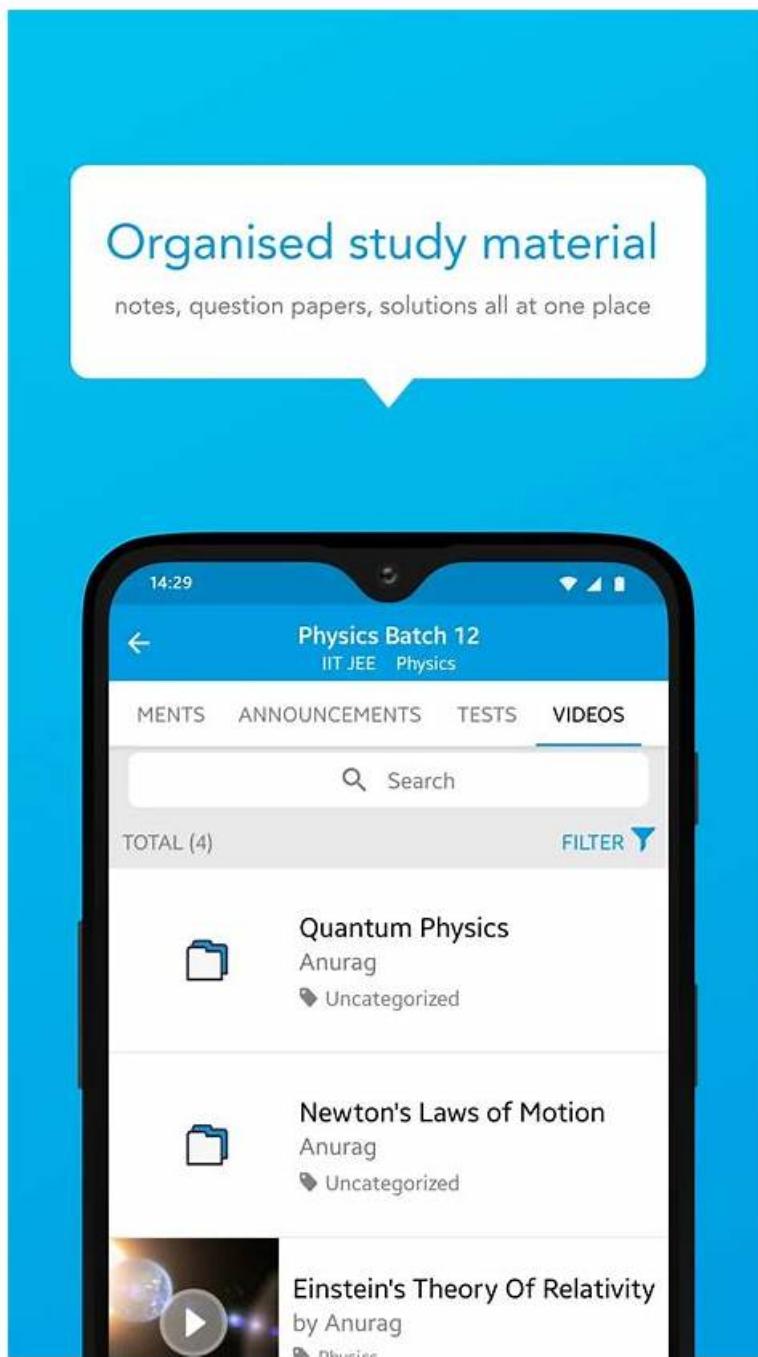


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### **NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q58-Q63):**

#### **NEW QUESTION # 58**

When a mortgage loan originator notices multiple Social Security number discrepancies within the same loan file, it is considered a red flag of:

- A. a forgetful borrower.
- B. pricing discrepancies.
- C. fair lending.
- D. **mortgage fraud.**

**Answer: D**

Explanation:

When multiple discrepancies in a borrower's Social Security number (SSN) are found within the same loan file, it raises concerns of mortgage fraud. The Social Security number is a critical identifier used to verify a borrower's identity, credit history, and employment. Inconsistent or altered SSNs may suggest attempts to hide the true identity of the borrower, which can be an indicator of fraudulent activity.

