

# NMLS MLO STUDY GUIDE

## TERMS AND EXPLANATIONS



### BRIDGE LOAN

- BRIDGES BETWEEN ONE TRANSACTION TO ANOTHER
- BRIDGE LOANS ARE NOT COVERED BY RESPA
- A BRIDGE LOAN IS TEMPORARY FINANCING AGAINST THE EQUITY OF THE BORROWER'S PRESENT HOME TO MAKE A DOWNPAYMENT ON A NEW HOME OR TO START BUILDING A HOME.



### BALLOON MORTGAGES

- ALSO CALLED BARE-KICK LOANS
- A BALLOON PAYMENT IS MORE THAN TWO TIMES THE LOAN'S AVERAGE MONTHLY PAYMENT AND CAN OFTEN BE THOUSANDS TO TENS OF THOUSANDS OF DOLLARS.
- MOST BALLOON LOANS REQUIRE ONE LARGE PAYMENT THAT PAYS OFF YOUR REMAINING BALANCE AT THE END OF THE LOAN. EXAMPLES OF HOW THESE MORTGAGES LOOK ARE 5/25 OR 7/23.

# Texas Mortgage Loan Officers Study Guide

**Real Estate Exam Professionals Ltd.**

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## **Texas Mortgage Loan Officers Study Guide:**

### **Texas Residential Mortgage Loan Originator, Professional Exam Review: Core Education and Ethics I**

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











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