
SAFE MLO Test National Content Outline Exam Questions and Answers

RESPA was enacted in 1974 for what purposes? - ANSWER-Allow consumers to obtain information on the costs of closing so that they can shop for settlement services
Protect consumers from excessive settlement costs and unearned fees

RESPA's current regulations serve to: - ANSWER-Protect consumers from excessive settlement costs
Limit the amount of funds that creditors can require consumers to deposit into escrow accounts
Establish disclosures, policies, and procedures to facilitate timely communications between loan servicers and consumers

Define Mortgage Brokers - ANSWER-Primarily a liaison between borrowers and lenders by referring applicants to select lenders or by offering borrowers a variety of loan products from a number of lending institutions

Section 8(a) of RESPA - ANSWER-prohibits anyone from giving or accepting things of value unless work is performed to earn the fee.

The Servicing Rules create an exemption for small servicers that is - ANSWER-- A housing finance agency
- A nonprofit entity that services 5,000 or fewer mortgage loans,

Servicers must maintain policies and procedures to: - ANSWER-- Provide accurate and timely disclosures to borrowers

- Investigate and correct borrower complaints and respond with accurate information
- Submit current and accurate information requested during a foreclosure process
- Promptly identify and communicate with the successor in interest upon notification of the death of a borrower
- Oversee and periodically review service providers
- Ensure the timely transfer of information and documents to a transferee servicer
- Identify information and documents that were not transferred by a transferor servicer

How long must servicers retain documents that relate to a borrowers mortgage? - ANSWER-1 year after the date on which the loan is discharged OR servicing is transferred to another servicer

An Initial Escrow Statement contains - ANSWER-An Initial Escrow Statement contains
- Amount of the borrowers mortgage payment and the portion that is deposited
- Itemized taxes, insurance, and other payment to be made from the escrow account during the computation year

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