

NMLS Rules of Conduct

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)

NMLS Rules of Conduct

Note to Candidates:

- **Please read each of the following eleven (11) rules**
- **ANY alleged violation of a rule could trigger an investigation**
- **Test center personnel are NOT authorized to grant exceptions to any of these rules**
- **You must acknowledge your understanding prior to starting your SAFE MLO Test**

ASSISTANCE

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.
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.

¹ NMLS Rules of Conduct. Amended and effective 05/07/2014. Amended and effective 10/04/12. 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.

BREAK POLICY / PERSONAL BELONGINGS

6. I must not access my locker or access my personal belongings during my break. 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. Personal belongings include, but are not limited to: car keys, food, beverages, cigarettes, outerwear, notes, study materials, cellular phones or any electronic devices.

TEST CONFIDENTIALITY

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 will not share the content of the test with anyone including but not limited to colleagues, course instructors, or anyone other than persons authorized by NMLS.

BEHAVIOR / CONDUCT

9. I must not engage in any conduct that is disruptive or threatening to a test center staff member or another candidate. 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 or fraudulent, or would adversely impact the integrity of the test or the test procedure.

POSSIBLE CONSEQUENCES OF ROC VIOLATIONS

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).