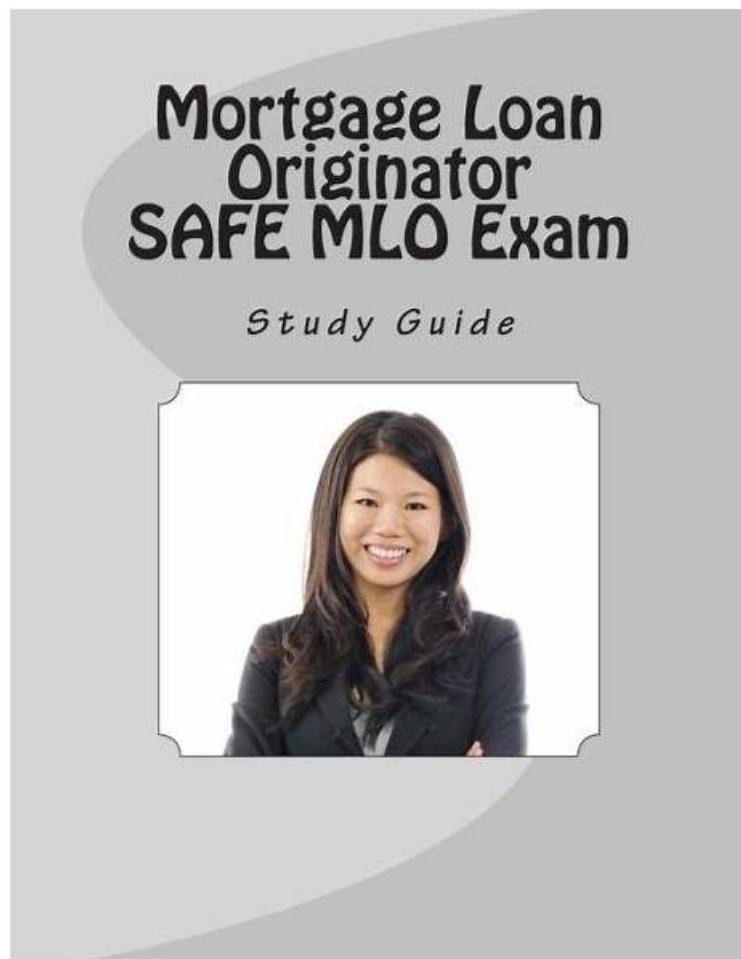


High Pass-Rate MLO Latest Study Notes—Newest Exam Cram for MLO: Mortgage Loan Origination (SAFE MLO) Exam



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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q69-Q74):

NEW QUESTION # 69

A 7.25% interest-only loan has an initial balance of \$239,500.00. The annual homeowner's insurance premium is \$551.00, and the annual property taxes are \$1,773.00. What is the total monthly payment, including the escrow?

- A. \$1,640.65
- B. \$1,446.98
- C. \$1,701.29
- D. \$1,584.65

Answer: D

Explanation:

First, calculate the monthly interest-only payment:

Loan Amount: \$239,500

Interest Rate: 7.25% annual

Monthly Interest: $\$239,500 \times 0.0725 \div 12 = \$1,447.29$

Add escrow for taxes and insurance:

Annual Insurance: $\$551 \div 12 = \45.92

Annual Taxes: $\$1,773 \div 12 = \147.75

Total escrow per month: $\$45.92 + \$147.75 = \$193.67$

Total monthly payment:

$\$1,447.29$ (interest-only) + $\$193.67$ (escrow) = $\$1,640.96$

Closest answer: C. \$1,640.65

The slight difference is likely due to rounding, but C is the best match.

References:

Standard mortgage calculations (see any finance calculator)

SAFE MLO National Test Study Guide

NEW QUESTION # 70

What is the minimum amount of flood insurance a lender must require on a residential building located in a special flood hazard area?

- A. \$250,000 for residential property structures
- B. \$150,000 for residential property structures
- C. \$350,000 for residential property structures
- D. \$50,000 for residential property structures

Answer: A

Explanation:

The minimum amount of flood insurance required by lenders for a residential building located in a Special Flood Hazard Area (SFHA) is the lesser of:

* 100% of the replacement cost of the structure, or

* The maximum available under the National Flood Insurance Program (NFIP), which is \$250,000 for residential property structures.

This requirement ensures that the property is adequately covered in case of flood damage.

References:

* National Flood Insurance Program (NFIP) Guidelines

* Flood Disaster Protection Act (FDPA)

NEW QUESTION # 71

A borrower has told the mortgage loan originator that they had recently paid off an account that was listed on their credit report. Which of the following information will they need to provide the lender to prove the account has been paid off?

- A. An updated statement showing a zero balance
- B. No additional information required
- C. Oral confirmation from the borrower
- D. A letter from the borrower explaining that they paid it off

Answer: A

Explanation:

To prove that an account listed on a credit report has been paid off, the borrower must provide an updated statement showing a zero balance. This is the most direct and verifiable method for a lender to confirm the account has been settled.

* Oral confirmation (A) or a letter from the borrower (C) are not acceptable documentation, as they lack third-party verification.

* No further documentation would be required if the credit report already reflects the zero balance, but until then, updated documentation is necessary.

References:

* Fair Credit Reporting Act (FCRA)

* Standard mortgage underwriting documentation guidelines

NEW QUESTION # 72

Which of the following conditions must be met when presenting loan product options to a consumer?

- A. The presentation of loan products for which the consumer likely qualifies
- B. The presentation of loan products with the highest interest rates
- C. The presentation of loan products with prepayment penalties
- D. The presentation of loan products from creditors with which the mortgage loan originator does not regularly do business

Answer: A

Explanation:

Regulation Z requires mortgage loan originators to present loan options that are in the consumer's interest and for which the consumer is likely to qualify. Loan options presented must be appropriate to the consumer's financial circumstances, not just the highest rate or those with penalties.

"Loan originators must present loan options for which the consumer likely qualifies, and which are in the consumer's interest, including a loan with the lowest interest rate, lowest points and origination fees, and no risky features if such products are available."

- 12 CFR § 1026.36(e), Regulation Z

References:

CFPB, Loan Originator Compensation Requirements

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NEW QUESTION # 73

Which of the following applicant characteristics is legally permitted to be considered in evaluating credit risk?

- A. Whether the applicant seems likely to have children
- B. Whether the applicant's age makes them ineligible for credit-related insurance
- C. Whether the applicant has a phone number listing in their name
- D. Whether the alimony payments the applicant relies on for income are likely to continue and to be consistently made

Answer: D

Explanation:

Lenders may consider whether alimony, child support, or separate maintenance payments are likely to be consistently made, as this affects the borrower's ability to repay. Consideration of family status, phone listings, or age (except as required for legal capacity) is prohibited by the Equal Credit Opportunity Act (ECOA).

"A creditor must consider alimony, child support, or separate maintenance income to the extent that it is likely to be consistently received."

- 12 CFR § 1002.6(b)(5), Regulation B (ECOA)

References:

CFPB, Considering Alimony and Child Support

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NEW QUESTION # 74

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