

NMLS EXAM 1 Questions with solutions 2024

1) Mortgage loan fraud is reported at what level?

- A. State
- B. Federal
- C. County
- D. City

- answer B. Mortgage Fraud is reported to the FBI and to HUD (

The United States Department of Housing and Urban Development is a Cabinet department in the executive branch of the U.S. federal government)

2) Title V of the Housing and Economic Recovery Act (HERA) of 2008 is best known as:

- A. The SAFE Act
- B. RESPA
- C. TILA
- D. CRA

- answer A. S.A.F.E --The complete name of which is the Secure and Fair Enforcement for Mortgage Licensing Act of 2008.

3) The Nationwide Mortgage Licensing System & Registry (NMLS) was begun by which of the following organizations:

- A. CSBS
- B. HUD
- C. AARMR
- D. Both "A" and "C"

- answer D. Yes, the Conference of State Bank Supervisors (CSBS) and the American Association of Residential Mortgage Regulators (AARMR) started the NMLS in 2004.

4) The NMLS online system was built and is maintained by which of the following organizations:

- A. ABA
- B. FFIEC
- C. FINRA
- D. FTC

- answer C. **FINRA**Financial Industry Regulatory Authority and they operate several similar systems in the securities industry

5) All of the following are SAFE Act objectives except:

- A. Provide increased accountability for MLOs

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JS Bruner



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The Top Books of the Year Mcq Test Nls The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have enthralled audiences this year.

The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail.

Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery.

Discover the Magic : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting.

These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered.

The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts.

The Secret History is a brilliant and thrilling novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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