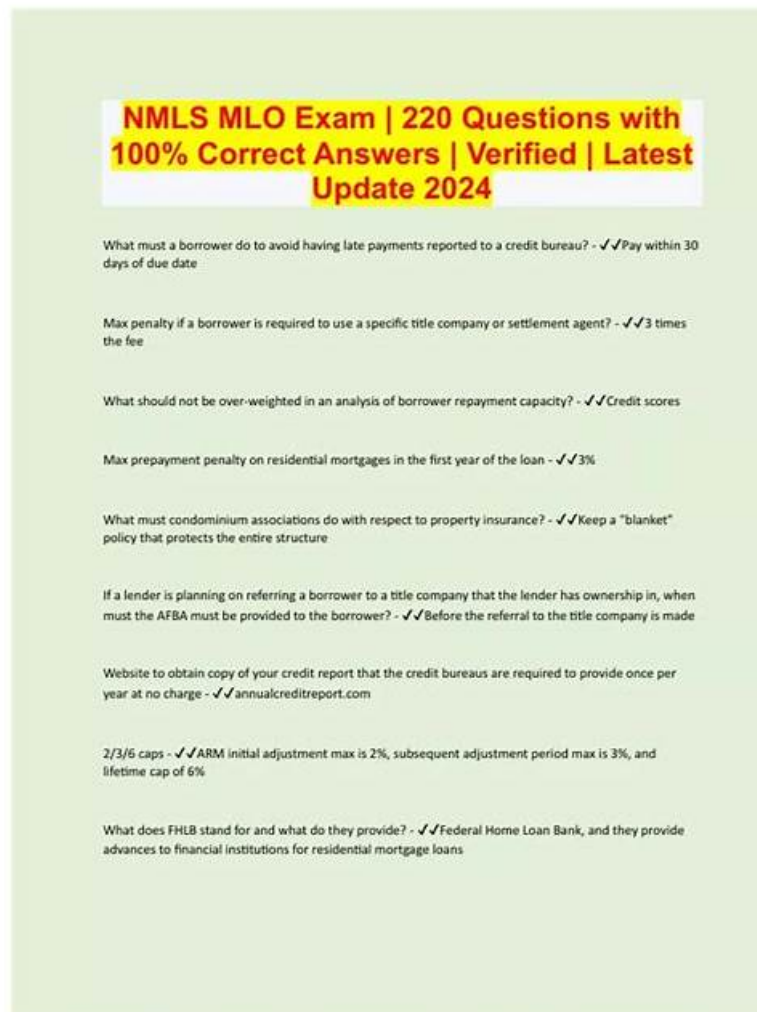


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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q121-Q126):

NEW QUESTION # 121

A mortgage loan originator who informs a prospective borrower that a certain loan interest rate can only be guaranteed if an application is submitted within the next 30 minutes is committing:

- A. Redlining
- **B. Coercion**
- C. Discrimination
- D. Exaggeration

Answer: B

Explanation:

Coercion is the act of using force, threats, or pressure to influence another party's actions or decisions.

Imposing arbitrary and unreasonable time limits to force a borrower to act quickly-when such urgency is not legitimate-is considered a form of coercion.

"Coercion includes pressuring consumers to make decisions in haste or under duress, such as requiring immediate action to lock in a loan rate."

- SAFE MLO National Test Study Guide; CFPB Consumer Protection Resources This practice is prohibited and unethical.

References:

SAFE MLO National Test Study Guide

CFPB, Unfair, Deceptive, or Abusive Acts or Practices

NEW QUESTION # 122

Which of the following fees is a finance charge?

- **A. An origination fee**
- B. A notary fee
- C. An appraisal fee
- D. A late payment fee

Answer: A

Explanation:

An origination fee is considered a finance charge under TILA because it represents the cost of obtaining credit. A finance charge includes all fees that a borrower must pay as a condition of securing a loan, excluding certain exempt fees like notary or appraisal fees.

* Notary fees (A) and appraisal fees (C) are typically excluded from the finance charge calculation.

* Late payment fees (D) are not considered finance charges; they are penalties for delinquent payments.

References:

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

* CFPB Finance Charge Definitions

NEW QUESTION # 123

Which of the following loan types is covered by the Real Estate Settlement Procedures Act (RESPA)?

- A. Auto loan
- B. Student loan
- **C. Residential real estate loan**
- D. Commercial real estate loan

Answer: C

Explanation:

The Real Estate Settlement Procedures Act (RESPA, Regulation X) applies specifically to loans secured by a

1-4 family residential property (owner-occupied or investment) made by lenders, brokers, or others involved in real estate settlement services. RESPA does not cover auto loans, student loans, or commercial real estate loans.

"RESPA covers loans secured with a mortgage placed on a one-to-four family residential property, including most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit."

- Consumer Financial Protection Bureau (CFPB): Real Estate Settlement Procedures Act (Regulation X) Thus, of the choices provided, only residential real estate loans are covered by RESPA.

References:

CFPB, "Real Estate Settlement Procedures Act (Regulation X)"

SAFE MLO National Test Study Guide

HUD, "RESPA FAQs"

NEW QUESTION # 124

When a consumer applies for an ARM, the creditor must provide a variable-rate program disclosure:

- A. No later than seven business days before loan consummation.
- B. No later than three business days before loan consummation.
- C. After the creditor has received documents verifying information related to the consumer's application.
- **D. At the time an application form is provided or before the consumer pays a nonrefundable fee, whichever is earlier.**

Answer: D

Explanation:

Under Regulation Z, when a consumer applies for an ARM, the required variable-rate program disclosures must be given when an application form is provided or before a nonrefundable fee is paid, whichever is earlier.

"The disclosures required... must be given at the time an application form is provided or before the consumer pays a nonrefundable fee, whichever is earlier."

- 12 CFR § 1026.19(b)(1)

References:

Regulation Z, 12 CFR § 1026.19(b)

NEW QUESTION # 125

A loan secured by any lien other than the first lien position is referred to as:

- A. Non-conforming
- **B. Subordinate**
- C. Agency
- D. Collectible

Answer: B

Explanation:

A subordinate lien (or junior lien) refers to any loan or claim against a property that is secondary to the first lien (the primary mortgage). Examples include second mortgages, home equity loans, or lines of credit.

"A subordinate lien is a mortgage or other lien that has a lower priority than a previous mortgage or lien."

- SAFE MLO National Test Study Guide

References:

SAFE MLO National Test Study Guide

CFPB, Glossary

NEW QUESTION # 126

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