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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

**United States. Congress. Senate.  
Special Committee on Aging.  
Subcommittee on Housing for the  
Elderly**

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*HUD Challenge*, 1974      *HUD Challenge* United States. Department of Housing and Urban Development, 1974      *HUD Investigation* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development, 1989      Fair housing opportunities to improve HUD's oversight and management of the enforcement process : report to congressional requesters. ,      **OAHP Issuances and Documents List of Currently Valid Publications** United States. Department of Housing and Urban Development, 1998      Human Computer Interaction Kikuo Asai, 2008-10-01 The book consists of 20 chapters each addressing a certain aspect of human computer interaction Each chapter gives the reader background information on a subject and proposes an original solution This should serve as a valuable tool for professionals in this interdisciplinary field Hopefully readers will contribute their own discoveries and improvements innovative ideas and concepts as well as novel applications and business models related to the field of human computer interaction It is our wish that the reader consider not only what our authors have written and the experimentation they have described but also the examples they have set      **Chicago Housing Tenants Organization, Inc. V. Chicago Housing Authority**, 1974      **Federal Register**, 2013-02      Fair Housing Act Design Manual United States. Department of Housing and Urban Development. Office of Housing, 1998      HUD's Proposed RESPA Rule United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations, 2009      *Section 8 Leased Housing Assistance Program* United States. Congress. House. Committee on Government Operations. Manpower and Housing Subcommittee, 1978      **Adequacy of Federal Response to Housing Needs of Older Americans** United States. Congress. Senate. Special Committee on Aging. Subcommittee on Housing for the Elderly, 1976      **HUD's Takeover of the Chicago Housing Authority** United States. Congress. House. Committee on Government Reform and Oversight. Subcommittee on Human Resources and Intergovernmental Relations, 1997      **HUD's Community Builders Program** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing and Transportation, 2001      *Hearings, Reports and Prints of the Senate Committee on Public Works* United States. Congress. Senate. Committee on Public Works, 1971      *108-1 Hearing: Simplifying The Home Buying Process: Hud's Proposal To Reform Respa, Serial No. 108-3, February 25, 2003, \**, 2003      **Human-Computer Interaction. Interaction Platforms and Techniques** Julie A. Jacko, 2007-08-23 Here is the second of a four volume set that constitutes the refereed proceedings of the 12th International Conference on Human Computer Interaction HCII 2007 held in Beijing China jointly with eight other thematically similar conferences It covers graphical user interfaces and visualization mobile devices and mobile interaction virtual environments and 3D interaction ubiquitous interaction and emerging interactive technologies      **Housing and Urban Development Research Reports**, 1981      **Oversight on the Problems of Small Business** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Small Business, 1976      **Consolidated Federal Law**

**Enforcement Training Center, Beltsville, Md** United States. Congress. Senate. Committee on Public Works.  
Subcommittee on Public Buildings and Grounds,1971

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