Menu

- [Policy](#)
- [Definitions and Charts](#)
- [How to Select Test Enrollment(s)](#)

- [How to Pay for Enrollments](#)
- [Additional Resources](#)

Policy

Depending on the jurisdiction in which an applicant is seeking licensure, the applicant may be required to take two components of the SAFE Mortgage Loan Originator Test - a National Component and a State Component. However, many states only require a passing score on the National Test Component with Uniform State Content. Most state agencies require a passing score on the tests prior to submitting an application through NMLS.
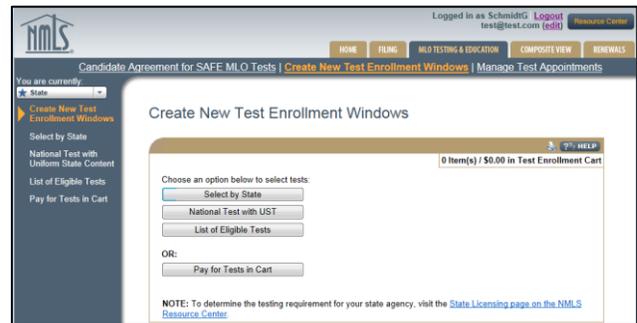
Figure 1: Screenshot of Create New Test Enrollment Windows Page

National Component with Uniform State Content - Effective April 1, 2013, all state licensed MLOs are required to pass the National Component with Uniform State Content of the SAFE MLO Test.

State Component - State licensed MLOs may be required to pass a State Component of the SAFE MLO Test for each jurisdiction in which they hold a license. However, state agencies which adopt the Uniform State Test (UST) no longer require individuals to pass their State Specific Test Components.

Many state agencies have adopted the Uniform State Test (UST). For more information, visit the [Testing](#) and the [Uniform State Test Implementation Information](#) pages of the NMLS Resource Center.

Definitions and Charts

Testing Option	Description
Select by State	Use this option to select a list of eligible tests by state.
National Test	Use this option to select the SAFE Mortgage Loan Originator Test – National Component with Uniform State Content.
List of Eligible Tests	Use this option to view and pay for all available test components.
Pay for Tests	Use this option to pay for test components already added into the Test Cart.

Figure 2: Testing Options

How to Select Test Enrollment(s)

1. Add a test into the Test Cart using one of the Test Options defined above (See *Figure 2*).

2. Click the **Add to Cart** button.

3. Click the **Proceed to Invoice** button.

4. Click the **Pay Invoice** button.

5. Read through the Payment Terms and Conditions and then click the **I Agree** button.

6. Complete the One Time Payment screens.

   NOTE: All fees paid through NMLS are non-refundable and non-transferable.
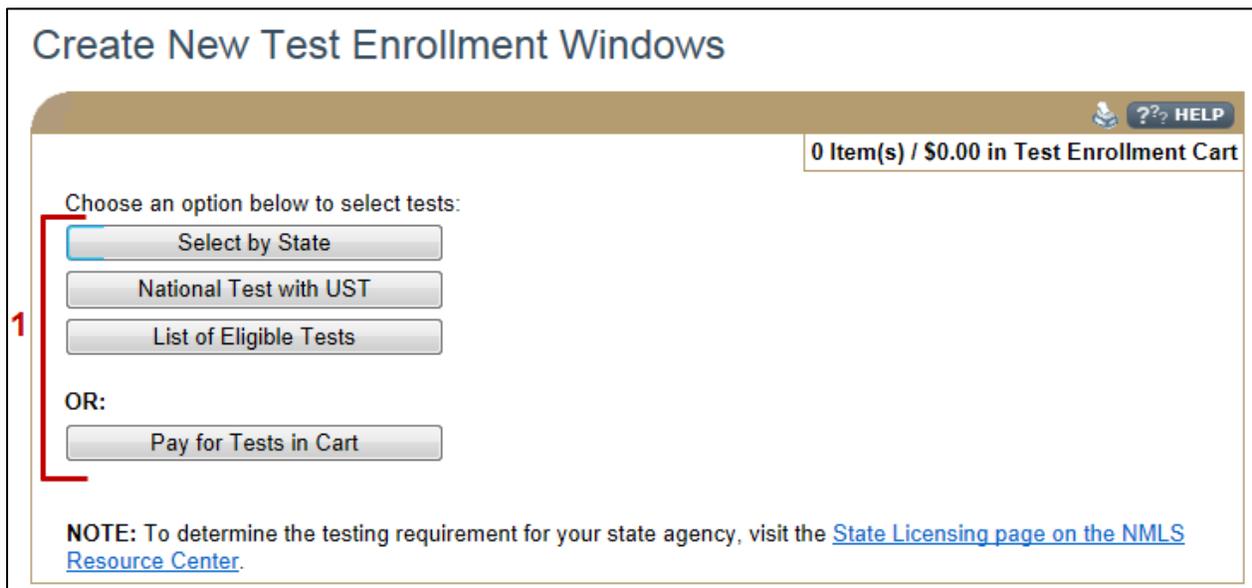
Figure 3: Example of Testing Options on the Create New Test Enrollment Windows

How to Pay for Enrollments

1. Click the **Pay for Tests** link.

2. Click the **Proceed to Candidate Agreement** button.

3. Read through the agreement and click the **I Accept** button.

4. Click the **Proceed to Invoice** button.

5. Click the **Pay Invoice** button.

6. Read through the Payment Terms and Conditions and then click the **I Agree** button.

7. Complete the One Time Payment screens.

   NOTE: All fees paid through NMLS are non-refundable and non-transferable.

Additional Resources

- [Testing Page on NMLS Resource Center](#)
- [Uniform State Test (UST) Implementation Information](#)
- [MLO Testing Handbook](#)
- [Testing FAQs](#)