

**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

**E Durkheim**



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

## Embracing the Track of Term: An Emotional Symphony within **Quizes For Uniform State Test Study Guide**

In a world consumed by screens and the ceaseless chatter of immediate communication, the melodic beauty and emotional symphony created by the written word frequently fade in to the backdrop, eclipsed by the constant sound and interruptions that permeate our lives. However, nestled within the pages of **Quizes For Uniform State Test Study Guide** a marvelous fictional prize full of organic emotions, lies an immersive symphony waiting to be embraced. Crafted by an outstanding musician of language, that interesting masterpiece conducts readers on an emotional journey, well unraveling the hidden tunes and profound influence resonating within each carefully crafted phrase. Within the depths with this touching examination, we will explore the book is main harmonies, analyze their enthralling writing fashion, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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