



## Uniform State Test (UST) FAQs

### **Q – What is the Uniform State Test (UST)?**

A – On April 1, 2013 NMLS launched the Uniform State Test or UST. This is the first major change to SAFE MLO Test requirements since the SAFE MLO tests were launched in July, 2009.

The UST replaces the state-specific test components for the states that adopt it. Therefore, by passing the National Test with Uniform State Content a candidate can satisfy the testing requirements for licensure in those adopting states, and any states that adopt in the future.

The UST is a new domain or section in the National Test with Uniform State Content. In addition, a short version of the UST, called the Stand-alone UST, was available for a limited time. See the NMLS Resource Center [UST Implementation Page](#) for more details.

### **Q – What are the fees to enroll for the National Test with Uniform State Content?**

A – See the Test Feature Chart on the NMLS Resource Center [Testing Page](#).

### **Q- Which state agencies have adopted the UST?**

A – For a current list of state agencies which have adopted the UST, click [here](#). Once a state agency adopts the UST, that decision will be reflected on the UST Adoption Table which is posted on the NMLS Resource Center.

### **Q – I’m seeking licensure in a state agency that has adopted the Uniform State Test. What are my testing requirements after April 1, 2014?**

A – As of April 1, 2014, if licensees have not already passed the Stand-alone UST or have not enrolled to take the Stand-alone UST, licensees will be required to take and pass the National Test with Uniform State Content, regardless if they’ve already received a passing result on the retired National Test Component.

**Q – Which test do I need to take for a state agency which will adopt the UST in the future?**

A – It depends. Please see the [enrollment scenarios](#).

**Q – I failed the retired National Test twice and then I failed the National Test with Uniform State Content. Does this count as my third failed attempt and do I have to wait 180 days to retake the test?**

A – Yes. Please see the [Test Retake Policy](#) on the NMLS Resource Center.

**Q – Does the Uniform State Content section include test questions on individual state-specific laws and regulations?**

A – No. The UST section of the national test tests applicants on their knowledge of high level state-related content that is based on the SAFE Act and the CSBS/AARMR Model State Law (MSL) which many states used to implement the SAFE Act. The content outline for the National Test with Uniform State Content, and the Stand-alone UST including references can be found [here](#).

**Q – If I do not pass the Stand-alone UST or National Test with Uniform State Content, is my previous passing result on the Retired National Test still valid?**

A – Yes. If your score on the Stand-alone UST is not enough to produce a passing score when combined with your passing National Test score, your previous passing result on the retired National Test stands. 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."

**Q – If I have already passed the retired National Test Component but fail the National Test Component with Uniform State Content, is my previous pass result on the National Test still valid.**

A – Yes. Failed results on the National Test Component with Uniform State Content will not invalidate your passing result on the retired National Test.