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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q61-Q66):

NEW QUESTION # 61

Which of the following components of an ARM adjusts periodically?

- A. Index and margin only
- B. Margin, Index and interest rate
- C. Margin and interest rate only
- D. Index and interest rate only

Answer: D

Explanation:

In an Adjustable-Rate Mortgage (ARM), the components that adjust periodically are the index and the interest rate. Here's how it works:

* The index is the benchmark interest rate that fluctuates with market conditions (e.g., LIBOR, SOFR).

* The interest rate adjusts based on changes in the index, but the margin (the fixed percentage added to the index) remains constant throughout the life of the loan.

Thus, the index and interest rate are the variables that change periodically, while the margin remains fixed.

References:

* Fannie Mae Selling Guide for ARMs

* Freddie Mac ARM Guidelines

NEW QUESTION # 62

A second (subordinate) mortgage loan includes:

- A. home equity conversion mortgage.
- B. government home purchase loan.
- C. conventional home purchase loan.
- D. home equity lines of credit (HELOCs);

Answer: D

Explanation:

A second (subordinate) mortgage loan refers to a mortgage taken out after the primary mortgage and is subordinate to the first in priority of claims on the property in case of default or foreclosure. One of the most common types of subordinate mortgages is a home equity line of credit (HELOC).

* HELOC allows homeowners to borrow against the equity in their home, typically after the first mortgage, making it a subordinate loan.

Other options:

* Government home purchase loans (A) and conventional home purchase loans (B) are typically first mortgages.

* A home equity conversion mortgage (C) is a type of reverse mortgage, which is also typically a primary loan, not a subordinate one.

References:

* Fannie Mae Selling Guide on subordinate financing

* HELOC regulations under Regulation Z

NEW QUESTION # 63

Which of the following is a requirement for a mortgage loan originator (MLO) license?

- A. Have never been convicted of a felony in a domestic, foreign or military court
- B. Are covered by either a net worth or surety bond or pay into a state fund as required by the state loan originator's supervisory authority
- C. Have not had an MLO license revoked in the last five years
- D. Completed at least 10 hours of pre-licensing education

Answer: B

Explanation:

One of the requirements for obtaining an MLO (Mortgage Loan Originator) license under the SAFE Act is that the MLO must be covered by a net worth requirement, surety bond, or must pay into a state fund. This requirement ensures that MLOs have adequate financial backing to protect consumers and the public in the event of legal or financial disputes.

* A (10 hours of pre-licensing education) is incorrect because the requirement is at least 20 hours of pre-licensing education.

* B (license revoked) and C (conviction) are not fully accurate as they do not align with the exact licensing rules under the SAFE Act.

References:

* SAFE Act, 12 USC §5101

* NMLS Licensing Guidelines

NEW QUESTION # 64

How often must a nonexempt telemarketing entity check their call list against the National Do Not Call Registry?

- A. Every 2 weeks
- **B. Every 31 days**
- C. Every 7 days
- D. Annually

Answer: B

Explanation:

According to the Telemarketing Sales Rule (TSR) and the National Do Not Call Registry requirements, nonexempt telemarketing entities must check their call lists against the National Do Not Call Registry at least every 31 days. This ensures that they do not call individuals who have opted out of receiving telemarketing calls.

* The 31-day rule helps ensure compliance and reduces the likelihood of violating the Do Not Call regulations.

References:

* Telemarketing Sales Rule (TSR), 16 CFR Part 310

* Federal Trade Commission (FTC) Guidelines

NEW QUESTION # 65

A borrower obtaining a VA loan is deployed at the time of loan closing. Which of the following individuals is able to sign on behalf of the borrower?

- **A. Someone with designated power of attorney**
- B. A co-borrower
- C. A non-purchasing spouse
- D. A purchasing spouse

Answer: A

Explanation:

The VA permits another person to sign closing documents for a borrower if the signer holds a designated power of attorney. This is common in situations where the borrower is deployed or otherwise unavailable.

"When the veteran is unable to sign documents in person, a designated attorney-in-fact (under a valid power of attorney) may sign on their behalf."

- VA Lender's Handbook, Chapter 9: Legal Instruments, Liens, Escrows, and Title References:

VA Lender's Handbook, Chapter 9

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NEW QUESTION # 66

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