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## HUD Practice Exam Questions And Answers

Which document is most important when working with a client to develop an initial budget as part of a Client Action Plan? - Answer- Pay Stub

A client would like to purchase a home within one year. The client is motivated to increase household income as a way to save for a down payment and qualify for a loan. Which is the best solution for the client to reach this goal? - Answer- Find a second job

A credit report may contain which information? - Answer- The number of accounts in collection status

Six months ago a client left a job as a reporter to start a business in the retail industry. To prepare to buy a house, the client closed credit card accounts and has been using savings to pay down credit card debt and collections. The client has not been able to save much for a down payment with all the debt payments but knows about an affordable homeownership program that only requires a 1% down payment with an FHA loan. What might result from the client closing the credit card accounts? - Answer- It increases credit utilization, causing a negative impact on the credit score.

Which action would a client take to improve a credit score? - Answer- Pay delinquent accounts

A client does not receive a written monthly statement from the credit card company. Which credit law could this omission violate? - Answer- Fair Credit Billing Act

A client shopping for a mortgage loan presents a housing counselor with an offer from a local mortgage lender. The interest rate on the offer is 7.5% for a 30-year fixed rate mortgage with a 20% down payment required. The counselor reviews the client file and determines the client's credit score is 725 and the client's total debt-to-income ratio is 20%. - Answer- "I am unable to determine whether the loan is predatory, but I suggest you shop around with other lending sources."

Which action should a counselor recommend a client take first after discovering identity theft? - Answer- File an identity theft report

In which situation would a client's responsibilities, recurring costs, and upfront costs be evaluated? - Answer- When weighing housing options

# Hud Questions And Answers

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