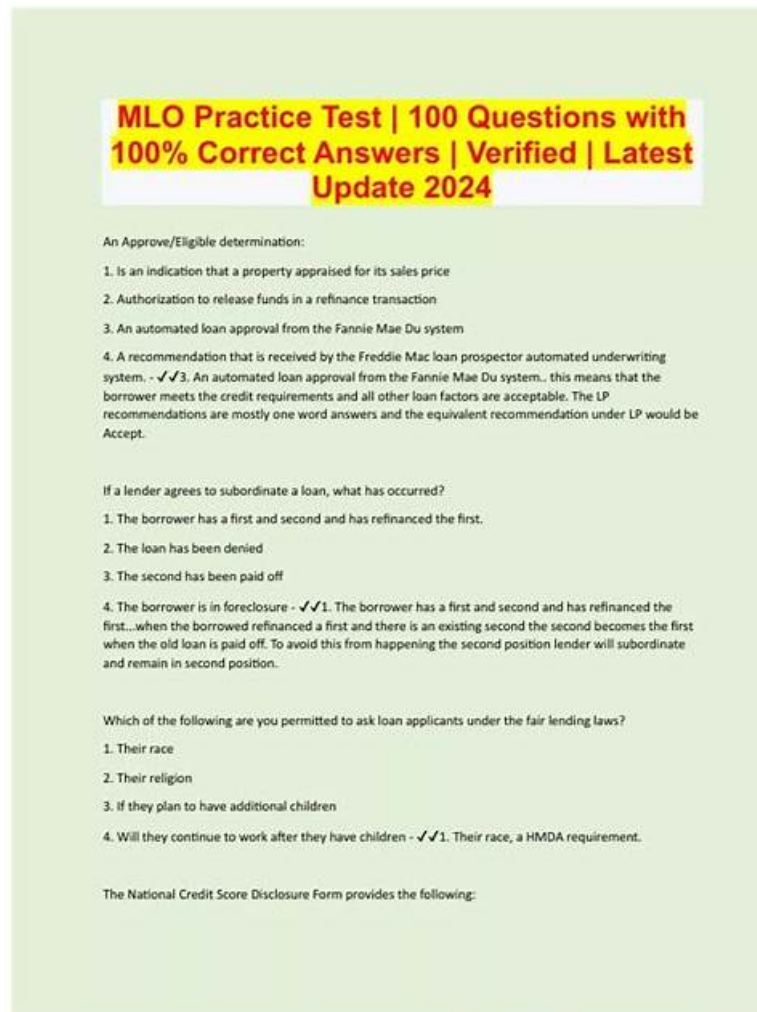


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## NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q113-Q118):

### NEW QUESTION # 113

Consumer complaints and the analysis of complaints play a vital role in identifying weaknesses in elements of a company's:

- A. compliance management, senior management and branch locations.
- **B. compliance management training and internal controls**
- C. hiring procedures and training.
- D. secondary marketing practices of selling loans to investors.

**Answer: B**

Explanation:

Consumer complaints and their analysis are critical for identifying weaknesses in a company's compliance management system (CMS) and internal controls. The CFPB (Consumer Financial Protection Bureau) emphasizes that analyzing complaints helps companies spot patterns of non-compliance, risks, or failures in managing regulatory requirements. By reviewing consumer feedback, businesses can identify gaps in their compliance practices, including weaknesses in training programs and internal systems, that may lead to violations of laws like RESPA, TILA, and ECOA.

\* Complaints may reveal issues with loan disclosures, error resolution, unfair lending practices, or lack of training in regulatory updates.

\* Regular analysis helps reinforce internal controls and improve compliance processes.

References:

\* CFPB Compliance Management Review Guidelines

\* TILA and RESPA regulations on consumer protection

### NEW QUESTION # 114

Which of the following actions by a mortgage loan originator is prohibited regarding credit secured by a dwelling?

- A. Providing a copy of the credit application to the primary borrower
- **B. Receiving compensation from both the borrower and the lender**
- C. Presenting program options that best qualify and satisfy the consumer
- D. Providing disclosures within three days of an application

**Answer: B**

Explanation:

Mortgage loan originators (MLOs) are subject to strict rules regarding compensation to prevent conflicts of interest and protect consumers. According to the Truth in Lending Act (TILA) Regulation Z, Loan Originator Compensation Rule (12 CFR § 1026.36(d)), an MLO may not receive compensation from both the borrower and any other person (such as a creditor or lender) in a single transaction. This is often referred to as the "anti- dual compensation rule" and is designed to prevent situations where an MLO could be incentivized to steer consumers into less favorable loans for higher pay.

"A loan originator may not receive compensation directly or indirectly from both the consumer and another person in connection with the same transaction."

- 12 CFR § 1026.36(d)(2), Regulation Z, Truth in Lending Act

Other options are not prohibited and are actually required or encouraged by law:

B: Presenting best program options is part of an MLO's fiduciary and ethical duties.

C: Providing required disclosures (e.g., Loan Estimate) within three business days of application is required under TILA/RESPA Integrated Disclosure (TRID) rules.

D: Providing a copy of the credit application is permissible and often requested.

References:

CFPB, "Loan Originator Compensation Requirements under the Truth in Lending Act (Regulation Z)" SAFE MLO National Test Study Guide

12 CFR § 1026.36(d) Regulation Z

### NEW QUESTION # 115

Which of the following responses best defines a red flag?

- A. A pattern, practice or specific activity that indicates the possible existence of identity theft
- B. Reasonably foreseeable risk taken by borrowers to prevent identity theft
- C. Proof that specific activity shows identity theft
- D. Effective oversight by lenders to prevent borrower identity theft

**Answer: A**

Explanation:

A red flag is a pattern, practice, or specific activity that indicates the possible existence of identity theft. The Red Flags Rule requires financial institutions and creditors to develop and implement programs to detect, prevent, and mitigate identity theft.

"Red flags are patterns, practices, or specific activities that indicate the possible existence of identity theft."

- FTC, Red Flags Rule: Identity Theft Prevention Program

References:

FTC, Red Flags Rule

SAFE MLO National Test Study Guide

### NEW QUESTION # 116

How often must a nonexempt telemarketing entity check their call list against the National Do Not Call Registry?

- A. Every 2 weeks
- B. Annually
- C. Every 7 days
- D. Every 31 days

**Answer: D**

### NEW QUESTION # 117

Which of the following statements describes the purpose of the TILA-RESPA Integrated Disclosure (TRID)?

- A. It ensures that the terms and fees that are quoted at the time of application do not change.
- B. It provides a three-day cooling-off period for all loans
- C. It allows borrowers five days to review the final amount needed for settlement.
- D. It aids borrowers in understanding the loan transaction process by utilizing readily understandable language.

**Answer: D**

Explanation:

The purpose of the TILA-RESPA Integrated Disclosure (TRID) rule is to aid borrowers in understanding the loan transaction process by using clear and readily understandable language in the Loan Estimate (LE) and Closing Disclosure (CD) forms. TRID simplifies and standardizes the mortgage disclosure process, making it easier for borrowers to understand the costs, terms, and potential risks of their loan.

\* TRID does not provide a cooling-off period (A) or prevent loan terms from changing (C), but it requires transparency and clarity in disclosure.

References:

\* TILA-RESPA Integrated Disclosure Rule (TRID), 12 CFR §1026.19

\* CFPB Guidelines on TRID compliance

### NEW QUESTION # 118

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