

## Retaking a Failed Test/Waiting Period

As prescribed by the S.A.F.E. Mortgage Licensing Act, a waiting period is required prior to the candidate being allowed to retake a failed test component (either National or State). On June 30, 2011 the US Department of Housing and Urban Development (HUD) published its final rule (the Rule) about the implementation of the SAFE Act<sup>1</sup>. The Rule states that a candidate may take a SAFE MLO Test Component three times before being required to sit out the 180-day wait period. A candidate must request and pay for a separate test enrollment for each attempt to pass a national or state test.

The candidate is subject to a waiting period of thirty (30) calendar days from the previous test date prior to retaking the test. After every third failed test, the candidate is subject to a waiting period of one hundred eighty (180) calendar days before he or she is able to retake the test. NMLS will allow the candidate to request and pay for a new test enrollment window immediately following the failure of a test. However, the window will not allow the candidate to reschedule the test for a date prior to the waiting period being satisfied. The table below defines the waiting period cycle:

**Test Retake Cycle Table**

Test Attempt	Test Result	Retake Waiting Period
Initial	Fail	30 days
2 <sup>nd</sup>	Fail	30 days
3 <sup>rd</sup>	Fail	180 days
Initial (New retake cycle starts)	Fail	30 days
2 <sup>nd</sup>	Fail	30 days
3 <sup>rd</sup>	Fail	180 days
Initial (New retake cycle repeats the previous cycles)		

**NOTE:** The waiting period applies to each specific test. Failing one test, such as the National Component, does not impose a waiting period on a different test, such as a Unique State Component.

**CANDIDATES WHO PASS A TEST COMPONENT ARE NOT PERMITTED TO RETAKE THE SAME TEST COMPONENT AGAIN.**