

Scoring of the Stand-alone UST

Since the UST is designed as a section of the National Test, the candidate's score will be combined with their previous passing score on the National test to determine their final pass/fail decision. Therefore, a candidate must answer a total of at least 87 questions out of the total 115 scored questions to meet the required 75% passing score. Below are two possible scoring scenarios:

Scenario A: Annette had a previous passing score on her National Test of 83% (75 out of 90). If she answers 20 questions correctly out of the 25 questions on the Stand-alone UST, the 20 on the UST will be added to the 75 on the National, which is 95 out of 115. Her final result will appear in NMLS as an 82% and a pass of the National Test with Uniform State Content.

Scenario B: Brent had a previous passing score on his National Test of 77% (69 out of 90). If he answers 14 questions correctly out of the 25 questions on the Stand-alone UST, the 14 on the UST will be added to the 69 on the National, which is 83 out of 115. His final result will appear in NMLS as a 72% and a fail on the National Test with Uniform State Content.

The results of the Stand-alone UST will not replace the previous National Test result; the individual's combined score and final result will be added to the NMLS record and displayed in the testing record as "SAFE Mortgage Loan Originator Test - National Component with Uniform State Content."

Following the administration of the Stand-alone UST, candidates will receive a score report which shows the number of questions answered correctly on the Uniform State Content section. The report will not display a percentage score or a pass/fail decision. The final score and pass/fail determination will be posted to NMLS within 72 hours. An example of what appears on that score report is below.

Nationwide Mortgage Licensing System & Registry (NMLS)

EXAM TITLE: SAFE MLO Test - Stand-alone Uniform State Content

EXAM SERIES: 2

ID NUMBER: ***1234

NAME: JOHN DOE

EXAM DATE: Monday, April 21, 2013

SECTION ANALYSIS

SCORE

1 Uniform State Content

17 of 25 correct

Listed above is your unofficial test score on the Stand-alone UST, which will be added to your passing National Test score to produce your final test result.

Your official test pass/fail result will be posted to NMLS within 72 hours.