

MLO최신버전덤프자료 - MLO시험대비덤프데모



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>> MLO최신버전 덤프자료 <<

MLO시험대비 덤프데모, MLO적중율 높은 시험덤프자료

KoreaDumps에서는 가장 최신이자 최고인 NMLS인증 MLO시험덤프를 제공해드려 여러분이 IT업계에서 더 순조롭게 나아가도록 최선을 다해드립니다. NMLS인증 MLO덤프는 최근 실제시험문제를 연구하여 제작한 제일 철저한 시험전 공부자료입니다. NMLS인증 MLO시험준비자료는 KoreaDumps에서 마련하시면 기적같은 효과를 안겨드립니다.

최신 SAFE MLO MLO 무료샘플문제 (Q40-Q45):

질문 # 40

Which of the following acts requires mortgage loan originators to complete annual continuing education to satisfy the requirement for licensure?

- A. The SAFE Act
- B. The Dodd-Frank Act
- C. The Equal Credit Opportunity Act
- D. The Truth in Lending Act (TILA)

정답: A

설명:

The SAFE Act (Secure and Fair Enforcement for Mortgage Licensing Act) requires all state-licensed mortgage loan originators (MLOs) to complete annual continuing education (CE) as part of their licensure requirements. This includes 8 hours of CE, covering topics like federal law, ethics, and nontraditional mortgage products.

The goal of the SAFE Act is to ensure MLOs are knowledgeable about regulations, ethical practices, and current mortgage industry trends. Failing to complete the required education can result in a license being suspended or revoked.

Other Acts:

- * The Dodd-Frank Act (B) sets broader regulations, such as those related to mortgage loan origination compensation.
- * TILA (C) governs disclosures and loan terms but does not mandate CE.
- * ECOA (D) focuses on preventing discrimination in credit but does not require CE.

References:

- * SAFE Act, 12 USC §5101
- * NMLS Continuing Education Requirements

질문 # 41

According to the SAFE Act, which of the following activities requires licensure as a mortgage loan originator?

- A. Communicating the details of an offer for the first time over the phone
- B. Communicating with a consumer to arrange a loan closing
- C. Providing a consumer with the loan policies of the lender
- D. Providing a consumer with a Homebuyer's Toolkit

정답: A

설명:

Under the SAFE Act, any activity that involves offering, negotiating, or discussing loan terms with consumers requires licensure as a mortgage loan originator (MLO). Communicating the details of an offer over the phone would require MLO licensure, as it involves explaining or negotiating loan terms.

* Providing general information or resources like a Homebuyer's Toolkit (A) or loan policies (B) does not require an MLO license, as these are not specific to negotiating loan terms.

References:

- * SAFE Act, 12 USC §5101
- * NMLS Licensing Requirements

질문 # 42

Which of the following statements describes an advantage of a purchase money second mortgage?

- A. The borrower avoids paying into the escrow account.
- B. The borrower avoids paying private mortgage insurance
- C. The borrower's loan closes faster than a regular mortgage.
- D. The borrower pays two mortgage payments.

정답: B

설명:

A purchase money second mortgage allows a borrower to avoid paying private mortgage insurance (PMI) by using a second loan to cover part of the down payment. This structure, often referred to as a "piggyback loan", is commonly used when a borrower does not have a 20% down payment but wants to avoid PMI, which is typically required for loans with less than 20% down.

* The borrower makes payments on both the primary mortgage and the second mortgage, but by keeping the loan-to-value (LTV) on the first mortgage below 80%, they can avoid PMI.

References:

- * Fannie Mae Selling Guide on purchase money mortgages
- * Freddie Mac Guidelines on private mortgage insurance

질문 # 43

Which of the following conditions must be met when presenting loan product options to a consumer?

