

Menu

- [Policy](#)
- [Definitions and Charts](#)
- [How to Create New Test Enrollment Windows](#)
- [How to Manage Test Appointments](#)
- [Additional Resources](#)

Policy

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires all state-licensed mortgage loan originators (MLOs) to pass the SAFE Mortgage Loan Originator Test. 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 require passage of only a single test, 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.

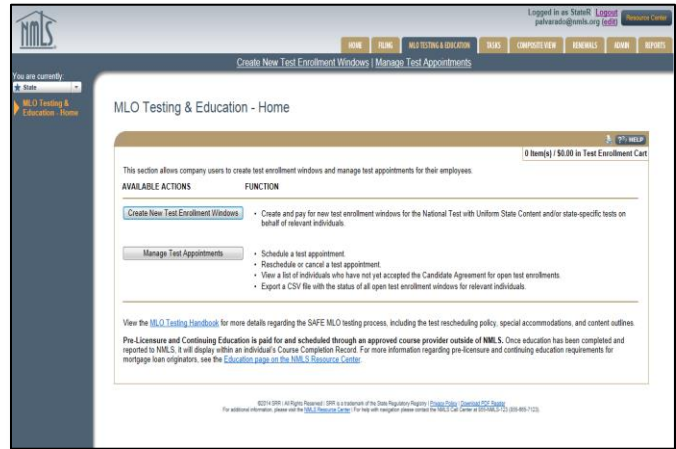


Figure 1: MLO Testing & Education - Home

After payment is remitted a test enrollment window will open for 180 days. Once the test enrollment window is opened, the individual or company must schedule a test appointment(s) with the test vendor. Failure to schedule and/or take the test within the allotted timeframe will result in the test enrollment window closing and the loss of test enrollment fees. In this situation, an individual would have to re-enroll and pay for a new test component enrollment.

Definitions and Charts

Not Applicable

How to Create New Test Enrollment Windows

1. Click the **Create New Test Enrollment Windows** button (see *Figure 2*).

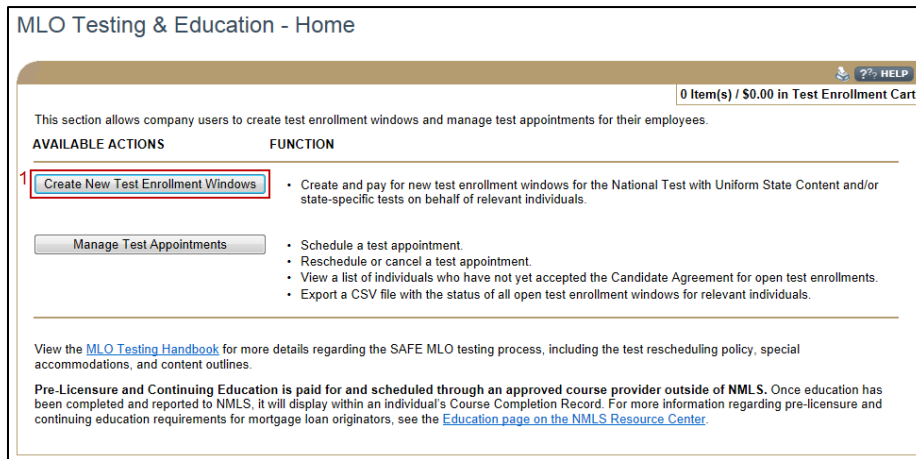


Figure 2: MLO Testing & Education – Home

How to Manage Test Appointments

1. Click the **Manage Test Appointments** button (see *Figure 3*).

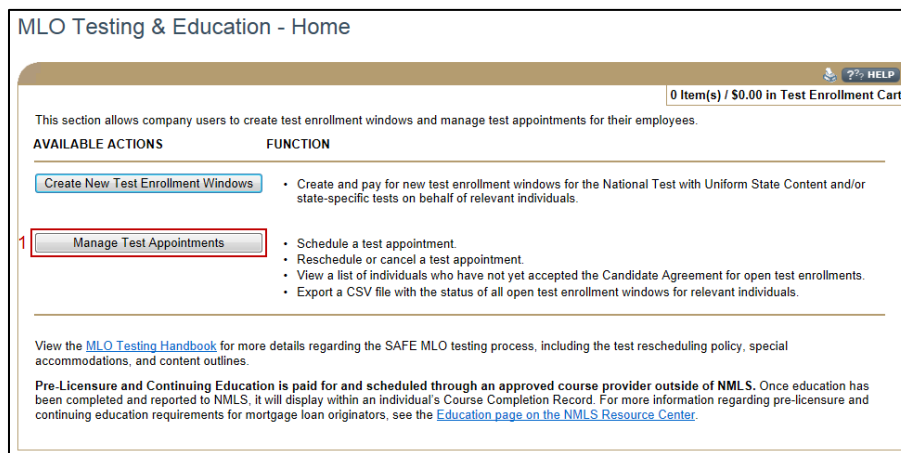


Figure 3: MLO Testing & Education – Home

Additional Resources

- [Company – Test Enrollments for Individuals](#)
- [Testing Page on NMLS Resource Center](#)
- [MLO Testing Handbook](#)
- [UST Implementation Information Page](#)
- [View Testing Information](#)