
NMLS MLO Exam 1 2025/2026 Graded A+ (Best Study Guide!!)

If a borrower sells personal property to raise money for down payment, and the underwriter questions whether the value of the items sold is realistic, the underwriter may:

- A) Take the item in trade for cash value
- B) Have an appraisal done on the item, or ask for further documentation
- C) Add the value in questions to the loan amount if further documentation cannot be provided
- D) Deny the loan until another source of down payment can be identified - B) Have an appraisal done on the item, or ask for further documentation

If an investor is comfortable with existing data on a property being used as a collateral for a rate and term refinance, what might be permitted?

- A) A waiver of the rescission period
- B) A streamline close
- C) A silent second
- D) A property inspection waiver - D) A property inspection waiver

Virtually every residential transaction involves an estate that is held in _____, the desired form of holding ownership to property because it has the fewest restrictions.

- A) Short-sale
- B) Deed-in-lieu
- C) Fee simple
- D) Foreclosure - C) Fee simple

Nontraditional credit includes all of the following, except:

- A) Electric bills
- B) Payments to a landlord

Study Guide For California Mlo Exam

J Elliott



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