

National Test with UST Content

Overview/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 Individual (MU4) application through NMLS.

- 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.

A company user may select one or more tests from the list of eligible test(s) for an individual who has granted access to your company. The system automatically displays tests currently eligible for enrollment based on the following:

- Previous test results
- Test components that have already been paid for
- Test components currently in the Test Cart awaiting payment

Definitions and Charts

Not Applicable

How To

Pay for the National Component with Uniform State Content

1. From the *National Test* screen, enter an Individual ID and License Number or First Name and Last Name.
2. Click the **Search** button.
3. Click the **NMLS ID** hyperlink.
4. Select the **checkbox** next to the applicable tests (see *Figure 1*).
5. Click the **Add to Cart** button.
6. Click the **Proceed to Invoice** button.
7. Click the **Pay Invoice** button.
8. Read through the Payment Terms and Conditions and click the **I agree** button.
9. Complete the *One Time Payment* screens. All fees paid through NMLS are non-refundable and non-transferable.

NOTE: After paying for a test, companies must wait for an individual to accept the Candidate Agreement prior to scheduling a testing appointment.

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 HELP

0 Item(s) / \$0.00 in Test Enrollment Cart

Select one or more tests and click **Add to Cart** to continue.

[Select All](#) [Unselect All](#)

4 Test Name	Test is required for the following state agency(ies):
<input checked="" type="checkbox"/> SAFE Mortgage Loan Originator Test - National Component with Uniform State Content	<p>Satisfies National Test requirement for all state agencies.</p> <p>Satisfies State Test requirement for the following state agencies: Delaware, Georgia, Iowa, Idaho, Indiana-DFI, Kentucky, Louisiana, Massachusetts, Maryland, Michigan, North Carolina, North Dakota, New Hampshire, Pennsylvania, Rhode Island, South Dakota, Utah-DFI, Virginia, Washington, Wisconsin</p>

A 180-day test enrollment window will be opened for the National Test with Uniform State Content when you submit the cart and make a payment. If the individual does not accept the candidate agreement, schedule, or take the test prior to the end of the test enrollment window, the window will close and a new test enrollment window will need to be opened and a new payment required.

The National Test with Uniform State Content may not appear for selection for any of the following reasons: (i) an open enrollment window exists for the test; (ii) the test has already been taken and passed; or (iii) the test is already in the cart.

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Figure 1: National Test with Uniform State Content

Helpful Hints

1. Many state agencies have adopted the Uniform State Test (UST). For more information, visit the [Testing](#) page and the [Uniform State Test Implementation Information](#) page of the NMLS Resource Center.
2. If an individual has not created an Individual Account in NMLS, you will not be able to pay for a test enrollment until the account is created and *Company Access* has been granted.
3. Individuals creating their account must use their legal name as documented on their government issued ID to avoid issues at the test center.
4. Prior to scheduling an appointment through the testing vendor, Steps 1-9 above must be completed, and the individual must accept the Candidate Agreement by logging in to NMLS.

Additional Resources:

- [MLO Testing Handbook](#)
- [Testing page of the NMLS Resource Center](#)
- Quick Guide:
 - [Test Enrollment](#)
 - [Providing Access to a Company](#)

See MLO Testing & Education Help [Table of Contents](#)