

NMLS Rules of Conduct

For Persons Participating in the SAFE MLO Test Process

Prohibition Against Assistance, the Use of Study Materials, and Misconduct

Approved February 4, 2010, with amendments¹

By the

Mortgage Testing and Education Board

Acting on behalf of the

State Regulatory Registry LLC (SRR)

And

Nationwide Mortgage Licensing System & Registry (NMLS)

The text below appears on the computer screens of candidates taking the SAFE MLO Test: National and State Components.

The purpose of this form is to make sure that you understand and acknowledge the Rules of Conduct you must follow in participating in the SAFE MLO test process. You must read and agree to these rules before you will be permitted to start your test session.

I understand that:

1. I am attesting that I am the person I represent to be for this session.
2. I must not take or attempt to take any personal items including, but not limited to, notes, formulas, study materials, or electronic devices into the testing room. I will place all personal belongings in the locker provided by the testing vendor prior to entering the testing room.
3. I must not receive or attempt to receive any form of assistance during the test or restroom breaks.
4. I must not give or attempt to give any form of assistance during the test or restroom breaks.

¹ NMLS Rules of Conduct. Amended and effective 12/15/2011. Amended and effective 4/25/2011. Amended and effective 2/14/2011. Amended and effective 9/28/2010. Amended and effective 8/19/2010. Adopted and effective 2/4/2010.

5. I must not use or attempt to use a telephone, cellular phone, pager, hand held computer or other device, electronic or otherwise, during the test or restroom breaks. I may use a calculator if provided to me by the test center.
6. I must only go to the restroom when on a break. I must not deviate during my travels to and from the restroom for any reason. I must not leave the building. I must not access my locker.
7. I must not remove or attempt to remove any written, printed, or recorded materials from the test center other than the score report provided by the center staff. The test materials remain the property of NMLS and/or developing organization(s), and I shall maintain the confidentiality of the materials, including the questions and my answers to them.
8. I must not engage in any conduct that is disruptive or threatening to a test center staff member or another candidate.
9. I must not engage in any conduct that creates a disturbance or interferes with the administration of the test or with the administration of other candidates' tests.
10. I must not engage in any conduct that would be contrary to good character or reputation, or engage in any behavior that would cause the public to believe that I would not operate in the mortgage loan business lawfully, honestly or fairly.
11. I must not engage in any conduct that is dishonest, fraudulent, or would adversely impact the integrity of the test or the test procedure.

I UNDERSTAND THAT TEST CENTER REPRESENTATIVES OR OTHERS WILL REPORT ANY ALLEGED VIOLATIONS TO THE NMLS AND THAT NMLS MAY REPORT ALLEGED VIOLATIONS TO THE STATE(S) IN WHICH I AM SEEKING LICENSURE, OR ANY OTHER STATES.

I FURTHER UNDERSTAND THAT THE RESULTS OF ANY INVESTIGATION INTO MY ALLEGED VIOLATIONS MAY BE REPORTED TO THE STATE(S) IN WHICH I AM SEEKING LICENSURE, OR ANY OTHER STATES.

REPORTS OF ALLEGED VIOLATIONS OR RESULTS OF INVESTIGATIONS INTO ALLEGED VIOLATIONS MAY SUBJECT ME TO DISCIPLINARY ACTION BY THE STATE(S), INCLUDING DENIAL OR REVOCATION OF MY LICENSE(S).

Please select the AGREE or DISAGREE button. If you prefer to use the keyboard, press Alt-A to signify AGREEMENT or Alt-D to signify DISAGREEMENT.

You have indicated that you DISAGREE with the terms of the individual certification for testing. Testing policy requires that you agree to the terms of this certification prior to taking the test. The certification statement will now be displayed again for you to indicate your response a second time.

IF YOU SELECT DISAGREE AGAIN, THE TEST SESSION WILL BE TERMINATED AUTOMATICALLY, AND YOU WILL NOT BE PERMITTED TO TAKE THE TEST.

Select the NEXT button on the display or
type Alt-N on the keyboard to continue