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Policy

Prior to scheduling an appointment for a component of the SAFE MLO test, the individual must accept the Candidate Agreement.

The Candidate Agreement, also called the Candidate Test Security and Confidentiality Agreement, outlines the terms and conditions for those taking the SAFE MLO Tests. Examples of topics include: test confidentiality, complying with the test site’s rules of conduct, penalties for breaching agreement and invalidating test results.



Figure 1: Screenshot of Candidate Agreement

Definitions and Charts

Not applicable.

How to Accept the Candidate Agreement

1. Read through the agreement.
2. Click the **I Accept** button.

Candidate Agreement for SAFE MLO Tests

All test candidates are required to accept the Candidate Agreement prior to scheduling any SAFE MLO Test. If the Candidate Agreement is not accepted, the candidate will not be able to schedule or take any test.

Test Name	Window Begin Date	Window End Date	Created Entity	Last Updated
SAFE Mortgage Loan Originator Test - National Component with Uniform State Content	9/28/2014	3/26/2015	Schmidt Mortgage Company, LLC (8054)	9/28/2014 7:15:20 PM
CA - SAFE Mortgage Loan Originator Test - State Component	9/28/2014	3/26/2015	Schmidt Mortgage Company, LLC (8054)	9/28/2014 7:15:20 PM

S.A.F.E. MORTGAGE LOAN ORIGINATOR TEST

CANDIDATE TEST SECURITY AND CONFIDENTIALITY AGREEMENT

IMPORTANT NOTE TO CANDIDATES

This Candidate Test Security and Confidentiality Agreement, also known as the Candidate Agreement, contains important terms and conditions governing your access to the S.A.F.E. Mortgage Loan Originator Test ("SAFE MLO Test"). This agreement constitutes a **binding contract** between you and the State Regulatory Registry, LLC ("SRR"), which owns and operates NMLS. **Please read it carefully.**

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Figure 2: Example of How to Accept the Candidate Agreement

Additional Resources

- [MLO Testing Handbook](#)
- [Testing page on the NMLS Resource Center](#)
- [Individual Test Enrollment](#)