

California State NMLS Practice Test

"Federal banking agencies" include:

Answers

A. The Director of the Office of Thrift Supervision, the Board of Governors of the Federal Reserve System, and FDIC

B. Fannie Mae and Freddie Mac

C. The Comptroller of the Currency and the National Credit Union Administration

D. A and C - ANSWER-D.

A borrower approaches a lender to refinance their existing negative amortization loan, which was originated by that same lender. Which of the following statements is incorrect?

A. The lender must make due regard for the borrower's ability to repay the new loan.

B. The new loan cannot be a stated income pay option arm.

C. The lender can collect a prepayment penalty, as long as it does not exceed 1.75% of the principal balance.

D. If their existing mortgage is a reverse mortgage, it is not considered a negative amortization loan. - ANSWER-C.

A borrower cannot be required to pay interest on the principal balance of a loan secured by a mortgage on real property more than how many days prior the date that loan proceeds are disbursed from escrow?

Answers

A. One (1) day

B. Three (3) days

C. Five (5) days

D. Seven (7) days - ANSWER-A.

A borrower's file requires a VOD, however currently, the borrower has no money but is expecting an inheritance check.

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