. An MLO who is still waiting for their credit check to be completed
- B. An MLO who has scheduled their test but not completed it
- C. Previously licensed real estate brokers
- D. Previously registered mortgage loan originators (MLOs)

正解： D

解説：
Temporary authority to originate loans applies to registered MLOs (from a depository institution) who become employed by a state-licensed mortgage company, as well as to state-licensed MLOs seeking licensure in another state, provided they meet all SAFE Act requirements.
"Temporary authority to originate loans applies to... registered mortgage loan originators seeking state licensure and state-licensed MLOs seeking licensure in a new state."
- SAFE Act, 12 U.S.C. § 5117; NMLS Temporary Authority Guidelines
It does not apply to real estate brokers or those who have not passed required testing/background checks.
References:
NMLS, Temporary Authority to Operate
SAFE Act, 12 U.S.C. § 5117

質問 # 195
Which of the following factors does not affect the funding fee on a VA purchase?

- A. Service-connected disability
- B. Marital status
- C. Loan-to-value ratio
- D. First-time user

正解： B

解説：
The VA funding fee varies based on several factors, including whether the borrower has a service-connected disability, if the borrower is a first-time or subsequent user of VA benefits, and the loan-to-value ratio (LTV).
Marital status does NOT affect the funding fee.
"Factors that determine the VA funding fee include: type of veteran, type of loan, down payment amount (LTV), and whether the veteran has previously used entitlement. Marital status does not impact the funding fee."
- U.S. Department of Veterans Affairs, VA Funding Fee Table
References:
VA Funding Fee Table: VA.gov
SAFE MLO National Test Study Guide

質問 # 196
Which of the following statements defines the term "business day" in a mortgage rescission under the Truth in Lending Act (TILA)?

- A. Every day except Sunday and legal holidays
- B. Every day from 9 a.m. to 5 p.m.
- C. Any days except Saturdays and Sundays
- D. Any days that employees may access the office to work

正解： A

解説：
Under the Truth in Lending Act (TILA), for mortgage rescission purposes, a business day is defined as every day except Sunday and legal holidays. This definition applies to the three-business-day right of rescission period, during which a borrower can cancel certain refinance or home equity transactions.
* The right of rescission allows the borrower three business days after signing the loan documents to cancel the loan without penalty.
References:
* Truth in Lending Act (TILA), 12 CFR §1026.2(a)(6)
* CFPB Guidelines on rescission rights

質問 # 197
Which of the following federal laws requires disclosures intended to prevent lenders or mortgage loan originators (MLOs) from increasing fees during the origination process?

- A. Real Estate Settlement Procedures Act (RESPA1)
- B. Equal Credit Opportunity Act (ECOA)
- C. Home Mortgage Disclosure Act (HMDA)
- D. Truth in Lending Act (TILA)

正解：A

解説：
The Real Estate Settlement Procedures Act (RESPA) requires disclosures intended to prevent lenders and mortgage loan originators (MLOs) from increasing fees during the loan origination process. RESPA mandates the disclosure of estimated fees through the Loan Estimate (LE) and ensures that fees do not change substantially from the Loan Estimate to the final Closing Disclosure (CD) unless specific conditions justify the changes. This protects borrowers from "fee increases" during the settlement process.
* While TILA (A) deals with disclosure of loan terms and APR, RESPA (D) focuses specifically on fees and closing costs during origination.
References:
* RESPA (Real Estate Settlement Procedures Act), 12 USC §2601
* CFPB RESPA Guidelines on fee tolerances

質問 # 198
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により、学習への関心を刺激することが最善の解決策であることがわかっています、タスクを効率的に完了できない場合は、MLO学習教材の使用をお勧めします。

- MLO受験内容 □ MLO参考書勉強 □ MLO日本語サンプル ➡□ 今すぐ《 www.passtest.jp 》で{ MLO }を検索し、無料でダウンロードしてくださいMLO最新受験攻略
- MLO試験の準備方法 | ユニークなMLO合格体験記試験 | 実際的なMortgage Loan Origination (SAFE MLO) Examトレーニング □ ▶ www.goshiken.com◀に移動し、☀ MLO □☀□を検索して、無料でダウンロード可能な試験資料を探しますMLO資格練習
- MLO を効率よく取得したい人に一番お勧めしたい一冊です。 □ “www.mogiexam.com”にて限定無料の➤ MLO □問題集をダウンロードせよMLO日本語対策問題集
- MLO問題トレーリング □ MLO試験時間 □ MLO赤本勉強 □ URL “www.goshiken.com”をコピーして開き、➽ MLO □を検索して無料でダウンロードしてくださいMLO関連資料
- MLO日本語サンプル □ MLO赤本勉強 ↗ MLO日本語独学書籍 ◂ □ www.passtest.jp □から簡単に▹ MLO ◃を無料でダウンロードできますMLO試験時間
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- MLO日本語対策問題集 □ MLO試験時間 □ MLO日本語対策問題集 □ ➠ www.jpshiken.com □は、☀ MLO □☀□を無料でダウンロードするのに最適なサイトですMLO日本語版トレーリング
- MLO受験内容 □ MLO問題トレーリング □ MLO日本語版トレーリング □ 時間限定無料で使える✔ MLO □✔□の試験問題は《 www.goshiken.com 》サイトで検索MLO最新受験攻略
- 素晴らしい-ハイパスレートのMLO合格体験記試験-試験の準備方法MLOトレーニング □ ➥ www.shikenpass.com □サイトにて[MLO]問題集を無料で使おうMLO日本語サンプル
- 更新する-完璧なMLO合格体験記試験-試験の準備方法MLOトレーニング □ □ www.goshiken.com □サイトにて最新【 MLO 】問題集をダウンロードMLO受験記対策
- MLO最新受験攻略 □ MLO日本語独学書籍 □ MLO最新受験攻略 □ ウェブサイト☀ www.mogiexam.com □☀□から[MLO]を開いて検索し、無料でダウンロードしてくださいMLO日本語版サンプル
- www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, shortcourses.russellcollege.edu.au, learnsphere.co.in, www.stes.tyc.edu.tw, Disposable vapes

P.S. ShikenPASSがGoogle Driveで共有している無料かつ新しいMLOダンプ：https://drive.google.com/open?id=1UgCE9OkE63PGm-Lk45sQky5In8_U5Z3P