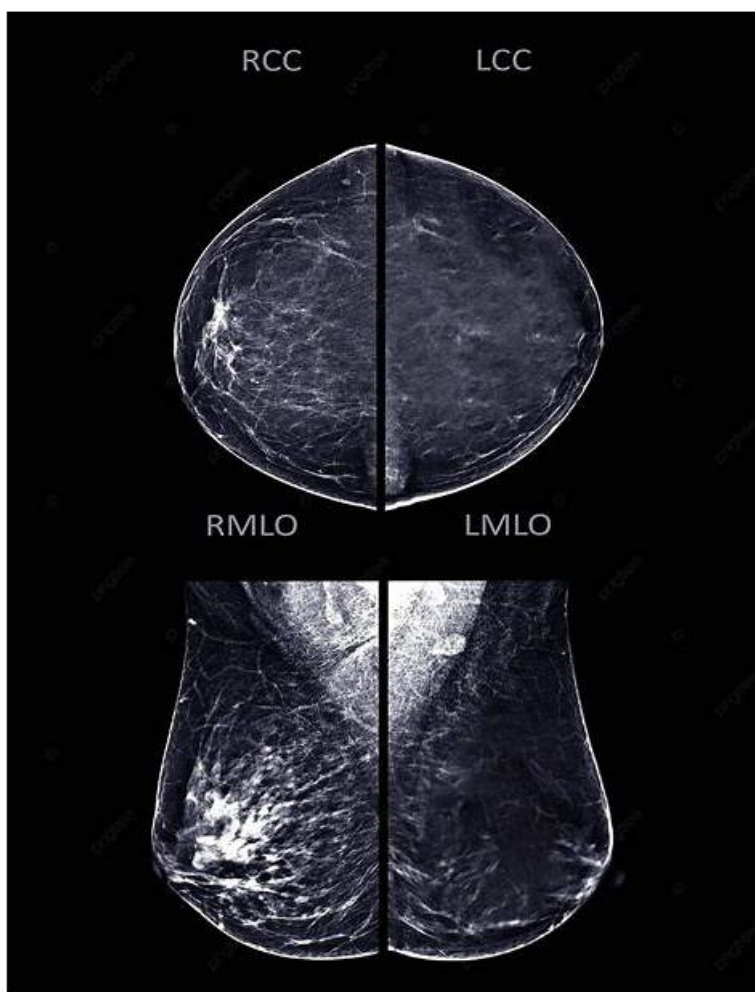


MLO題庫，MLO測試



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隨著社會的發展，現在NMLS行業得到了人們的青睞，也有越來越多的人們想考取NMLS方面的資格認證證書，在事業上更進一步。這個時候你應該想到的是Testpdf網站，它是你MLO考試合格的好幫手。Testpdf的強大考古題是MLO技術專家們多年來總結出來的經驗和結果，站在這些前人的肩膀上，會讓你離成功更進一步。

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>> MLO題庫 <<

NMLS MLO測試，MLO考題資源

Testpdf是一個能為很多參加NMLS MLO認證考試的IT行業專業人士提供相關輔導資料來幫助他們拿到NMLS MLO認證證書的網站。Testpdf提供的學習資料是由Testpdf的資深專家的豐富的行業經驗和專業知識研究出來的，品質是很好，更新速度也非常快。並且我們提供的練習題是和真正的考試題目很接近的，幾乎是一樣的。選擇Testpdf能100%確保你通過你的第一次參加的難度比較高的對你的事業很關鍵的NMLS MLO認證考試。

最新的 SAFE MLO MLO 免費考試真題 (Q22-Q27):

問題 #22

How many days must a borrower's mortgage loan be delinquent before the mortgage company is permitted to submit the first notice filing in the foreclosure process?

- A. 90 days
- B. 60 days
- C. 30 days
- **D. 120 days**

答案: D

問題 #23

Consumer complaints and the analysis of complaints play a vital role in identifying weaknesses in elements of a company's:

- A. compliance management, senior management and branch locations.
- B. secondary marketing practices of selling loans to investors.
- **C. compliance management training and internal controls**
- D. hiring procedures and training.

