
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

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BM King



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Decoding **Hud Questions And Answers**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Hud Questions And Answers**," a mesmerizing literary creation penned by a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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