

NMLS Practice Test Hard Questions with Complete Solutions

A discount point is BEST described as a charge the borrower pays to:

- A.) A lender to decrease the interest rate on the mortgage loan
- B.) A mortgage broker at the time of application to obtain a favorable rate
- C.) The seller as part of the closing costs of a loan
- D.) A lender to ensure against foreclosure ✓✓A.) A lender to decrease the interest rate on the mortgage loan

A buyer has made an earnest money payment of \$5,000. The buyer pays an additional \$2,000 in option money to be credited at closing on property with sale price of \$160,000. If the required down payment is 20%, how much additional money will the buyer need to provide toward the down payment at closing?

- A.) \$32,000
- B.) \$27,000
- C.) \$30,000
- D.) \$25,000 ✓✓D.) \$25,000

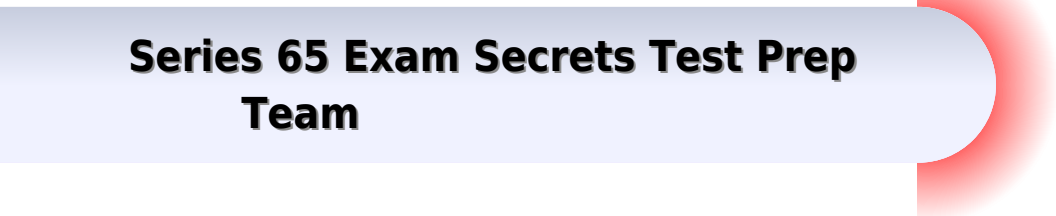
$$\$160,000 \times .20 (20\%) = 32000 - \$7,000 = \$25,000$$

If an applicant works 40 hours every week and is paid \$13.52 per hour, what is the applicant's monthly income?

- A.) \$2,163.20
- B.) \$2,343.47

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