
NMLS MLO Exam 1 2025/2026 Graded A+ (Best Study Guide!!)

If a borrower sells personal property to raise money for down payment, and the underwriter questions whether the value of the items sold is realistic, the underwriter may:

- A) Take the item in trade for cash value
- B) Have an appraisal done on the item, or ask for further documentation
- C) Add the value in questions to the loan amount if further documentation cannot be provided
- D) Deny the loan until another source of down payment can be identified - B) Have an appraisal done on the item, or ask for further documentation

If an investor is comfortable with existing data on a property being used as a collateral for a rate and term refinance, what might be permitted?

- A) A waiver of the rescission period
- B) A streamline close
- C) A silent second
- D) A property inspection waiver - D) A property inspection waiver

Virtually every residential transaction involves an estate that is held in _____, the desired form of holding ownership to property because it has the fewest restrictions.

- A) Short-sale
- B) Deed-in-lieu
- C) Fee simple
- D) Foreclosure - C) Fee simple

Nontraditional credit includes all of the following, except:

- A) Electric bills
- B) Payments to a landlord

Study Guide For California Mlo Exam

Gang Chen



Study Guide For California Mlo Exam:

NMLS Study Guide Jefferson Fairbank, 2025-01-12 Are you ready to embark on a transformative journey into the world of mortgage loan origination? What if you could gain the knowledge, insights, and strategies that not only help you pass the NMLS exam but also set you up for success in the dynamic ever-evolving mortgage industry? This comprehensive guide is designed to provide you with a deep understanding of every facet of the NMLS exam, ensuring you are fully prepared to tackle its challenges. More than just a study tool, it's a roadmap to becoming a proficient and ethical Mortgage Loan Originator (MLO). With a detailed breakdown of all the essential federal mortgage laws, financial concepts, ethical practices, fraud prevention strategies, and state-specific requirements, this book will help you build a strong foundation of knowledge that goes beyond test preparation. It arms you with real-world knowledge that you can immediately apply in your career. The exam may be a significant hurdle, but it's also an opportunity—an opportunity to prove not only your understanding of mortgage principles but also your commitment to upholding the standards that will help you thrive in the field. Throughout this book, you will discover a variety of practice questions, clear explanations, and in-depth discussions that simplify complex topics and transform them into practical tools for success. Inside, you'll find expert insights into the most critical subjects you need to master, including the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), and the Home Mortgage Disclosure Act (HMDA). These are the cornerstones of mortgage law, and understanding them is crucial for passing the exam and succeeding in your role as an MLO. Additionally, the book dives into financial concepts such as debt-to-income ratios, loan-to-value ratios, credit evaluations, and interest rate calculations—essential skills for navigating loan applications. This guide also prepares you for the ethical side of the industry, equipping you to detect fraud, maintain confidentiality, and avoid conflicts of interest. By building a solid ethical foundation, you'll not only pass your exam but also earn the trust of your clients and colleagues. Whether you're just starting your NMLS journey or are looking for an all-encompassing resource to sharpen your skills, this guide is your one-stop companion to NMLS success and a rewarding career in mortgage loan origination.

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