答案: C

解題說明:

Consumer complaints and their analysis are critical for identifying weaknesses in a company's compliance management system (CMS) and internal controls. The CFPB (Consumer Financial Protection Bureau) emphasizes that analyzing complaints helps companies spot patterns of non-compliance, risks, or failures in managing regulatory requirements. By reviewing consumer feedback, businesses can identify gaps in their compliance practices, including weaknesses in training programs and internal systems, that may lead to violations of laws like RESPA, TILA, and ECOA.

* Complaints may reveal issues with loan disclosures, error resolution, unfair lending practices, or lack of training in regulatory updates.

* Regular analysis helps reinforce internal controls and improve compliance processes.

References:

* CFPB Compliance Management Review Guidelines

* TILA and RESPA regulations on consumer protection

問題 #24

Which of the following does a higher-priced mortgage require if the seller acquired the home 90 days or fewer prior to the date of the purchase contract and the sales price exceeds the seller's acquisition price by more than 10%?

- A. One written appraisal only and one automated valuation model
- B. Two written appraisals and one automated valuation model
- **C. Two written appraisals only**
- D. One written appraisal and one broker price opinion

答案: C

解題說明:

Under Regulation Z, Section 1026.35(c), for higher-priced mortgage loans (HPMLs), if the seller acquired the property 90 days or less before the date of the borrower's purchase agreement and the resale price exceeds the seller's acquisition price by more than 10%, the lender must obtain two written appraisals from different certified or licensed appraisers.

"A creditor must obtain two written appraisals if the seller acquired the property 90 days or fewer prior to the date of the consumer's agreement to acquire the property and the price exceeds the seller's acquisition price by more than 10 percent."

- 12 CFR § 1026.35(c)(4)(i)

References:

CFPB, Higher-Priced Mortgage Loans Appraisal Rule

SAFE MLO National Test Study Guide

問題 #25

Which of the following entities has the primary enforcement authority under the Red Flags Rule?

- A. Conference of State Bank Supervisors
- B. IRS
- C. HUD
- **D. Federal Trade Commission**

答案： D

解題說明：

The Federal Trade Commission (FTC) has primary enforcement authority under the Red Flags Rule, which is part of the Fair and Accurate Credit Transactions Act (FACTA). The Red Flags Rule requires financial institutions and creditors, including mortgage companies, to implement identity theft prevention programs that detect, prevent, and mitigate identity theft.

* IRS (A), HUD (C), and the Conference of State Bank Supervisors (D) are not responsible for enforcing the Red Flags Rule.

References:

* Fair and Accurate Credit Transactions Act (FACTA)

* FTC Red Flags Rule Guidelines

問題 #26

What are the maximum basis points added to the average prime offer rate (APOR) that keep a loan's APR as a qualified mortgage under the Consumer Financial Protection Bureau's (CFPB's) Safe Harbor Rule?

- A. 150 basis points
- **B. 100 basis points**
- C. 85 basis points
- D. 300 basis points

答案： B

解題說明：

A loan is a Qualified Mortgage (QM) with "safe harbor" legal protection if its APR does not exceed the average prime offer rate (APOR) by more than 100 basis points (1%) for a first-lien transaction.

"A covered transaction is a safe harbor QM if the APR does not exceed the APOR for a comparable transaction by 1.5 or more percentage points for first-lien transactions, or 3.5 percentage points for subordinate-lien transactions. For purposes of safe harbor protection, the threshold is 1 percentage point (100 basis points) above APOR."

- 12 CFR § 1026.43(e); CFPB QM/ATR Rule Summary

References:

CFPB, Qualified Mortgage and Ability-to-Repay Rule

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問題 #27

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為了幫助你準備MLO考試認證，我們建議你有健全的知識和經驗MLO考試，我們Testpdf設計的問題，可以幫助你輕鬆獲得認證，TestpdfNMLS的MLO考試的自由練習測試，MLO考試問題及答案，MLO考古題，MLO書籍，MLO學習指南。

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很快他就感覺到壹種恐怖，因為恢復了正常思維的教授突然想起來自己從帳篷裏被綁走的全過程，秦筱音站起身道，你可以先在網上免費下載Testpdf提供的關於NMLS MLO 認證考試的部分考試練習題和答案，作為嘗試來檢驗我們的品質。

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