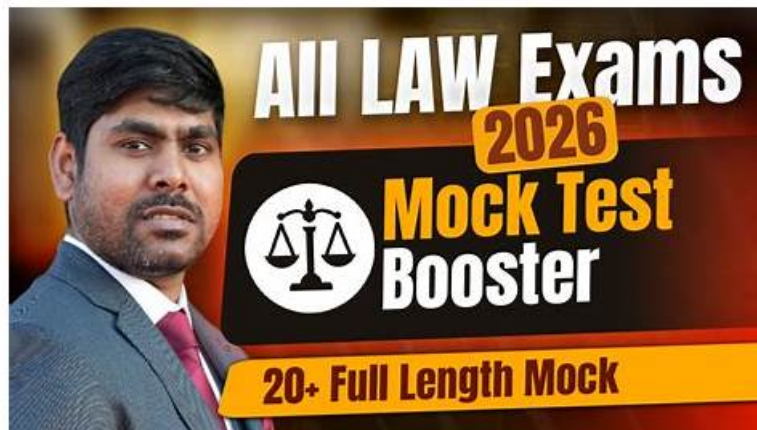


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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q157-Q162):

NEW QUESTION # 157

Which of the following actions should a mortgage loan originator (MLO) take if a real estate broker offers the MLO \$500 to obtain a purchase-money mortgage for the real estate broker's client?

- A. Apply the \$500 towards the downpayment
- B. Decline the money
- C. Accept the money after obtaining the requested loan for the client
- D. Receive the \$500 fee and include it on the Closing Disclosure

Answer: B

Explanation:

The Real Estate Settlement Procedures Act (RESPA) prohibits kickbacks, referral fees, and unearned fees in any transaction involving a federally related mortgage loan. If a real estate broker offers the MLO \$500 to obtain a purchase-money mortgage for the broker's client, the MLO must decline the money. Accepting payment for a referral is illegal under Section 8 of RESPA.

* Options such as applying the money toward the down payment (B) or including it on the Closing Disclosure (C)** do not make

the payment legal, as it would still violate RESPA.

References:

- * RESPA Section 8 - Prohibition on kickbacks and referral fees
- * CFPB Guidelines on RESPA compliance

NEW QUESTION # 158

A couple purchasing a house does not have enough money in reserve to meet the underwriting guidelines for their loan. They are required to bring \$10,000 to closing, and they will be \$3,000 short unless they can find additional cash. The mortgage loan originator may assist the borrowers by taking which of the following actions?

- **A. Asking the borrowers if they have any previously undisclosed additional cash assets that can be documented**
- B. Editing the underwriter's copy of the purchase and sales agreement on the property to show a \$3,000 contribution from the seller
- C. Having the real estate agent deposit \$3,000 into the borrowers' bank account to generate a deposit record and then withdrawing the money immediately
- D. Suggesting that the borrowers temporarily borrow money from a relative to deposit into their bank account until the loan closes

Answer: A

Explanation:

The only ethical and legal option for an MLO is to ask the borrowers if they have any additional, previously undisclosed assets that can be documented. All assets used for closing must be sourced and verified.

Editing documents to show false contributions or facilitating undisclosed loans/fake deposits constitutes fraud.

"All assets used for closing must be verified and properly documented... Any undisclosed assets must be evaluated and properly sourced."

- Fannie Mae Selling Guide B3-4.2-01; SAFE MLO National Test Study Guide References:

Fannie Mae, Asset Documentation

SAFE MLO National Test Study Guide

NEW QUESTION # 159

A mortgage loan originator (MLO) received a salary of 1% per loan plus a bonus of \$5,000 for closing the most loans in the office last year. In addition, he received a trip to Hawaii based on closing 100 or more transactions with an interest rate of 5% or higher. Is the MLO's compensation prohibited?

