

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.

Nmls Ca State Component Study Guide

M Lipman



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NMLS Study Guide Jefferson Fairbank,2025-01-12 Are you ready to embark on a transformative journey into the world of mortgage loan origination What if you could gain the knowledge insights and strategies that not only help you pass the NMLS exam but also set you up for success in the dynamic ever evolving mortgage industry This comprehensive guide is designed to provide you with a deep understanding of every facet of the NMLS exam ensuring you are fully prepared to tackle its challenges More than just a study tool it s a roadmap to becoming a proficient and ethical Mortgage Loan Originator MLO With a detailed breakdown of all the essential federal mortgage laws financial concepts ethical practices fraud prevention strategies and state specific requirements this book will help you build a strong foundation of knowledge that goes beyond test preparation It arms you with real world knowledge that you can immediately apply in your career The exam may be a significant hurdle but it s also an opportunity an opportunity to prove not only your understanding of mortgage principles but also your commitment to upholding the standards that will help you thrive in the field Throughout this book you will discover a variety of practice questions clear explanations and in depth discussions that simplify complex topics and transform them into practical tools for success Inside you ll find expert insights into the most critical subjects you need to master including the Real Estate Settlement Procedures Act RESPA the Truth in Lending Act TILA the Equal Credit Opportunity Act ECOA and the Home Mortgage Disclosure Act HMDA These are the cornerstones of mortgage law and understanding them is crucial for passing the exam and succeeding in your role as an MLO Additionally the book dives into financial concepts such as debt to income ratios loan to value ratios credit evaluations and interest rate calculations essential skills for navigating loan applications This guide also prepares you for the ethical side of the industry equipping you to detect fraud maintain confidentiality and avoid conflicts of interest By building a solid ethical foundation you ll not only pass your exam but also earn the trust of your clients and colleagues Whether you re just starting your NMLS journey or are looking for an all encompassing resource to sharpen your skills this guide is your one stop companion to NMLS success and a rewarding career in mortgage loan origination

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