
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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Real Estate Institute

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

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The Top Books of the Year Ust Practice Tests Nmls The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have charmed audiences this year. Ust Practice Tests Nmls : Colleen Hoovers "It Ends with Us" This touching tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Ust Practice Tests Nmls : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and thrilling novel that will keep you speculating until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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