

National and UST Mortgage Practice Exam 7 (Latest Update) Questions and Verified Solutions (GRADED A)

Which of the following is responsible for determining whether to issue a license approval?

- The NMLS
- The Governor
- The Legislature
- The Commissioner
- The Commissioner**

The Commissioner or state regulator for financial institutions determines licensing eligibility.

Under ECOA, a broker is defined as:

- A person who regularly refers applicants to creditors, or selects or offers to select creditors to whom requests for credit can be made
- Any person who sells mortgage loans in the secondary market
- Any person who regularly extends, renews, or continues credit
- A natural person or entity who regularly extends closed-end or open-end credit
- A person who regularly refers applicants to creditors, or selects or offers to select creditors to whom requests for credit can be made**

A broker does not technically extend credit. However, ECOA specifically addresses the broker by including persons who "regularly refer applicants to creditors, or selects or offers to select creditors to whom requests for credit can be made."

Ust Mortgage Practice Test

RS Peters

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the 'RS Peters' text.

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