\* Mortgage fraud involves deliberate misrepresentation of information on loan applications, documents, or other parts of the mortgage process. SSN discrepancies can point to identity theft or attempts to use multiple identities to obtain a loan fraudulently.

\* This is a serious concern under the Fair Credit Reporting Act (FCRA) and can lead to legal action if discovered during underwriting or later in the loan process.

Mortgage loan originators (MLOs) must report such discrepancies as they may violate federal laws like RESPA and TILA and lead to further investigation.

References:

\* Federal Trade Commission (FTC) guidelines on identity theft

\* Mortgage Acts and Practices (MAP) Rule

#### **NEW QUESTION # 59**

Under which of the following conditions, if any, is a mortgage lender permitted to charge a fee for the preparation of a Closing Disclosure?

- A. The borrower requests additional copies of the Closing Disclosure after the closing.
- B. **The lender is not allowed to charge a fee for the preparation of the Closing Disclosure.**
- C. The borrower requests that the Closing Disclosure be prepared before the scheduled closing.
- D. The lender has an affiliated business arrangement with the escrow agent.

**Answer: B**

Explanation:

According to Regulation Z (TILA-RESPA Integrated Disclosure Rule, or TRID), lenders and settlement agents are not allowed to charge a fee for the preparation or delivery of the Closing Disclosure. This applies regardless of when or how many times the Closing Disclosure is provided.

"A creditor or other person may not charge any fee for the preparation or delivery of the disclosures required under this section (Closing Disclosure)."

- 12 CFR § 1026.19(f)(5)(i)

References:

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

12 CFR § 1026.19(f)(5)(i)

### NEW QUESTION # 60

A sign that an appraisal report may be overvaluing a property is that the:

- A. Subject property and comparable properties were built by the same construction company.
- B. Subject property is in the same neighborhood as the comparable properties.
- C. Comparable properties are consistent with the subject property.
- D. **Subject property address does not match the house number photographed by the appraiser.**

**Answer: D**

Explanation:

A mismatch between the subject property address and the house number photographed by the appraiser is a clear red flag. It suggests the photo may not be of the actual property being appraised, raising serious questions about the validity of the appraisal and possible overvaluation or fraud.

"Warning signs of appraisal fraud include... property photos that do not match the address or appearance of the subject property."

- Fannie Mae Appraiser Independence Requirements (AIR); SAFE MLO National Test Study Guide References:

Fannie Mae, Appraiser Independence Requirements

SAFE MLO National Test Study Guide

### NEW QUESTION # 61

After receiving a completed application for a creditor's approval of a counteroffer, the creditor must notify an applicant of action taken within how many calendar days?

- A. 20 calendar days
- B. 15 calendar days
- C. 60 calendar days
- D. **30 calendar days**

**Answer: D**

Explanation:

Under the Equal Credit Opportunity Act (ECOA), creditors must notify applicants of the action taken (approval, counteroffer, or denial) within 30 calendar days of receiving a completed application or additional information related to a counteroffer. This timeline ensures transparency and fairness in the loan application process.

\* This 30-day window applies both for original applications and responses to counteroffers, allowing the borrower sufficient time to receive and act on the decision.

References:

\* Equal Credit Opportunity Act (ECOA)

\* Regulation B (12 CFR §1002.9) on notification of action taken

### NEW QUESTION # 62

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. 60 days
- D. 90 days

**Answer: A**

Explanation:

Under the CFPB mortgage servicing rules, a mortgage company cannot initiate foreclosure proceedings until a borrower's loan is at

least 120 days delinquent. This rule is designed to give borrowers sufficient time to explore loss mitigation options, such as loan modification, forbearance, or repayment plans, before facing foreclosure.

\* The 120-day delinquency rule applies to all residential mortgage loans, providing a mandatory grace period before foreclosure filing.

This requirement is part of the Dodd-Frank Act and is enforced under Regulation X.

References:

\* CFPB Mortgage Servicing Rules

\* 12 CFR Part 1024 (Regulation X)

## NEW QUESTION # 63

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