

UST Questions and Answers to Study for 2024 Final Exam/100% Verified

Licensed MLOs may work for how many entities? - answer✓✓only 1

How long after an MLO fails to maintain a valid license must they retake the test? - answer✓✓5 years

What is the maximum amount of insurance an originator can require a borrower to obtain on his/her home? - answer✓✓Replacement cost of the home

In order to obtain an MLO license, all of the following are required as part of the licensing process except? - answer✓✓Business reference

The Nationwide Mortgage Licensing System was put in place to do all of the following except? - answer✓✓approve or deny applications for license

An individual may not engage in the business of a loan originator without first obtaining and maintaining all of the following except? - answer✓✓Pass an annual exam

Which of the following would need to license as an MLO? - answer✓✓Processor or underwriter who works as an independent contractor

Which two entities below created and manage the NMLS&R? - answer✓✓CSBS and AARMR

Offering a borrower a lower rate than what is actually available is considered? - answer✓✓bait and switch

A mortgage banking licensee must keep background checks on employees for at least: - answer✓✓2 years after termination date

All residential mortgage loan application forms, solicitations or advertisements, including business cards or websites, and any other documents as established by rule, regulation or order of the Commissioner must have which item listed below on the form? - answer✓✓unique identifier

All of the following are required to be maintained for 24 months with the exception of? - answer✓✓credit authorization

Business cards, stationery, brochures, signs, rate lists, or other promotional items are considered? - answer✓✓advertising

All of the following are exempt from licensing as an MLO except? - answer✓✓processor or underwriter that works directly with a lender as an independent contract employee

Ust State Exam Study Guide

**Stephen Mettling, David Cusic, Ryan
Mettling**



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