

NMLS MLO Exam | 220 Questions with 100% Correct Answers | Verified | Latest Update 2024

What must a borrower do to avoid having late payments reported to a credit bureau? - ✓✓ Pay within 30 days of due date

Max penalty if a borrower is required to use a specific title company or settlement agent? - ✓✓ 3 times the fee

What should not be over-weighted in an analysis of borrower repayment capacity? - ✓✓ Credit scores

Max prepayment penalty on residential mortgages in the first year of the loan - ✓✓ 3%

What must condominium associations do with respect to property insurance? - ✓✓ Keep a "blanket" policy that protects the entire structure

If a lender is planning on referring a borrower to a title company that the lender has ownership in, when must the AFBA must be provided to the borrower? - ✓✓ Before the referral to the title company is made

Website to obtain copy of your credit report that the credit bureaus are required to provide once per year at no charge - ✓✓ annualcreditreport.com

2/3/6 caps - ✓✓ ARM initial adjustment max is 2%, subsequent adjustment period max is 3%, and lifetime cap of 6%

What does FHLB stand for and what do they provide? - ✓✓ Federal Home Loan Bank, and they provide advances to financial institutions for residential mortgage loans

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