

MLO Reliable Exam Questions, Exam MLO Simulator Fee

MLO Practice Exam test with possible solutions(100%)

1. All of the following information is provided under Section X of the 1003, except:

- a.) Ethnicity
- b.) Name and address of employer
- c.) Sex
- d.) Race

ANSWER) Name and address of employer

2. Section X of the URLA contains information on:

- a.) Assets and Liabilities
- b.) Information for Government Monitoring Purpose
- c.) Declarations
- d.) Details of transaction

ANSWER) Information for Government Monitoring Purpose

3. When determining the best options for a potential borrower, an MLO must

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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q214-Q219):

NEW QUESTION # 214

Which of the following actions do mortgage companies take to prevent falsified information by a borrower or mortgage loan originator (MLO)?

- **A. Verify information by third parties not involved in the transaction**
- B. Accept the documentation supplied by the borrower
- C. Verify the income information by a settlement service provider
- D. Accept the documentation supplied by both the borrower and the MLO

Answer: A

Explanation:

To prevent fraud, mortgage companies are required to independently verify information provided in the loan application by contacting third parties not involved in the transaction (e.g., employers, financial institutions).

Relying solely on documents supplied by the borrower or MLO can lead to acceptance of falsified information.

"Verification of income, employment, and other borrower information must be obtained directly from third parties not involved in the transaction."

- Fannie Mae Selling Guide; SAFE MLO National Test Study Guide

References:

Fannie Mae, Verification of Employment and Income

NEW QUESTION # 215

Which of the following responses best describes redlining?

- A. The analysis of the points and fees charged on loan transactions
- **B. The identification of locations in which the lender will not lend**
- C. The identification of low and moderate income census tracts
- D. The identification of minority census tracts

Answer: B

Explanation:

Redlining is the illegal practice of refusing to lend or offering less favorable terms to residents of certain geographic areas, often based on the racial or ethnic composition of those areas.

"Redlining is the practice of denying or restricting financial services to certain neighborhoods based on race or ethnicity."

- CFPB, What is redlining?

References:

CFPB, What is redlining?

SAFE MLO National Test Study Guide

NEW QUESTION # 216

No more than how many days before calling any consumer should a company access the National Do Not Call Registry and maintain records documenting this process?

- **A. 45 days**
- B. 31 days
- C. 14 days
- D. 60 days

Answer: A

Explanation:

Under the Telemarketing Sales Rule, companies are required to access the National Do Not Call Registry at least once every 31 days and must maintain records documenting this process. Solicitors may not call any number on the registry that has been there for

31 days or more.

"You must update your call list every 31 days by accessing the National Do Not Call Registry."

- FTC, National Do Not Call Registry FAQs

References:

FTC, Do Not Call: FAQs

NEW QUESTION # 217

How many days must a borrower's mortgage loan be delinquent before the mortgage company is permitted to submit the first notice filing in the foreclosure process?

- A. 120 days
- B. 30 days
- C. 90 days
- D. 60 days

Answer: A

NEW QUESTION # 218

An appraiser agrees to give a mortgage loan originator (MLO) half of her appraisal fees in return for the MLO's future business. This illegal practice is known as:

- A. redlining
- B. fee splitting
- C. blockbusting
- D. paying it forward.

Answer: B

Explanation:

Fee splitting is the illegal practice where a mortgage loan originator (MLO) and another party, such as an appraiser, share fees in exchange for referrals or future business. This is prohibited under the Real Estate Settlement Procedures Act (RESPA), which bans kickbacks, referral fees, and unearned fees between settlement service providers.

In this case, the appraiser offering to give the MLO half of her appraisal fees in exchange for future business is a clear violation of RESPA's anti-kickback provisions. Fee splitting can lead to inflated costs for consumers and undermines the integrity of the mortgage process.

Other options:

* Redlining (A) refers to discriminatory lending practices based on geography.

* Blockbusting (C) refers to discriminatory real estate practices.

* Paying it forward (D) is not a term in the context of mortgage lending.

References:

* RESPA (Real Estate Settlement Procedures Act), Section 8

* CFPB RESPA guidelines

NEW QUESTION # 219

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