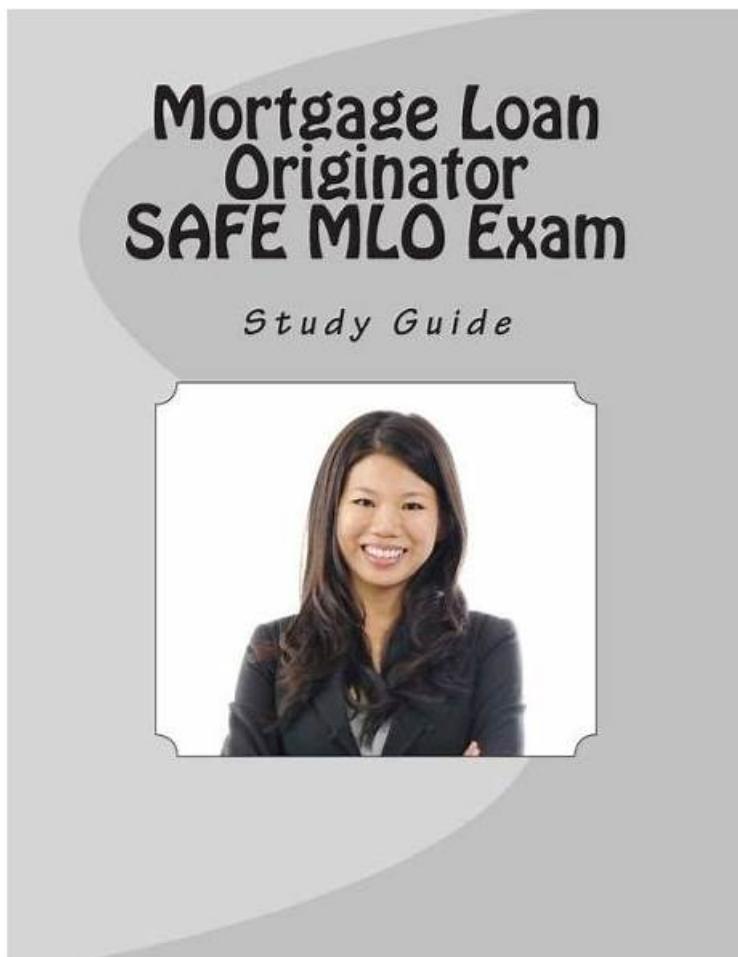


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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q231-Q236):

NEW QUESTION # 231

A title insurance policy ensures that:

- A. The title commitment is accurate.
- B. The borrower can repay the loan.
- C. A condominium is warrantable.
- D. **The borrower owns the property.**

Answer: D

Explanation:

Title insurance protects against losses arising from disputes over property ownership or other defects in title.

It ensures the borrower (and lender) that the property being purchased is rightfully owned by the borrower and is free of undisclosed liens or encumbrances.

"Title insurance protects against losses if there are problems with the ownership of your property after you buy it. It guarantees that you legally own the home."

- CFPB, What is title insurance?

References:

CFPB, What is title insurance?

NEW QUESTION # 232

What is the maximum civil penalty that is permitted to be imposed for each violation or failure to comply with the SAFE Act?

- A. \$2,500 for each act or omission; \$25,000 maximum
- B. **\$2,500 for each act or omission**
- C. 000 for each act or omission
- D. \$25, 000 for each act or omission: \$250,000 maximum

Answer: B

Explanation:

Under the SAFE Act (Secure and Fair Enforcement for Mortgage Licensing Act), the maximum civil penalty for each violation or failure to comply is \$25,000 per act or omission. This applies to mortgage loan originators (MLOs) and others who violate licensing or regulatory requirements under the SAFE Act.

Violations can include actions such as failing to obtain proper licensure or engaging in fraudulent lending practices.

References:

* SAFE Act, 12 USC §5107

* NMLS Enforcement Guidelines

NEW QUESTION # 233

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

Answer: D

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 # 234

Which of the following activities is considered a settlement service as defined by the Real Estate Settlement Procedures Act (RESPA)?

- A. Origination of a chattel-secured loan
- B. Origination of an interim unsecured loan
- C. Origination of a timeshare loan
- D. Origination of a federally related mortgage loan

Answer: D

Explanation:

Under RESPA, a settlement service includes any service provided in connection with a real estate settlement, including the origination, processing, or funding of a federally related mortgage loan. A federally related mortgage loan is defined as any loan (other than temporary financing) secured by a first or subordinate lien on residential real property.

"Settlement service means any service provided in connection with a real estate settlement including but not limited to... the origination of a federally related mortgage loan."

- 12 CFR § 1024.2, Regulation X

Timeshare, chattel, and unsecured loans are not considered federally related mortgage loans under RESPA.

References:

CFPB, RESPA - Regulation X

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NEW QUESTION # 235

According to Federal Reserve Regulation Z, which of the following fees is a finance charge in a residential mortgage transaction?

- A. Title Insurance
- B. Credit report
- C. Interest
- D. Notary

Answer: C

Explanation:

Under Federal Reserve Regulation Z, which implements the Truth in Lending Act (TILA), interest is classified as a finance charge because it represents the cost of borrowing the funds over the life of the loan.

Finance charges include any fee that a borrower pays as a condition of obtaining the loan, such as interest, points, and certain fees.

* Notary fees (A), credit report fees (C), and title insurance (D) are not considered finance charges because they are third-party fees not directly related to the cost of borrowing.

References:

Truth in Lending Act (TILA), 12 CFR §1026.4

CFPB Regulation Z Guidelines

NEW QUESTION # 236

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