NMLS Practice Test With Correct Questions And Answers 2024

- Seller can Sell property at a premium/profit with Fannie Mae financing after?
 days
- -60 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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