
Loan Signing Agent Test #4 Questions and Answers

The Note is the loan agreement, and it outlines the terms of the loan. Answer- True

One part of the "TILA- RESPA integrated Disclosure" (TRID) rule that affects signing agents is the: Answer- Closing Disclosure, which consolidates the Truth-in- Lending (TIL) disclosure and the HUD-1 Settlement Statement.

Which document replaces the Good Faith Estimate and the "early" Truth in Lending Disclosure. Answer- The Loan Estimate form.

The new Closing Disclosure replaces which two documents as of October 2015? Answer- The HUD- 1 and the Truth in Lending Disclosure.

A Notary Signing Agent shows up to an assignment only to discover it has been rescheduled at the last minute for the following day.

What is the agent required to do with the documents? Answer- Return them to the Contracting Company

Which document represents the borrower's promise to repay the loan? Answer- Deed of Trust

Mortgage

If during the signing appointment the borrower divulges that the property being financed is an investment property, while the loan papers indicate it is for a primary residence, the Notary Signing Agent should: Answer- Contact the lender's representative immediately before signing the documents.

The Note includes the impact of impounds such as real estate taxes, Percentage charged by the lender if payment is more than 15 days late. Answer- False

Can a notary public notarize a sworn statement if the person refuses to take the oath "swear to God" because of religious reasons? Answer- Yes, as long as the person "affirms" that the facts stated are true to the best of his/her knowledge

The SPW's Code of Conduct strictly prohibits Notary Signing Agents from: Answer- Collecting the Signing fee from the Borrower

Signing Agent Test Practice

S Ben Porath

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name bar.

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