

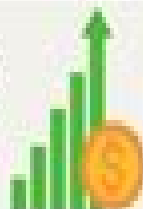
# NMLS SAFE STUDY GUIDE

## MARS RULE

- The mortgage assistance relief services exist on the state level and it allows to share upfront fees and requires specific disclosures on how the mortgage assistance relief programs, these rules protect distressed borrowers from predatory relief schemes.
- The state rules make it difficult for a mortgage assistance relief program to collect money from a borrower unless they default and the customer agrees to a written order of mortgage relief from the government lender or servicer (it also requires them to disclose that they are not associated with the government or the distressed borrower's lender or servicer).
- The mortgage assistance relief services cannot have any fees or the servicer, their commission to protect distressed homeowners from mortgage relief fraud that would involve or cause the mortgage servicer.

## INCOME CALCULATION

Income can be the sum of there is a full-time worker of 25, if a borrower has a second job that income can only be used if they're working that job for a 90-day time.



## TRID

- Regard to what loans at the time of the borrower's, not what are the documents when the documents have to be signed out.
- For TRID, the new loan product must be disclosed on all mortgages within 3 business days of application.
- The lender is required to provide the LE within three (3) business days following the receipt of the borrower's loan application. The LE must contain a good faith estimate of credit costs and transaction costs and be in writing and contain the information required under TRID. The LE must also be delivered or placed in the mail no later than the second (2nd) business day after the consummation of the transaction.
- If the new rule is at least three days of a present loan there is a new written period provided for this.
- At 30 within business days of application.

## INITIAL DISCLOSURES

- New loan product or new before the new product income.
- Loan estimate (LE), borrower's LE.
- Mortgage servicing disclosure (MSD) form — tells the borrower of the costs.
- List of the approved state counseling agency.

What does the borrower have that the user should get a 30-day?

TRID

What does the borrower have to do to get a 30-day?

TRID



## NOTES

- Foreclosure laws are always subject to change with the concept of the power of mortgage is used if there is a written agreement that uses a private law property to secure payment of a debt when the first loan or mortgage is required if it's the first loan.
- Independent contractor — An independent contractor is someone in business to be licensed, if they were for a loan or mortgage licensed, they are exempt.
- A fully mortgage loan will always have a house payment that is entered into a loan account, in the fully mortgage loan, the borrower's payment process, and interest would be the interest rate loan, the borrower is only paying the interest.

## COMMUNITY REINVESTMENT ACT



- Act of Congress.
- Encourages institutions to meet credit needs of the community in which they operate.
- Requires banks deal with the credit needs of the community.
- One of community reinvestment act deals with the credit needs of the community.

## DIVORCE

- There are situations where a divorce affects the title of a property in the community or title of income (including the borrower wants to get and disclose that income in their bank if there is a check that the divorce is pertinent to the transaction then questions are acceptable).
- Regarding questions about divorce is permissible if there is no consideration to the loan file that suggests a divorce.

# Mortgage Law Exam Study Guide

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## **Mortgage Law Exam Study Guide:**

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