



Content Area FAQs

Q – How are the content weights being updated?

A – The questions on the National Test are distributed among five major content areas. The content weight of questions in each content area is being adjusted slightly.

Current Content Areas – until April 4, 2021

Content Area	Percentage of Test
Federal Mortgage-related Laws	23%
General Mortgage Knowledge	23%
Mortgage Loan Origination Activities	25%
Ethics	16%
Uniform State Content	13%

New Content Areas – as of April 5, 2021

Content Area	Percentage of Test
Federal Mortgage-related Laws	24%
General Mortgage Knowledge	20%
Mortgage Loan Origination Activities	27%
Ethics	18%
Uniform State Content	11%

Q – Why are the content weights being updated?

A – From July - October 2020 the State Regulatory Registry (SRR) sponsored a job analysis study. A job analysis study is a standard practice in the testing industry to ensure licensure or certification exams are testing areas of knowledge that are best related to the tasks of a given profession. Part of the job analysis study included a survey to obtain input from current, state-licensed mortgage loan originators (MLOs). Through this survey, SRR gathered information from state-licensed MLOs regarding their roles, responsibilities and job functions, and will use the information to update the National Test. Based on the survey results the job analysis committee decided to adjust the content weights of the National Test to the content weights listed above.

Q – Will there be any changes to the questions?

A – No. Only the weightings of the content in each area are being updated.

Q- When will the content weight updates happen?

A – On April 5, 2021, all administrations for the National Test will be based on the new content weights.

Q – Can I take the test with the previous content weights after April 5, 2021?

A – No, only the new content weights for the National Test will be administered beginning on April 5, 2021.

Q – What happens if I do not pass prior to April 5, 2021 and need to retake the test after April 5, 2021?

A – If you take the National Test on or after April 5, 2021 the content weights will be the new percentages.

Reduction in Pretest Questions FAQs

Q – How is the number of test questions being updated?

A – Currently the National Test consists of 125 test questions; 115 scored and 10 pretest questions. The number of pretest questions will be reduced from 10 questions to five questions so the test length will change from 125 questions to 120 questions.

Q – What are pretest questions?

A – Pretest questions are un-scored questions. They do not affect the candidate's score or the pass/fail result. Pretest questions are included in the National Test so they can be pilot tested for future use. Once pretest questions are adequately tested, they will be considered for use as scored test questions on future National Tests. Pretest questions appear on the test in random order and test candidates do not know which questions are pretest and which questions are scored.

Q- When will the number of pretest questions on the National Test be reduced?

A – On April 5, 2021, all administrations for the National Test will have five pretest questions.

Q – Will this impact the test time or seat time?

A – No, the exam time, currently 190 minutes and the seat time, which includes time for a tutorial and survey, 225 minutes, will not change.

Q – What happens if I do not pass prior to April 5, 2021 and need to retake the test after April 5, 2021?

A – If you take the National Test on or after April 5, 2021 there will be 120 test questions; 115 scored and 5 pretest questions on your test.

Q – Can I reschedule my test to take it after April 5, 2021?

A – Yes. If you need to reschedule or cancel your test appointment, you must do so a minimum of 2 business days in advance to avoid losing your test fee. Please refer to the MLO Handbook to review the cancellation and rescheduling policy.