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# MLO SAFE NMLS safe test practice questions

Taking advantage of ill-informed consumers through excessively high fees, misrepresented loan terms, frequent refinancing that does not benefit the borrower and other prohibited acts is called \_\_\_\_\_ . - answerPredatory Lending.

RESPA-Real Estate Settlement Procedures Act - answerThe Federal Statute that deals with the settlement of residential mortgage loans.

RESPA's section 9 Prohibits - answerHome sellers from requiring home buyers to purchase title insurance from a particular company providing title services.

The Dodd-Frank Act modifies ECOA to require a creditor to furnish a copy of an appraisal developed in connection with a first mortgage \_\_\_\_\_ and absolutely not later than \_\_\_\_\_ business days prior to closing. - answerupon completion and 3 business days

TIL (Truth In Lending Disclosure) & GFE (Good Faith Estimate) - answerPer the Dodd Frank Act, a single disclosure form combines these 2 statements.

Per the Dodd-Frank Act, to be a "qualified mortgage" total points and fees may not exceed \_\_\_\_\_% of the total loan amount. - answer3% (three percent)

Per a provision of the Dodd-Frank Act mortgage lenders are to determine that a borrower has a reasonable ability to repay a loan. Does this provision apply to all loans or just owner occupied loans? - answerAll loans, whether owner occupied or not.

A loan subject to HOEPA allows prepayment penalties for the first \_\_\_\_\_ years of the loan. - answer2 (two) years

Per the Dodd-Frank Act an abusive act would include which of the following:

1. One that materially interferes with the consumers ability to understand the product or service.
2. One that take unreasonable advantage of a consumers' lack of understanding.
3. One that takes unreasonable advantage of the consumer's reasonable reliance on the MLO. - answerAll three would be considered abusive acts.

# Mlo Safe Sample Test Texas

**Padhraic Smyth**



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