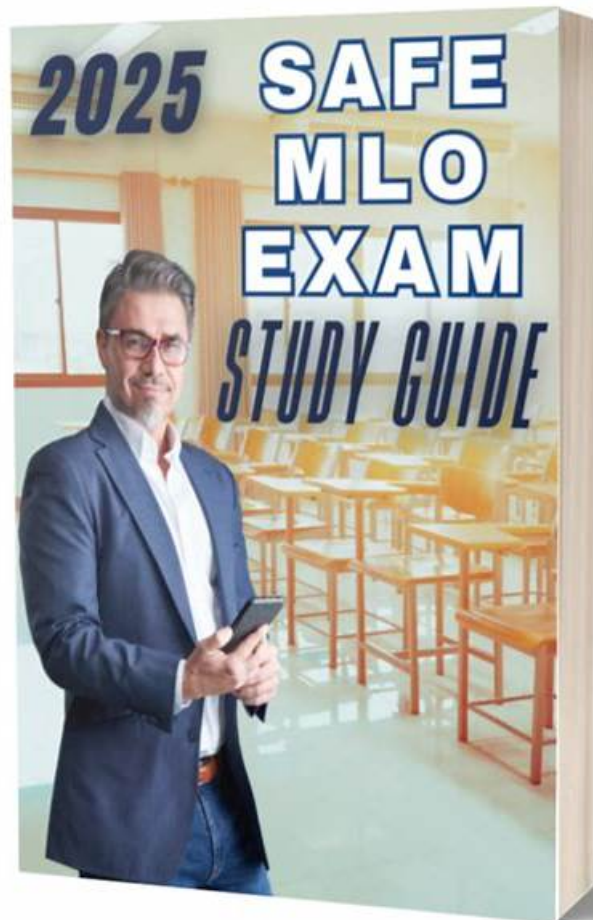


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## NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions

## (Q133-Q138):

### NEW QUESTION # 133

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 # 134

Maximum available flood insurance structure coverage for a residential property from the National Flood Insurance Program is what amount?

- A. £500,000
- B. \$750,000
- **C. £250,000**
- D. \$1,000,000

**Answer: C**

Explanation:

The maximum available flood insurance structure coverage for a residential property under the National Flood Insurance Program (NFIP) is £250,000. The NFIP is a federal program that provides flood insurance to property owners in participating communities.

\* The £250,000 limit applies specifically to residential property structures. For contents coverage, the maximum is \$100,000.

Higher coverage limits, such as \$500,000 or \$1,000,000, may be available through private insurers, but the NFIP itself caps coverage at \$250,000 for structures.

References:

\* National Flood Insurance Program (NFIP)

\* FEMA Flood Insurance Manual

### NEW QUESTION # 135

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. 120 days**
- C. 30 days
- D. 60 days

**Answer: B**

### NEW QUESTION # 136

When a mortgage loan originator (MLO) receives information from a borrower that indicates potential employment fraud, the MLO

should:

- **A. Report the information to the company's compliance officer.**
- B. Report the information to another MLO for their opinion.
- C. Take no additional action because it is not confirmed.
- D. Take no additional action unless the borrower admits that they submitted false employment information.

**Answer: A**

Explanation:

If an MLO suspects fraud, they have an obligation to report it to the company's compliance officer or appropriate supervisor for investigation. Ignoring, failing to report, or handling it informally is not acceptable.

"If an MLO suspects fraud, the MLO must report it to their company's compliance officer or other responsible person as required by company policy and law."

- SAFE MLO National Test Study Guide; FFIEC, Guidance on Mortgage Fraud Detection References:

SAFE MLO National Test Study Guide

FFIEC, Mortgage Fraud Resources

### **NEW QUESTION # 137**

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

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

**Answer: C**

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 # 138**

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