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Policy

Applicants seeking MLO licensure are required to take the SAFE Mortgage Loan Originator Test. Most state agencies require a passing score on the test prior to submitting an application through NMLS. All state agencies have adopted the Uniform State Test (UST).

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.

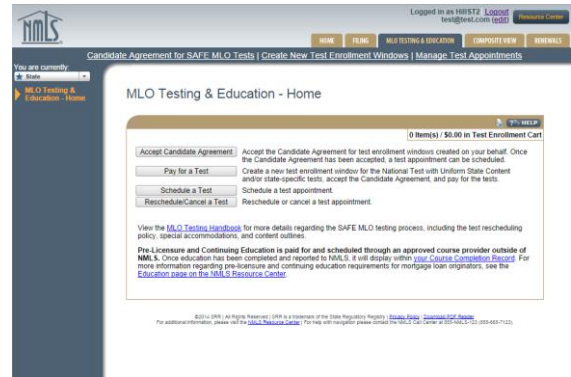


Figure 1: Screenshot of Help Doc Page

Definitions and Charts

Testing Option	Description
Accept Candidate Agreement	If your company paid for your test, use this option to accept the testing Candidate Agreement.
Pay for a Test	Use this option to view and pay for all available test components.
Schedule a Test	Use this option to schedule a test appointment on Prometric's website.
Reschedule/Cancel a Test	Use this option to reschedule or cancel a test appointment on Prometric's website.

Figure 2: Key Terms

How to Accept Candidate Agreement

1. Click the **Accept Candidate Agreement** button.
2. Read through the Agreement and click the **I Accept** button.
3. Schedule your test appointment.



How to Pay for a Test

1. Click the **Pay for a Test** button.
2. Click the **National Test with UST** button.
3. Click the **Pay Invoice** button.
4. Read through the Payment Terms and Conditions and then click the **I agree** button.
5. Complete the One Time Payment screens.

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

How to Schedule a Test

1. Click the **Schedule – Test Center** or **Request – Online Test** button.
 - a. You will be redirected to the Prometric website to schedule at a test center.
 - b. You will need to request an online test and attest that you understand the requirements for the online test.

NOTE: For more information on the online test option, see the information on the [Online Proctored Testing](#) page of the NMLS Resource Center.

How to Reschedule/Cancel a Test

1. Click the **Reschedule/Cancel a Test** button.
2. Click the **Reschedule/Cancel** button.
3. Continue on Prometric's website to schedule or cancel an appointment.

Additional Resources

- [Testing Page on NMLS Resource Center](#)
- [MLO Testing Handbook](#)
- [Testing FAQs](#)