Test Cart

Overview/Policy

Fees for test components must be paid through NMLS. Fees paid for test components are non-refundable and non-transferable.

SAFE Mortgage Loan Originator Test information:

<table>
<thead>
<tr>
<th>Name of Test Component</th>
<th>Scoring</th>
<th>Test Length</th>
<th>Appointment Length</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Test Component with UST*</td>
<td>125 total; 115 scored</td>
<td>190 minutes</td>
<td>225 minutes</td>
<td>$110</td>
</tr>
<tr>
<td>State Test Component</td>
<td>55 – 65 total; 45 – 55 scored</td>
<td>90 minutes</td>
<td>120 minutes</td>
<td>$69</td>
</tr>
<tr>
<td>Stand-alone UST (retired as of 3/31/2014)</td>
<td>25 total; all scored</td>
<td>45 minutes</td>
<td>75 minutes</td>
<td>$33</td>
</tr>
</tbody>
</table>

*Beginning April 1, 2013 some state agencies will adopt the Uniform State Test (UST). Other states may decide to adopt in the future. The UST Adoption Table lists the state agencies who have adopted or intend to adopt the UST at a future date. The table will be updated as adoption notifications are received from state agencies.

For state agencies adopting the UST, the exam will replace the existing state specific test components currently required in those states. State agencies opting not to adopt the UST will continue to require passing scores on the existing state-specific test components as a prerequisite for licensure. For more information, visit the UST Implementation Information page of the NMLS Resource Center.

Definitions and Charts

Not Applicable

How To

Submit Payment

1. Click the Proceed to Invoice button (see Figure 1).
2. Click the Pay Invoice button.
3. Read through the Payment Terms and Conditions, click the I Agree button.
4. 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.

![Test Cart](image)

**Figure 1: Proceed to Invoice**

**Remove Exceptions from the Cart**
1. Click the **Remove** button under Actions for the individual with the exception noted (see **Figure 2**).
2. Click the **OK** button to confirm deletion.

![Test Cart](image)

**Figure 2: Removing Exceptions from the Cart**

**NOTE:** Clicking the **Cancel** button takes the user back to the *Create New Test Enrollment Windows* page and leaves the item(s) in the *Test Cart*.
Helpful Hints

1. 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.
2. Individuals creating an account must use their legal name as documented on their government issued ID to avoid issues at the testing centers.
3. Prior to scheduling an appointment through the testing vendor, Steps 1-4 in the Submit Payment section above must be completed.

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