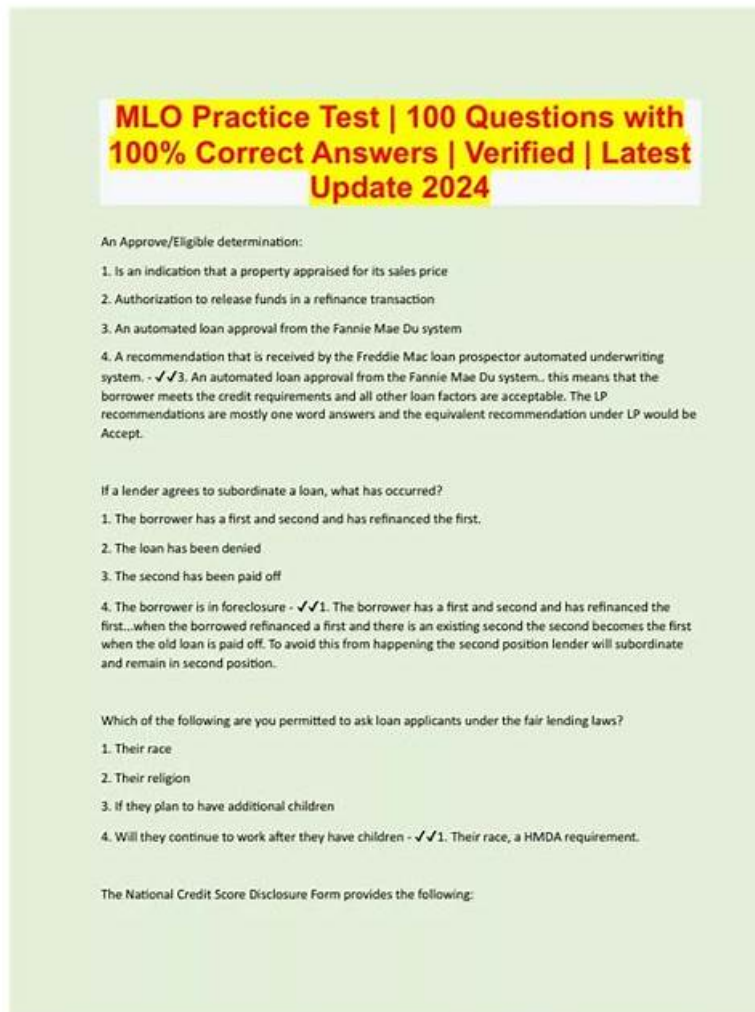


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Quiz 2026 NMLS MLO: Mortgage Loan Origination (SAFE MLO) Exam – Reliable Sample Questions Pdf

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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q11-Q16):

NEW QUESTION # 11

The loan-to-value ratio for an FHA loan is calculated by dividing the loan amount by:

- A. the purchase price of the property.
- B. the appraised value of the property.
- C. the purchase price, plus the mortgage insurance for FHA loans.
- **D. the lesser of the purchase price or appraised value.**

Answer: D

Explanation:

For an FHA loan, the loan-to-value (LTV) ratio is calculated by dividing the loan amount by the lesser of the purchase price or appraised value of the property. This ensures that the loan amount is based on the lower of the two figures, protecting the lender from over-lending on a property that may not appraise at the agreed purchase price.

* This method is consistent with FHA guidelines, ensuring that the loan is adequately secured by the property's value.

References:

- * FHA Single Family Housing Policy Handbook
- * HUD Guidelines for FHA LTV calculations

NEW QUESTION # 12

According to the SAFE Act, which of the following activities requires licensure as a mortgage loan originator?

- A. Providing a consumer with the loan policies of the lender
- **B. Communicating the details of an offer for the first time over the phone**
- C. Providing a consumer with a Homebuyer's Toolkit
- D. Communicating with a consumer to arrange a loan closing

Answer: B

Explanation:

Under the SAFE Act, any activity that involves offering, negotiating, or discussing loan terms with consumers requires licensure as a mortgage loan originator (MLO). Communicating the details of an offer over the phone would require MLO licensure, as it involves explaining or negotiating loan terms.

* Providing general information or resources like a Homebuyer's Toolkit (A) or loan policies (B) does not require an MLO license, as these are not specific to negotiating loan terms.

References:

- * SAFE Act, 12 USC §5101
- * NMLS Licensing Requirements

NEW QUESTION # 13

The upfront premium charged on an FHA mortgage transaction to protect a creditor in the event of borrower default is an example of:

- A. optional credit life insurance.
- B. private mortgage insurance
- **C. government mortgage insurance.**
- D. force-placed hazard insurance.

Answer: C

Explanation:

The upfront premium charged on an FHA mortgage is an example of government mortgage insurance.

This upfront mortgage insurance premium (UFMIP) is required for FHA loans and protects the lender (creditor) in the event of borrower default. FHA loans are insured by the Federal Housing Administration (FHA), a government agency.

* Private mortgage insurance (D) is used for conventional loans, while optional credit life insurance (A) and force-placed hazard insurance (B) are unrelated to FHA loans.

References:

* FHA Single Family Housing Policy Handbook

* HUD Guidelines on UFMIP

NEW QUESTION # 14

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

Answer: A

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 # 15

Which of the following documents is a real estate conveyance?

- **A. Quit claim deed**
- B. Mortgage instrument
- C. Promissory note
- D. Occupancy certificate

Answer: A

Explanation:

A quit claim deed is a legal document used in real estate transactions to convey ownership or interest in a property from one party to another. It transfers the grantor's interest in the property without any warranties or guarantees about the property's title.

* Promissory notes (B) represent a borrower's promise to repay a loan.

* Mortgage instruments (C) create a lien on the property but do not convey ownership.

* Occupancy certificates (D) certify that a property complies with regulations for occupancy but are not involved in transferring ownership.

References:

* Real Estate Law on property conveyances

* Fannie Mae Deed and Title Transfer Guidelines

NEW QUESTION # 16

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