

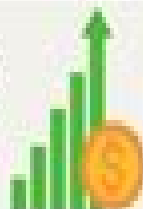
NMLS SAFE STUDY GUIDE

MARS RULE

- The mortgage assistance relief services exist on the state level and it differs to cover different rules and required specific disclosures on how the mortgage assistance relief programs, these rules protect borrower borrowers/owners/owners' rights.
- The state rule makes it difficult for a mortgage assistance relief program to collect money from a borrower unless they default and the customer agrees to a written order of mortgage relief from the government lender or servicer (it also requires them to disclose that they are not associated with the government or the mortgage servicer's lender or servicer).
- The mortgage assistance relief services cannot have any state of the federal, these programs to protect borrower/owners from mortgage relief funds that have been or during the mortgage crisis.

INCOME CALCULATION

Income can be the sum of there is a full-time worker of 25, if a borrower has a second job that income can only be used if there's another that job for a certain time.



TRID

- Regard to loans at the time of the borrower's, not what are the documents when the documents have to be signed out.
- For TRID, the new loan product must be disclosed on all borrowers within 3 business days of application.
- The lender is required to provide the LE within three (3) business days following the receipt of the borrower's loan application. The LE must contain a good faith estimate of credit costs and transaction costs and be in writing and contain the information required under TRID. The LE must also be delivered or placed in the mail no later than the second (2) business day after the consummation of the transaction.
- If the new rule of at least three days of a present loan there is a new written period provided for this.
- At 30 within business days of application.

INITIAL DISCLOSURES

- New loan product or new before the new product (income)
- Loan estimate (LE), borrower's
- Mortgage servicing disclosure (MSD) form — tells the borrower of the costs
- List of the approved state counseling centers

What does the borrower have that the user should not be a borrower?

T&A

What does the borrower have to be able to be a borrower?

TRID



NOTES

- Mortgage loan and funds against property with the concept of the power of attorney is used if there is a written document that says a person has property to make a loan or a loan with the trust that is written is required if there is the loan.
- Independent contractor — an independent contractor (contractor) in business is required to be licensed, if they work for a lender or another lender, they are exempt.
- A fully mortgage loan will always have a house present that is owned only loan received, in the fully mortgage loan, the borrower (lender) provides the house, and interest while on the interest-only loan, the borrower is only paying the interest.

COMMUNITY REINVESTMENT ACT



- Act of Congress
- Encourages institutions to meet credit needs of the community in which they operate
- Requires banks deal with the credit needs of the community
- One of community reinvestment act deals with the credit needs of the community

DIVORCE

- There are situations where a divorce affects the title of a property in the community or title of income (including the borrower wants to get and disclose that income in their state if there is a divorce that the divorce is approved to the transaction then everything is acceptable).
- Approximation about divorce is possible if there is no consideration to the loan fee that borrower is a divorce.

Mortgage Law Exam Study Guide

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