



## Things to Consider When Choosing an NMLS Test Prep Course

NMLS has taken note of the large number of test prep courses and test prep web sites that have appeared in recent months. A number of these courses claim to be able to assist MLOs to prepare for the SAFE MLO Test by providing handouts, the use of test simulators, and access to practice quizzes. Some test prep sites also claim they have specific knowledge of test questions. Here are some tips to consider when shopping for a test prep course:

### Facts:

- No course provider, NMLS approved or otherwise, has any special or inside knowledge of the MLO SAFE test.
- All NMLS approved course providers are prohibited from taking the test for the purpose of acquiring knowledge about the test or test questions.
- All questions on the test (both the National and State Components) are four-option multiple choice questions.
- There are no True/False or Yes/No question on any test component.
- There are no “None of the Above” or “All of the Above” questions on any test.
- There is only one correct answer for each question.
- Each test component has a corresponding content outline. The content outline reveals what subject areas are covered on the test and how the test is weighted. Each content outline also includes references to laws and regulations. The outlines and lists and are available for free on the NMLS Resource Center at:  
<http://mortgage.nationwidelicencingsystem.org/profreq/testing/Pages/TestContentOutline.aspx>

### When shopping for a course, NMLS recommends you consider for the following and ask:

- Does the test-prep course make use of the NMLS-produced content outline and associated reference lists? Ask to see the course curriculum and how it incorporates the content outline and references.
- Are the materials current and up-to-date on national and state-specific mortgage-related laws?
- If the course includes practice questions are they all 4-option multiple choice (no T/F or Y/N since you will not see these types of questions on the test).

***Be wary of any course from a provider that claims to have inside knowledge of the test or promises to show you “real” test questions. If a provider claims to have special or inside knowledge of the test then they probably obtained illegally and may be subject to legal action.***