NMLS Practice Test With Correct Questions And Answers 2024

1) Seller can Sell property at a premium/profit with Fannie Mae financing after?
30 days
•60 days
•90 days - correct answer.•90 days

2) A COFI index is defined as?

Cost of funds index
•Cost of financial index
•Cost of funding insurance - correct answer.cost of fund index

3) Subordinate financing relates to

•seller financing.
•second mortgages.
•financing in the secondary mortgage market.
•subprime loans. - correct answer.second mortgage

4) Explain what Investors with non-recourse loans mean?

•Borrower does not have any recourse on default
•Borrower doesn't occupy the property
•Borrower has 20% equity - correct answer.Borrower does not have any recourse on default

5) Which of the following is true of the COFI?

It stands for the Cost of Future Interest.
•It is the preferred index if interest rates are expected to fall.
•It is only used in the 11th Federal Home Loan Bank District.
•It is the slow-moving Cost of Funds Index. - correct answer.It is the slow moving cost of funds index

6) Who is in charge of discrimination complaints?

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