

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:

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

*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

Click the **Proceed to Invoice** button to view and pay the invoice. Click the **Remove** button to remove the test from the cart.

To remove all test enrollments from the cart, click the **Empty Cart** button. Click the **Cancel** button to keep enrollments in the cart and return to the Create New Test Enrollment Windows page.

Actions	Individual	Test Name	Amount
<input type="button" value="Remove"/>	Harris, Doug	SAFE Mortgage Loan Originator Test - National Component with Uniform State Content	\$110.00
Total Charges			\$110.00

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

You have one or more items with exceptions in your cart. You must remove all items with exceptions to proceed.

Select **Proceed to Invoice** to view and pay the invoice. If you do not want to pay for a test listed below, click **x** to remove the test from the cart.

Actions	Individual	Exceptions	Test Name	Amount
<input type="button" value="Remove"/> 1	Peterson, David	<ul style="list-style-type: none"> The selected individual must create an Individual Account in NMLS to obtain a user name and password before the requested task can be completed. Contact the individual and ask him/her to notify you once the required Individual Account has been created. See the Create an Individual Account Quick Guide for instructions on creating an Individual Account. 	SAFE Mortgage Loan Originator Test - National Component with Uniform State Content	\$110.00
<input type="button" value="Remove"/>	Carmona-Alvarez, Stephen		SAFE Mortgage Loan Originator Test - National Component with Uniform State Content	\$110.00
Total Charges				\$220.00

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](#)