

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

N Colangelo



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In a digital era where connections and knowledge reign supreme, the enchanting power of language has been apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Nmls Ust Test Sample Questions**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound affect on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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