
MLO National Exam Chapter 1 Review Questions & Answers 2025

Age is protected under ECOA but not under the Federal Fair Housing Act. - **Correct Answers** True

The lender may ask the applicant if he/she is single or divorced. - **Correct Answers** False

Once the lender has received a completed application it must render a credit decision within _____ days. - **Correct Answers** 30

The borrower is entitled to a copy of the appraisal report no later than: - **Correct Answers** Three business days prior to settlement

If the loan is denied, the lender's notice on adverse action (aka denial letter) must be delivered to the applicant within 30 days. - **Correct Answers** True

ECOA requires one notice of adverse action be sent to the applicant unless: - **Correct Answers** The decision is based upon information found in the co-borrowers credit report

The Home Mortgage Disclosure Act concerns itself with: - **Correct Answers** Institutional lenders of federally related loans with assets over \$10,000,000

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