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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q81-Q86):

NEW QUESTION # 81

Which of the following property types is eligible for FHA financing?

- A. Commercial real estate loan
- B. Vacation home
- C. Manufactured home
- D. Bed and breakfast

Answer: C

Explanation:

FHA loans are available for primary residences, including manufactured homes, if they meet HUD standards.

FHA loans are not available for vacation homes, investment properties, bed and breakfasts, or commercial real estate.

"FHA will insure mortgages on manufactured homes that are principal residences and meet HUD requirements."

- HUD 4000.1 FHA Single Family Housing Policy Handbook

References:

HUD, FHA Manufactured Homes Guidelines

FHA Single Family Housing Policy Handbook (4000.1)

NEW QUESTION # 82

Which of the following federal laws requires disclosures intended to prevent lenders or mortgage loan originators (MLOs) from increasing fees during the origination process?

- A. Real Estate Settlement Procedures Act (RESPA)
- B. Equal Credit Opportunity Act (ECOA)
- C. Home Mortgage Disclosure Act (HMDA)
- D. Truth in Lending Act (TILA)

Answer: A

Explanation:

The Real Estate Settlement Procedures Act (RESPA) requires disclosures intended to prevent lenders and mortgage loan originators (MLOs) from increasing fees during the loan origination process. RESPA mandates the disclosure of estimated fees through the Loan Estimate (LE) and ensures that fees do not change substantially from the Loan Estimate to the final Closing Disclosure (CD) unless specific conditions justify the changes. This protects borrowers from "fee increases" during the settlement process.

* While TILA (A) deals with disclosure of loan terms and APR, RESPA (D) focuses specifically on fees and closing costs during origination.

References:

* RESPA (Real Estate Settlement Procedures Act), 12 USC §2601

* CFPB RESPA Guidelines on fee tolerances

NEW QUESTION # 83

The purpose of a Suspicious Activity Report (SAR) is to report known or suspected violations or suspicious activity observed by financial institutions subject to the:

- A. Truth in Lending Act (TILA).
- B. Real Estate Settlement Procedures Act (RESPA).
- C. Gramm-Leach-Bliley Act (GLBA).
- D. Bank Secrecy Act (BSA).

Answer: D

Explanation:

A Suspicious Activity Report (SAR) is filed by financial institutions to report known or suspected violations of law or suspicious financial activities. The requirement to file SARs falls under the Bank Secrecy Act (BSA), which is designed to prevent money laundering, fraud, and other financial crimes. SARs must be filed with FinCEN (Financial Crimes Enforcement Network) whenever suspicious transactions are detected.

* TILA (B), Gramm-Leach-Bliley Act (C), and RESPA (D) do not govern the filing of SARs.

References:

* Bank Secrecy Act (BSA), 31 USC §5311

* FinCEN Guidelines on SAR filing

NEW QUESTION # 84

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

- A. Student loan

- B. Commercial real estate loan
- C. Auto loan
- D. Residential real estate loan

Answer: D

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)"

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HUD, "RESPA FAQs"

NEW QUESTION # 85

Which of the following is considered a prohibition under the Real Estate Settlement Procedures Act (RESPA)?

- A. Renting office space at lower rates based on the whole or in the amount of business referred
- B. Donating an item of value to a silent auction hosted by a charity
- C. Sponsoring a little league team where the company name is on the uniforms
- D. Hosting an educational seminar at no cost to the participants

Answer: A

Explanation:

Section 8 of RESPA prohibits giving or accepting anything of value in exchange for referrals of settlement service business related to federally related mortgage loans. Renting office space at lower rates (or free) in exchange for referrals is specifically called out in RESPA guidance as an illegal kickback.

"Section 8(a) of RESPA prohibits giving or accepting any fee, kickback, or thing of value... for the referral of settlement service business. Examples of violations include... renting office space at above or below market rates based on the amount of business referred."

- 12 CFR § 1024.14; CFPB RESPA Section 8 Guidance

Hosting seminars, sponsoring uniforms, or donating to charity are generally permissible if not conditioned on referrals.

References:

CFPB, RESPA Section 8

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NEW QUESTION # 86

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