

NMLS Review
Test 6
03/21/2013

1. What is another name for the "1003?"
 - A. Uniform Residential Loan Application
 - B. Good Faith Estimate
 - C. HUD-1
 - D. TIL Disclosure Statement

2. The following instances would require a borrower to obtain flood insurance:
 - A. The borrower feels more secure with the flood insurance coverage
 - B. The lender policy is all conforming loans require flood insurance
 - C. The appraiser determines the property is in a flood zone
 - D. There was flooding history with the previous owner

3. The borrower does not want to answer the questions in the government monitoring section. You must:
 - A. Refuse to take the application
 - B. Leave that section blank
 - C. Tell the borrower it is a federal violation of the Truth in Lending Act
 - D. Complete the section based on your personal observation

4. Which of the following is voluntarily disclosed by the borrower on the application?
 - A. Race and marital status
 - B. Marital status and age
 - C. Race and sex
 - D. Sex and age

5. The Housing Expense ratio is concerned with the following:
 - A. Borrower's level of income in ratio to the loan amount
 - B. The borrower's credit worthiness
 - C. The borrower's ability to make their monthly mortgage payment
 - D. The borrower's ability to meet housing expenses determined by their income

6. Per FNMA underwriting guidelines, the appraiser can use net adjustments up to _____% on a residential 1-4 family residential appraisal?
 - A. 25%
 - B. 20%
 - C. 15%
 - D. 10%

7. A borrower applies for a refinance loan on their property appraised at \$235,000. There is a open HELOC with a \$40,000 credit limit and the borrower owes \$25,000. The borrower applies for a first mortgage loan amount of \$166,000. What is the LTV, CLTV and TLTV based on the information given.
 - A. 70% / 80% / 95%
 - B. 70% / 83% / 0100%
 - C. 71% / 81% / 98%
 - D. 75% / 80% / 91%

8. A borrower refinances their mortgage and is required to obtain PMI on first mortgages with a LTV over 80%. The appraised value is \$221,000 and the borrower carries a HELOC balance of \$46,000. The borrower applies for a fixed rate mortgage of \$175,000 at 6.5% for 15 years. The following would apply:
 - A. The LTV is 100%
 - B. The borrower is required to have PMI
 - C. The lender will not require the borrower to have PMI on this loan
 - D. The LTV is 90%

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Table of Contents Quizzes For Uniform State Test Study Guide

1. Understanding the eBook Quizzes For Uniform State Test Study Guide
 - The Rise of Digital Reading Quizzes For Uniform State Test Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Quizzes For Uniform State Test Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Quizzes For Uniform State Test Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Quizzes For Uniform State Test Study Guide
 - Personalized Recommendations
 - Quizzes For Uniform State Test Study Guide User Reviews and Ratings
 - Quizzes For Uniform State Test Study Guide and Bestseller Lists
5. Accessing Quizzes For Uniform State Test Study Guide Free and Paid eBooks
 - Quizzes For Uniform State Test Study Guide Public Domain eBooks
 - Quizzes For Uniform State Test Study Guide eBook Subscription Services
 - Quizzes For Uniform State Test Study Guide Budget-Friendly Options
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 - ePub, PDF, MOBI, and More
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 - Quizzes For Uniform State Test Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Quizzes For Uniform State Test Study Guide
 - Highlighting and Note-Taking Quizzes For Uniform State Test Study Guide
 - Interactive Elements Quizzes For Uniform State Test Study Guide

8. Staying Engaged with Quizes For Uniform State Test Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Quizes For Uniform State Test Study Guide
9. Balancing eBooks and Physical Books Quizes For Uniform State Test Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Quizes For Uniform State Test Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Quizes For Uniform State Test Study Guide
 - Setting Reading Goals Quizes For Uniform State Test Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Quizes For Uniform State Test Study Guide
 - Fact-Checking eBook Content of Quizes For Uniform State Test Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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