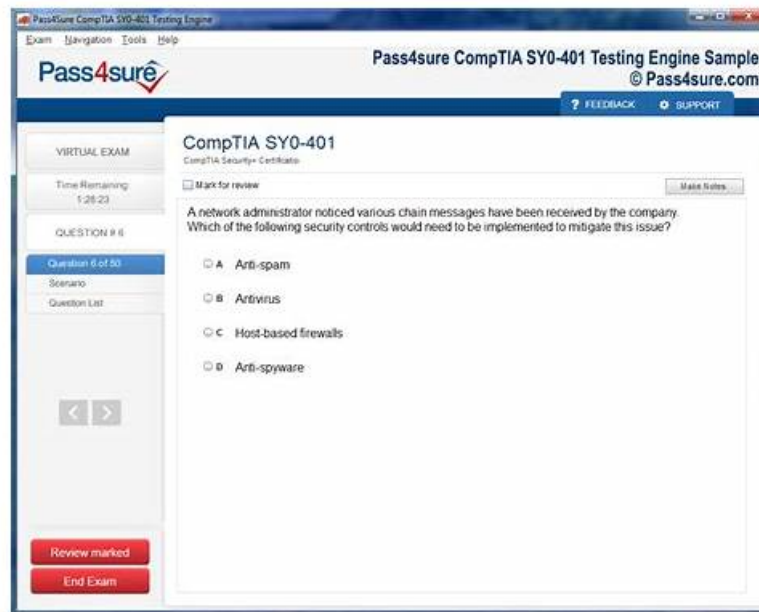


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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q121-Q126):

NEW QUESTION # 121

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

Answer: B

Explanation:

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

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NEW QUESTION # 122

How many continuing education hours must mortgage loan originators complete every year to renew their license?

- A. 3 hours
- **B. 8 hours**
- C. 20 hours
- D. 16 hours

Answer: B

Explanation:

Mortgage loan originators (MLOs) are required to complete 8 hours of continuing education (CE) annually to maintain their license under the SAFE Act (Secure and Fair Enforcement for Mortgage Licensing Act). This is mandatory to ensure that MLOs stay updated with changing regulations, compliance requirements, and industry practices.

* The 8 hours must include specific coursework, typically:

* 3 hours of federal law and regulations

* 2 hours of ethics (covering fraud, consumer protection, etc.)

* 2 hours of non-traditional mortgage lending

* 1 hour of elective content that may vary depending on state requirements.

Failure to meet these CE requirements can result in license suspension or revocation.

References:

National Mortgage Licensing System (NMLS) Continuing Education Guidelines SAFE Act requirements for MLOs

NEW QUESTION # 123

Which of the following services is included in the definition of a settlement service?

- A. Sale of the mortgage loan on the secondary market
- **B. Title company/escrow agent services**
- C. Homeowners association fees
- D. Flood insurance

Answer: B

Explanation:

Under RESPA (Real Estate Settlement Procedures Act), settlement services include activities related to closing the mortgage loan, such as title company services and escrow agent services. These services are integral to the settlement process and ensure that the transaction is completed legally and correctly.

* Flood insurance (A) is required for properties in flood zones but is not considered a settlement service.

* Homeowners association fees (B) and the sale of the mortgage loan on the secondary market (D) are also not part of the settlement services.

References:

* RESPA (Real Estate Settlement Procedures Act), 12 USC §2602

* CFPB RESPA Guidelines on settlement services

NEW QUESTION # 124

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

Answer: C

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 # 125

A 7.25% interest-only loan has an initial balance of \$239,500.00. The annual homeowner's insurance premium is \$551.00, and the annual property taxes are \$1,773.00. What is the total monthly payment, including the escrow?

- A. \$1,701.29
- B. \$1,446.98
- C. \$1,640.65
- D. \$1,584.65

Answer: D

Explanation:

First, calculate the monthly interest-only payment:

Loan Amount: \$239,500

Interest Rate: 7.25% annual

Monthly Interest: $\$239,500 \times 0.0725 \div 12 = \$1,447.29$

Add escrow for taxes and insurance:

Annual Insurance: $\$551 \div 12 = \45.92

Annual Taxes: $\$1,773 \div 12 = \147.75

Total escrow per month: $\$45.92 + \$147.75 = \$193.67$

Total monthly payment:

$\$1,447.29$ (interest-only) + $\$193.67$ (escrow) = $\$1,640.96$

Closest answer: C. \$1,640.65

The slight difference is likely due to rounding, but C is the best match.

References:

Standard mortgage calculations (see any finance calculator)

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NEW QUESTION # 126

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