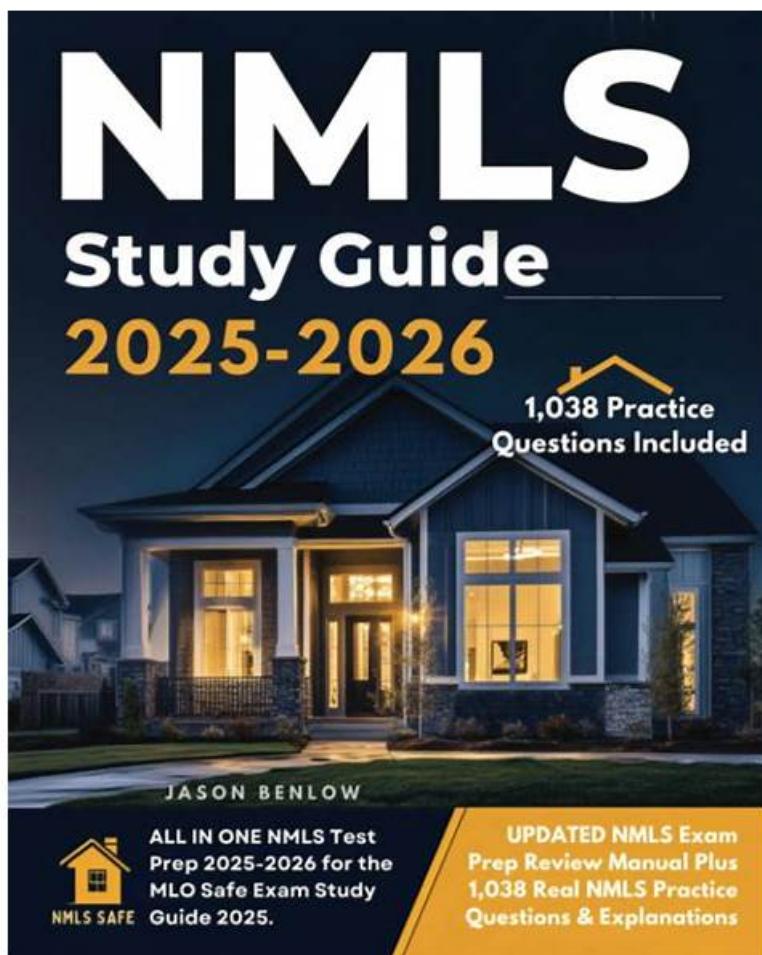


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NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions

(Q108-Q113):

NEW QUESTION # 108

Which of the following documents must be provided to the borrower when they request a change in loan product?

- A. Service provider list
- B. Home counseling list
- C. Amortization schedule
- D. **Loan Estimate**

Answer: D

Explanation:

Under TRID/Regulation Z, if a borrower requests a change in loan product, this is considered a changed circumstance, and a new Loan Estimate must be provided reflecting the revised terms within three business days.

"A revised Loan Estimate must be provided if a changed circumstance affects the consumer's eligibility for a specific loan product or terms."

- 12 CFR § 1026.19(e)(3)(iv)

References:

CFPB, TRID Rule: Changed Circumstances

NEW QUESTION # 109

Which of the following occupancy types are listed on the Uniform Residential Loan Application?

- A. Primary residence, vacation residence, multifamily residence
- B. Primary residence, multiunit residence, commercial
- C. Primary residence, duplex residence, business
- D. **Primary residence, secondary residence, investment**

Answer: D

Explanation:

The Uniform Residential Loan Application (URLA/Fannie Mae Form 1003) allows the applicant to select one of the following occupancy types: primary residence, secondary residence, or investment property.

"Occupancy types on the URLA are: Primary Residence, Secondary Residence, Investment Property."

- Fannie Mae Form 1003: Uniform Residential Loan Application

References:

Fannie Mae, Form 1003 Instructions

NEW QUESTION # 110

On an annual basis, a licensed state mortgage loan originator must complete three hours of continuing education on federal law and regulations, two hours on nontraditional mortgage products, and two hours on:

- A. How to complete the loan application
- B. The operations of the secondary market
- C. Government loan programs
- D. **Ethics**

Answer: D

Explanation:

According to the SAFE Act, state-licensed MLOs must complete at least eight hours of approved continuing education annually, including three hours of federal law and regulations, two hours of ethics (which includes instruction on fraud, consumer protection, and fair lending), and two hours of training on nontraditional mortgage products.

"The annual continuing education requirement must include at least-(A) 3 hours of Federal law and regulations; (B) 2 hours of ethics, including instruction on fraud, consumer protection, and fair lending issues; (C) 2 hours of training related to lending standards for the nontraditional mortgage product marketplace."

- SAFE Act, 12 U.S.C. § 5105(b)(2)(A)-(C)

References:

NEW QUESTION # 111

The total monthly payment for a loan secured by a 30-year fixed-rate mortgage with an escrow account could increase for which of the following reasons?

- A. The monthly utility bills have increased.
- B. The annual property taxes and/or homeowners insurance premiums have increased.
- C. The mortgage servicer is collecting the payment for a new auto loan with the mortgage.
- D. The interest rate for the fixed-rate mortgage has increased.

Answer: B

Explanation:

For a 30-year fixed-rate mortgage with an escrow account, the monthly mortgage payment consists of principal, interest, taxes, and insurance (often referred to as PITI). The principal and interest portions remain constant with a fixed-rate mortgage, but the escrow account is used by the lender to collect and pay property taxes and homeowners insurance premiums on the borrower's behalf. Escrow accounts are required by many lenders to ensure that taxes and insurance are paid on time. If the annual property taxes and/or homeowners insurance premiums increase, the lender will adjust the amount collected for escrow each month, which will increase the total monthly payment (even though the principal and interest portion stays the same).

"While your principal and interest payment remains the same on a fixed-rate mortgage, your total monthly payment can increase if your property taxes or homeowners insurance premiums increase, since these are typically included in your monthly escrow payment."

- Consumer Financial Protection Bureau (CFPB): What is an escrow account?

Other options are incorrect:

- * A. Utility bills are not part of the mortgage payment or escrow.
- * B. The interest rate does not increase with a fixed-rate mortgage; it remains constant.
- * D. Servicers do not collect payments for unrelated auto loans with the mortgage.

References:

Consumer Financial Protection Bureau (CFPB), "What is an escrow account?" SAFE MLO National Test Study Guide HUD Mortgage Servicing Handbook, Escrow Requirements Section

NEW QUESTION # 112

Within how many days must a creditor notify an applicant of action taken on a completed mortgage loan application?

- A. 30 days
- B. 15 days
- C. 60 days
- D. 45 days

Answer: A

Explanation:

Under the Equal Credit Opportunity Act (ECOA), creditors must notify applicants of action taken (approval, denial, or other) within 30 days of receiving a completed application.

"A creditor shall notify an applicant of action taken within 30 days after receiving a completed application concerning the creditor's approval of, counteroffer to, or adverse action on the application."

- 12 CFR § 1002.9(a)(1), Regulation B (ECOA)

References:

CFPB, Notification Requirements

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NEW QUESTION # 113

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