

NMLS Review
Test 6
03/21/2013

1. What is another name for the "1003"?
 - A. Uniform Residential Loan Application
 - B. Good Faith Estimate
 - C. HUD-1
 - D. TIL Disclosure Statement

2. The following instances would require a borrower to obtain flood insurance:
 - A. The borrower feels more secure with the flood insurance coverage
 - B. The lender policy is all conforming loans require flood insurance
 - C. The appraiser determines the property is in a flood zone
 - D. There was flooding history with the previous owner

3. The borrower does not want to answer the questions in the government monitoring section. You must:
 - A. Refuse to take the application
 - B. Leave that section blank
 - C. Tell the borrower it is a federal violation of the Truth in Lending Act
 - D. Complete the section based on your personal observation

4. Which of the following is voluntarily disclosed by the borrower on the application?
 - A. Race and marital status
 - B. Marital status and age
 - C. Race and sex
 - D. Sex and age

5. The Housing Expense ratio is concerned with the following:
 - A. Borrower's level of income in ratio to the loan amount
 - B. The borrower's credit worthiness
 - C. The borrower's ability to make their monthly mortgage payment
 - D. The borrower's ability to meet housing expenses determined by their income

6. Per FNMA underwriting guidelines, the appraiser can use net adjustments up to _____% on a residential 1-4 family residential appraisal?
 - A. 25%
 - B. 20%
 - C. 15%
 - D. 10%

7. A borrower applies for a refinance loan on their property appraised at \$235,000. There is a open HELOC with a \$40,000 credit limit and the borrower owes \$25,000. The borrower applies for a first mortgage loan amount of \$166,000. What is the LTV, CLTV and TLTV based on the information given.
 - A. 70% / 80% / 95%
 - B. 70% / 83% / 0100%
 - C. 71% / 81% / 98%
 - D. 75% / 80% / 91%

8. A borrower refinances their mortgage and is required to obtain PMI on first mortgages with a LTV over 80%. The appraised value is \$221,000 and the borrower carries a HELOC balance of \$46,000. The borrower applies for a fixed rate mortgage of \$175,000 at 6.5% for 15 years. The following would apply:
 - A. The LTV is 100%
 - B. The borrower is required to have PMI
 - C. The lender will not require the borrower to have PMI on this loan
 - D. The LTV is 90%

Quizes For Uniform State Test Study Guide

AW Rasmussen



Quizzes For Uniform State Test Study Guide:

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computers with capabilities far beyond those of the most sophisticated electronic computers The soft computing methods they use can solve very difficult inverse problems based on reduction in disorder This book outlines these methods and applies them to a range of difficult engineering problems including applications in computational mechanics earthquake engineering and engineering design Most of these are difficult inverse problems especially in engineering design and are treated in depth

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Senate documents ,1889 **New Public Personnel Studies** ,1928 **California Highways** ,1924 **Southwest Builder and Contractor** ,1929 American Physical Education Review ,1924 Includes abstracts of magazine articles and Book reviews **Journal of the American Institute of Architects** American Institute of Architects,1917 **The American School Board Journal** William George Bruce,William Conrad Bruce,Susanna Cocroft,1921 A periodical of school administration

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Table of Contents Quizes For Uniform State Test Study Guide

1. Understanding the eBook Quizes For Uniform State Test Study Guide
 - The Rise of Digital Reading Quizes For Uniform State Test Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Quizes For Uniform State Test Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Quizes For Uniform State Test Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Quizes For Uniform State Test Study Guide
 - Personalized Recommendations
 - Quizes For Uniform State Test Study Guide User Reviews and Ratings
 - Quizes For Uniform State Test Study Guide and Bestseller Lists

5. Accessing Quizzes For Uniform State Test Study Guide Free and Paid eBooks
 - Quizzes For Uniform State Test Study Guide Public Domain eBooks
 - Quizzes For Uniform State Test Study Guide eBook Subscription Services
 - Quizzes For Uniform State Test Study Guide Budget-Friendly Options
6. Navigating Quizzes For Uniform State Test Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Quizzes For Uniform State Test Study Guide Compatibility with Devices
 - Quizzes For Uniform State Test Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Quizzes For Uniform State Test Study Guide
 - Highlighting and Note-Taking Quizzes For Uniform State Test Study Guide
 - Interactive Elements Quizzes For Uniform State Test Study Guide
8. Staying Engaged with Quizzes For Uniform State Test Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Quizzes For Uniform State Test Study Guide
9. Balancing eBooks and Physical Books Quizzes For Uniform State Test Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Quizzes For Uniform State Test Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Quizzes For Uniform State Test Study Guide
 - Setting Reading Goals Quizzes For Uniform State Test Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Quizzes For Uniform State Test Study Guide
 - Fact-Checking eBook Content of Quizzes For Uniform State Test Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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