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## NMLS Mortgage Loan Origination (SAFE MLO) Exam Sample Questions (Q37-Q42):

### NEW QUESTION # 37

A mortgage loan originator who informs a prospective borrower that a certain loan interest rate can only be guaranteed if an application is submitted within the next 30 minutes is committing:

- A. Exaggeration
- B. Redlining
- **C. Coercion**
- D. Discrimination

**Answer: C**

Explanation:

Coercion is the act of using force, threats, or pressure to influence another party's actions or decisions.

Imposing arbitrary and unreasonable time limits to force a borrower to act quickly-when such urgency is not legitimate-is considered a form of coercion.

"Coercion includes pressuring consumers to make decisions in haste or under duress, such as requiring immediate action to lock in a loan rate."

- SAFE MLO National Test Study Guide; CFPB Consumer Protection Resources This practice is prohibited and unethical.

References:

SAFE MLO National Test Study Guide

CFPB, Unfair, Deceptive, or Abusive Acts or Practices

### NEW QUESTION # 38

An easement:

- A. is a mortgage modification.
- **B. is a right to cross or otherwise use someone else's land for a specified purpose.**
- C. allows a loan applicant to close on a loan even if all the stipulations have not been met.
- D. allows a borrower to make less than the required payments without going through a full mortgage modification.

**Answer: B**

Explanation:

An easement is a legal right granted to one party to cross or use another party's land for a specific purpose, such as for utility lines, access roads, or water drainage. Easements are commonly granted in property transactions and are recorded in the public records.

\* Easements are unrelated to mortgage modifications (A) or payment reductions (D).

References:

\* Real Estate Law on property easements

\* HUD Guidelines on easements in property transactions

### NEW QUESTION # 39

How long does Regulation Z of the Truth in Lending Act (TILA) require a mortgage company to retain the Closing Disclosure for a closed mortgage loan?

- A. 3 years
- B. 2 years
- C. 4 years
- **D. 5 years**

**Answer: D**

Explanation:

Regulation Z requires creditors to retain the Closing Disclosure and all related documents for five years after consummation of the loan.

"A creditor must retain copies of the Closing Disclosure (and all related documents) for five years after consummation."

- 12 CFR § 1026.25(c)

References:

CFPB, TILA-RESPA Integrated Disclosure Rule Guide

12 CFR § 1026.25(c)

### NEW QUESTION # 40

According to Regulation Z, which of the following is a prohibited act?

- **A. Advertising rates not currently available to applicants**
- B. Including undocumented child support payments made by the borrower
- C. Redisclosing a Loan Estimate immediately after locking the rate
- D. Issuing disclosures to applicants

**Answer: A**

Explanation:

Under Regulation Z, which implements the Truth in Lending Act (TILA), it is a prohibited act to advertise mortgage rates that are not currently available to applicants. This rule ensures transparency in advertising, preventing lenders from misleading consumers with rates or terms that they cannot actually offer.

\* Advertising must reflect current, accurate rates and must not mislead borrowers about the costs or availability of loans.

Other options:

\* Including undocumented child support (A) may violate documentation standards but is not prohibited under Regulation Z.

\* Issuing disclosures (B) and re-disclosing Loan Estimates (C) are required actions under TILA and TRID.

References:

\* Regulation Z (TILA), 12 CFR Part 1026

\* CFPB Advertising Rules under TILA

#### NEW QUESTION # 41

Which of the following fees must remain the same unless a valid changed circumstance occurs?

- A. Total per diem interest
- B. Homeowner's insurance
- C. Fees paid to an affiliate of the lender
- D. Owner's title insurance premium

**Answer: C**

Explanation:

Under TILA-RESPA Integrated Disclosure (TRID) Rule, fees paid to affiliates of the lender (e.g., title companies, appraisers) must remain the same on the Loan Estimate (LE) unless there is a valid changed circumstance (such as a significant change in the loan terms or property value). These fees fall under the zero-tolerance category, meaning they cannot increase from the amount disclosed on the LE unless a change in circumstance justifies the increase.

\* Other costs like per diem interest (A), homeowner's insurance (B), and owner's title insurance premiums (C) can change, as they are not subject to the same zero-tolerance rules.

References:

\* TILA-RESPA Integrated Disclosure Rule (TRID), 12 CFR §1026.19

\* CFPB TRID Guidelines on fee tolerance

#### NEW QUESTION # 42

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