

National and UST Mortgage Practice Exam 7 (Latest Update) Questions and Verified Solutions (GRADED A)

Which of the following is responsible for determining whether to issue a license approval?

- The NMLS
- The Governor
- The Legislature
- The Commissioner
- The Commissioner**

The Commissioner or state regulator for financial institutions determines licensing eligibility.

Under ECOA, a broker is defined as:

- A person who regularly refers applicants to creditors, or selects or offers to select creditors to whom requests for credit can be made
- Any person who sells mortgage loans in the secondary market
- Any person who regularly extends, renews, or continues credit
- A natural person or entity who regularly extends closed-end or open-end credit
- A person who regularly refers applicants to creditors, or selects or offers to select creditors to whom requests for credit can be made**

A broker does not technically extend credit. However, ECOA specifically addresses the broker by including persons who "regularly refer applicants to creditors, or selects or offers to select creditors to whom requests for credit can be made."

Ust Mortgage Practice Test

Marco Cascella

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name bar.

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Master the Real Estate License Exam: Practice Test 5 Peterson's,2010-10-01 Peterson s Master the Real Estate License Exams Practice Test 5 is an example of a full length Real Estate License Exam which includes questions about your state s real estate commission board licensing requirements statutory requirements and topics you will find on the national section of the exam relating to the code of ethics general common law and federal laws and programs Whether you ve just finished your real estate coursework or you re interested in changing careers Peterson s Master the Real Estate License Exams provides you with everything you need to sharpen your Real Estate License Exam test prep skills Peterson s Master the Real Estate License Exams details essential real estate concepts including the law of agency types of ownership contracts and deeds and thorough information on those aspects of real estate laws rules and regulations that vary by state **Master the Real Estate License Exam: Practice Test 4** Peterson's,2010-10-01 Peterson s Master the Real Estate License Exams Practice Test 4 is an example of a full length Real Estate License Exam which includes questions about your state s real estate commission board licensing requirements statutory requirements and topics you will find on the national section of the exam relating to the code of ethics general common law and federal laws and programs Whether you ve just finished your real estate coursework or you re interested in changing careers Peterson s Master the Real Estate License Exams provides you with everything you need to sharpen your Real Estate License Exam test prep skills Peterson s Master the Real Estate License Exams details essential real estate concepts including the law of agency types of ownership contracts and deeds and thorough information on those aspects of real estate laws rules and regulations that vary by state **Master the Real Estate License Exam: Practice Test 3** Peterson's,2010-10-01 Peterson s Master the Real Estate License Exams Practice Test 3 is an example of a full length Real Estate License Exam which includes questions about your state s real estate commission board licensing requirements statutory requirements and topics you will find on the national section of the exam relating to the code of ethics general common law and federal laws and programs Whether you ve just finished your real estate coursework or you re interested in changing careers Peterson s Master the Real Estate License Exams provides you with everything you need to sharpen your Real Estate License Exam test prep skills Peterson s Master the Real Estate License Exams details essential real estate concepts including the law of agency types of ownership contracts and deeds and thorough information on those aspects of real estate laws rules and regulations that vary by state *Master the Real Estate License Exam: Practice Test 2* Peterson's,2010-10-01 Peterson s Master the Real Estate License Exams Practice Test 2 is an example of a full length Real Estate License Exam which includes questions about your state s real estate commission board licensing requirements statutory requirements and topics you will find on the national section of the exam relating to the code of ethics general common law and federal laws and programs Whether you ve just finished your real estate coursework or you re interested in changing careers Peterson s Master the Real Estate License Exams provides you with everything you

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