- A. His compensation is permitted as compensation only includes salary and bonuses and his salary and bonus is not based on loan terms.
- **B. His compensation is not permitted as compensation includes all financial incentives and his trip was awarded based on closing the most loans with certain loan terms.**
- C. His compensation is permitted as compensation only includes salary and his salary is not based on loan terms.
- D. His compensation is not permitted as compensation only includes salary and his salary is based on loan terms.

Answer: B

Explanation:

Under Dodd-Frank Act regulations and Regulation Z (TILA), mortgage loan originators (MLOs) cannot be compensated based on the terms of the loan, such as interest rates, loan amount, or product type. This includes any financial incentives, like bonuses or rewards, tied to loan terms. In this case:

* The trip to Hawaii was awarded based on closing loans with an interest rate of 5% or higher, which directly ties the MLO's compensation to a specific loan term (the interest rate).

* This violates the Loan Originator Compensation Rule, which prohibits compensating MLOs based on the terms or conditions of a loan, in order to protect borrowers from steering into unfavorable loan products.

Therefore, all forms of compensation-including bonuses, trips, or other rewards-are scrutinized if they are tied to loan terms, making the MLO's trip to Hawaii an illegal incentive under current law.

References:

* Dodd-Frank Act - Loan Originator Compensation Rules

* TILA/Regulation Z - Anti-Steering and Loan Terms Compensation Rules

NEW QUESTION # 160

According to Fannie Mae, a loan with a purchase transaction loan amount of \$160,000, sales price of \$180,000, and an appraised value of \$200,000 has a loan-to-value ratio of what percentage?

- A. 89%
- B. 88%
- C. 90%
- **D. 80%**

Answer: D

Explanation:

For a purchase transaction, the Loan-to-Value (LTV) ratio is calculated by dividing the loan amount by the lesser of the sales price or the appraised value.

"For purchase transactions, LTV is calculated by dividing the loan amount by the lesser of the property's sales price or appraised value."

- Fannie Mae Selling Guide, B2-1.2-03

Here:

Loan Amount: \$160,000

Sales Price: \$180,000

Appraised Value: \$200,000

Lesser of sales price/appraised value: \$180,000

$LTV = (\$160,000 \div \$180,000) \times 100 = 88.89\%$

However, the options provided are: 80%, 88%, 89%, 90%. The closest, and by rounding convention for mortgage lending, 89% would be correct. However, sometimes the answer is provided as a rounded figure, in which case 89% (C) would be the correct answer.

Let's verify the math:

$\$160,000 \div \$180,000 = 0.8888 = 88.9\%$ (rounded to the nearest whole percent, 89%).

So, the correct answer is: C

References:

Fannie Mae Selling Guide, B2-1.2-03: Purchase Transactions

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NEW QUESTION # 161

In which of the following scenarios is a mortgage loan originator (MLO) violating the consumer privacy provisions within the Gramm-Leach-Bliley Act?

- A. The MLO receives two copies of a consumer's pay stub via fax, and the MLO destroys one of the copies in a paper shredder.
- B. The MLO provides a consumer's application to a third-party processor in order to continue the loan process.
- **C. The MLO discusses a consumer's credit history with a co-worker at a local café.**
- D. The MLO stores electronic information regarding the consumer on an encrypted laptop which is occasionally removed from the office.

Answer: C

Explanation:

The Gramm-Leach-Bliley Act (GLBA) prohibits the disclosure of nonpublic personal information about consumers to third parties, except as permitted by law (e.g., for processing the loan). Discussing a consumer's credit history in a public place where privacy cannot be ensured is a violation of GLBA privacy rules.

"Financial institutions must protect the confidentiality of consumer records and information. Discussing customer information in public or unsecured locations can violate privacy regulations."

- GLBA Privacy Rule; FTC Compliance Guidelines

Other choices reflect permissible or prudent actions, such as sharing information with authorized third parties or using secure data storage.

References:

FTC, Gramm-Leach-Bliley Act Privacy Rule

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NEW QUESTION # 162

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