

NMLS Practice Test Hard Questions with Complete Solutions

A discount point is BEST described as a charge the borrower pays to:

- A.) A lender to decrease the interest rate on the mortgage loan
- B.) A mortgage broker at the time of application to obtain a favorable rate
- C.) The seller as part of the closing costs of a loan
- D.) A lender to ensure against foreclosure ✓✓A.) A lender to decrease the interest rate on the mortgage loan

A buyer has made an earnest money payment of \$5,000. The buyer pays an additional \$2,000 in option money to be credited at closing on property with sale price of \$160,000. If the required down payment is 20%, how much additional money will the buyer need to provide toward the down payment at closing?

- A.) \$32,000
- B.) \$27,000
- C.) \$30,000
- D.) \$25,000 ✓✓D.) \$25,000

$$\text{\$160,000} \times .20 \text{ (20\%)} = 32000 - \$7,000 = \$25,000$$

If an applicant works 40 hours every week and is paid \$13.52 per hour, what is the applicant's monthly income?

- A.) \$2,163.20
- B.) \$2,343.47

Nmls Ust Test Sample Questions

Real Estate Institute

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the 'Real Estate Institute' text.

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may sound obvious but you have to know which questions you missed and more importantly why you missed them to be able to avoid making the same mistakes again when you take the real test That s why our FSOT Practice Questions include answer keys with detailed answer explanations These in depth answer explanations will allow you to better understand any questions that were difficult for you or that you needed more help to understand

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