

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

Nmls Ust Test Sample Questions

BM King



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Pass the Mortgage Loan Originator Test Real Estate Institute, 2016-09-15 Make no mistake the SAFE National With UST exam is TOUGH This study guide has helped thousands of MLOs nationwide successfully kick off their careers as state licensed loan originators *Pass the Mortgage Loan Originator Test A Study Guide for the NMLS SAFE Exam* delivers critical information covering the topics on the most recent version of the NMLS content outline including TRID disclosures and the Qualified Mortgage Ability to Repay rule in a clear and concise manner This means that what is learned is actually retained Most importantly with this resource you don't just memorize useless questions You are thoroughly immersed in the material that you need to master in order to successfully pass the exam on your first attempt Included practice exams help to measure how well you understand the concepts They will give you a glimpse into the types of questions and the difficulty of what you'll face when you head to the testing center Study with confidence Authored by a team of esteemed mortgage loan originators experienced financial writers and passionate educators *Pass the Mortgage Loan Originator Test A Study Guide for the NMLS SAFE Exam* provides accurate relevant and timely information

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