

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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