
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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Unveiling the Energy of Verbal Art: An Mental Sojourn through **Hud Questions And Answers**

In some sort of inundated with monitors and the cacophony of instantaneous connection, the profound energy and mental resonance of verbal beauty often fade in to obscurity, eclipsed by the continuous barrage of noise and distractions. Yet, situated within the lyrical pages of **Hud Questions And Answers**, a charming work of fictional brilliance that impulses with natural feelings, lies an unique journey waiting to be embarked upon. Published with a virtuoso wordsmith, this enchanting opus instructions viewers on a mental odyssey, softly revealing the latent possible and profound impact stuck within the complicated internet of language. Within the heart-wrenching expanse with this evocative analysis, we can embark upon an introspective exploration of the book is central themes, dissect its captivating publishing type, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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