

**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

**Julia Schneider**



**Quizes For Uniform State Test Study Guide:**

The book delves into Quizzes For Uniform State Test Study Guide. Quizzes For Uniform State Test Study Guide is a vital topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Quizzes For Uniform State Test Study Guide, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
    - Chapter 1: Introduction to Quizzes For Uniform State Test Study Guide
    - Chapter 2: Essential Elements of Quizzes For Uniform State Test Study Guide
    - Chapter 3: Quizzes For Uniform State Test Study Guide in Everyday Life
    - Chapter 4: Quizzes For Uniform State Test Study Guide in Specific Contexts
    - Chapter 5: Conclusion
  2. In chapter 1, this book will provide an overview of Quizzes For Uniform State Test Study Guide. The first chapter will explore what Quizzes For Uniform State Test Study Guide is, why Quizzes For Uniform State Test Study Guide is vital, and how to effectively learn about Quizzes For Uniform State Test Study Guide.
  3. In chapter 2, the author will delve into the foundational concepts of Quizzes For Uniform State Test Study Guide. This chapter will elucidate the essential principles that need to be understood to grasp Quizzes For Uniform State Test Study Guide in its entirety.
  4. In chapter 3, the author will examine the practical applications of Quizzes For Uniform State Test Study Guide in daily life. This chapter will showcase real-world examples of how Quizzes For Uniform State Test Study Guide can be effectively utilized in everyday scenarios.
  5. In chapter 4, the author will scrutinize the relevance of Quizzes For Uniform State Test Study Guide in specific contexts. This chapter will explore how Quizzes For Uniform State Test Study Guide is applied in specialized fields, such as education, business, and technology.
  6. In chapter 5, the author will draw a conclusion about Quizzes For Uniform State Test Study Guide. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Quizzes For Uniform State Test Study Guide.

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## **Table of Contents Quizzes For Uniform State Test Study Guide**

1. Understanding the eBook Quizzes For Uniform State Test Study Guide
  - The Rise of Digital Reading Quizzes For Uniform State Test Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Quizzes 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 Quizzes For Uniform State Test Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Quizzes For Uniform State Test Study Guide
  - Personalized Recommendations
  - Quizzes For Uniform State Test Study Guide User Reviews and Ratings
  - Quizzes 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 Quizes For Uniform State Test Study Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Quizes For Uniform State Test Study Guide
9. Balancing eBooks and Physical Books Quizes For Uniform State Test Study Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Quizes 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 Quizes For Uniform State Test Study Guide
  - Setting Reading Goals Quizes For Uniform State Test Study Guide
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Quizes For Uniform State Test Study Guide
  - Fact-Checking eBook Content of Quizes 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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