- A. The presentation of loan products from creditors with which the mortgage loan originator does not regularly do business
- B. The presentation of loan products with the highest interest rates
- C. The presentation of loan products with prepayment penalties
- D. The presentation of loan products for which the consumer likely qualifies

정답: D

설명:

Regulation Z requires mortgage loan originators to present loan options that are in the consumer's interest and for which the consumer is likely to qualify. Loan options presented must be appropriate to the consumer's financial circumstances, not just the highest rate or those with penalties.

"Loan originators must present loan options for which the consumer likely qualifies, and which are in the consumer's interest, including a loan with the lowest interest rate, lowest points and origination fees, and no risky features if such products are available."

- 12 CFR § 1026.36(e), Regulation Z

References:

CFPB, Loan Originator Compensation Requirements

SAFE MLO National Test Study Guide

질문 # 44

A mortgage loan originator (MLO) cannot be approved for licensure if the applicant has:

- A. never been licensed or registered as an MLO in any governmental jurisdiction.
- B. taken and failed the SAFE MLO National Test three times within the last year.
- C. had an MLO license suspended in any governmental jurisdiction.
- D. been convicted of a felony within the past seven years.

정답: D

설명:

Under the SAFE Act, a mortgage loan originator (MLO) cannot be approved for licensure if they have been convicted of a felony within the past seven years, or at any time if the felony involved fraud, dishonesty, breach of trust, or money laundering. This provision ensures that individuals with serious criminal backgrounds are not permitted to operate as MLOs.

* Other factors, such as failing the SAFE MLO test (C) or having never been licensed (D), do not automatically disqualify an applicant from obtaining an MLO license.

References:

* SAFE Act, 12 USC §5104

* NMLS Licensing Requirements

질문 # 45

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NMLS MLO인증시험에 응시하고 싶으시다면 좋은 학습자료와 학습 가이드가 필요합니다. NMLS MLO시험은 i업계에서도 아주 중요한 인증입니다. 시험패스를 원하신다면 충분한 시험준비는 필수입니다.

MLO시험대비 덤프데모 : https://www.koreadumps.com/MLO_exam-braindumps.html

NMLS MLO최신버전 덤프자료 데모도 pdf버전과 온라인버전으로 나뉘어져 있습니다. pdf버전과 온라인버전은 문제는 같은데 온라인버전은 pdf버전을 공부한후 실력테스트 가능한 프로그램입니다. 업데이트될때마다 MLO최신버전을 무료로 제공드리기에 고객님의 구매하신 MLO자료가 항상 최신버전이도록 유지해드립니다. 시험불합격시 덤프비용 전액을 환불해드릴만큼 저희MLO 덤프품질에 자신있습니다. 시험신청하시는분들도 많아지고 또 많은 분들이 우리KoreaDumps의NMLS MLO자료로 시험을 패스했습니다. 발달한 네트워크 시대에 인터넷에 검색하면 수많은 MLO 덤프자료가 검색되어 어느 자료로 시험준비를 해야할지 많이 망설이게 될것입니다.

내가 그러지 말라고 했어, 얼마나 깊이 잠이 들었던 것일까, 데모도 pdfMLO버전과 온라인버전으로 나뉘어져 있습니다. pdf버전과 온라인버전은 문제는 같은데 온라인버전은 pdf버전을 공부한후 실력테스트 가능한 프로그램입니다.

높은 적중율을 자랑하는 MLO최신버전 덤프자료 공부자료

업데이트될때마다 MLO최신버전을 무료로 제공드리기에 고객님의 구매하신 MLO자료가 항상 최신버전이도록 유지해드립니다. 시험불합격시 덤프비용 전액을 환불해드릴만큼 저희MLO 덤프품질에 자신있습니다.

시험신청하시는분들도 많아지고 또 많은 분들이 우리KoreaDumps의NMLS MLO자료로 시험을 패스했습니다. 발달한 네트워크 시대에 인터넷에 검색하면 수많은 MLO 덤프자료가 검색되어 어느 자료로 시험준비를 해야할지 많이

