

NMLS COMPUCRAM UNIFORM STATE CONTENT (2025)
COMPLETE GUIDE WITH QUESTIONS & VERIFIED
ANSWERS || GRADED A+

1. Conrad, a mortgage license originator, has resigned his position with Levenfeld Lenders, his sponsoring employer, to accept a new position as a mortgage loan originator with Joe Franklin, a licensed lender, who is the owner of Franklin Mortgage Company. Which person is required to notify the state regulatory authority through the NMLS system of Conrad's termination of employment with Levenfeld Lenders?
- Levenfeld, the sponsoring entity must notify the state regulatory authority of the termination
Joe Franklin, the new employer must notify the state regulatory authority of the termination
Conrad, the mtg loan originator must notify the state regulatory authority of there termination
BOTH the mortgage loan originator and the sponsoring entity must notify the state regulatory authority of the termination
- CORRECT ANSWER: BOTH the mortgage loan originator and the sponsoring entity must notify the state regulatory authority of the termination.
- RATIONALE
Both the mortgage loan originator, Conrad, and the sponsoring entity--Levenfeld Lenders--are required to notify the state regulatory authority of the change through the NMLS system. Levenfeld Lenders are required to notify the state regulatory authority that Conrad's employment as a mortgage loan originator was terminated and provide the reason for the termination. Conrad is required to notify the state regulatory authority of the termination of his employment and file a request for a change of sponsorship if he wishes to change the sponsorship of his license over to Joe Franklin's mortgage company, where he has been hired to work as a mortgage loan originator. Joe Franklin will also be required to provide certification that Conrad has been hired by his company in order for Conrad to change his license sponsorship.
2. When a licensee ceases to engage in business and files a plan for withdrawal with the state regulatory authority, this is referred to as

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NMLS Study Guide Jefferson Fairbank, 2025-01-12 Are you ready to embark on a transformative journey into the world of mortgage loan origination? What if you could gain the knowledge, insights, and strategies that not only help you pass the NMLS exam but also set you up for success in the dynamic ever-evolving mortgage industry? This comprehensive guide is designed to provide you with a deep understanding of every facet of the NMLS exam, ensuring you are fully prepared to tackle its challenges. More than just a study tool, it's a roadmap to becoming a proficient and ethical Mortgage Loan Originator (MLO). With a detailed breakdown of all the essential federal mortgage laws, financial concepts, ethical practices, fraud prevention strategies, and state-specific requirements, this book will help you build a strong foundation of knowledge that goes beyond test preparation. It arms you with real-world knowledge that you can immediately apply in your career. The exam may be a significant hurdle, but it's also an opportunity—an opportunity to prove not only your understanding of mortgage principles but also your commitment to upholding the standards that will help you thrive in the field. Throughout this book, you will discover a variety of practice questions, clear explanations, and in-depth discussions that simplify complex topics and transform them into practical tools for success. Inside, you'll find expert insights into the most critical subjects you need to master, including the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), and the Home Mortgage Disclosure Act (HMDA). These are the cornerstones of mortgage law, and understanding them is crucial for passing the exam and succeeding in your role as an MLO. Additionally, the book dives into financial concepts such as debt-to-income ratios, loan-to-value ratios, credit evaluations, and interest rate calculations—essential skills for navigating loan applications. This guide also prepares you for the ethical side of the industry, equipping you to detect fraud, maintain confidentiality, and avoid conflicts of interest. By building a solid ethical foundation, you'll not only pass your exam but also earn the trust of your clients and colleagues. Whether you're just starting your NMLS journey or are looking for an all-encompassing resource to sharpen your skills, this guide is your one-stop companion to NMLS success and a rewarding career in mortgage loan origination.

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