

**December 28, 2009**

**Notice to Course Providers: MLO SAFE TEST and COURSE CONTENT MAINTENTANCE**

The NMLS call center has received an increased number of calls from MLO's claiming that they are being told by course providers that significant changes are being made to the National Component of MLO SAFE Test. Callers are reporting that changes to the test are to take place in January 2010 and that the changes are in response to new Federal laws.

NMLS, in partnership with its test development and administration team, regularly reviews the National and State components of the MLO SAFE Test to ensure that questions are accurate and performing well. This is an ongoing process.

In response to changes to laws and regulations, NMLS encourages course providers to deliver education that informs participants of the current industry environment as well as any changes which are known to be forthcoming. For example, if existing course material refers to current RESPA rules providers should consider including supplements like an errata sheet. PowerPoint's and other presentations should be updated as necessary to reflect evolving law. Additionally, instructors should highlight any soon-to-be-implemented changes.

We encourage you and your instructors to avoid giving your students and/or customers information, guidance or advice about any specific changes regarding the content of the SAFE MLO Test Components which you may believe will or will not be forthcoming. If you or your students and customers have questions about the test components, please refer them to the testing page in the NMLS Resource Center.

Finally, as part of the course renewal process that will begin in the spring of 2010, NMLS will require all course providers to inform NMLS of changes they have made to their course(s) since it was initially approved. And, as part of its auditing process, NMLS will be routinely examining course content to ensure the material is current and accurate.

Kind Regards,

Rich Madison  
Director, Mortgage Education Programs  
Nationwide Mortgage Licensing System (NMLS)