

Menu

- [Policy](#)
- [Definitions and Charts](#)
- [How to Accept Candidate Agreement](#)
- [How to Pay for a Test](#)
- [How to Schedule a Test](#)
- [How to Reschedule/Cancel a Test](#)
- [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.

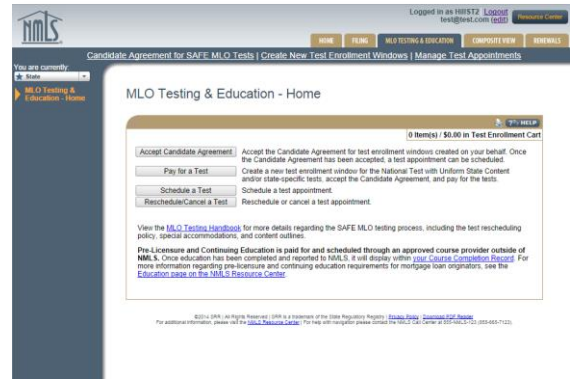


Figure 1: Screenshot of Help Doc Page

**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
<b>Accept Candidate Agreement</b>	If your company paid for your test, use this option to accept the testing Candidate Agreement.
<b>Pay for a Test</b>	Use this option to view and pay for all available test components.
<b>Schedule a Test</b>	Use this option to schedule a test appointment on Prometric's website.
<b>Reschedule/Cancel a Test</b>	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. Choose from the following options:
  - a. **Select by State** – use this option to select a list of eligible tests by state.
  - b. **National Test with UST** – use this option to select the SAFE Mortgage Loan Originator Test – National Component with Uniform State Content.
  - c. **List of Eligible Tests** – use this option to view all available test components and select the test(s) that will be added to cart.
  - d. **Pay for Tests in Cart** – use this option to pay for test components already added into the Test Cart.
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 a Test** button.
2. Click the **Schedule** button.
3. Continue on Prometric's website to schedule an appointment.

## 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](#)
- [Uniform State Test \(UST\) Implementation Information](#)
- [MLO Testing Handbook](#)
- [Testing FAQs](#)