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Policy

Applicants seeking MLO licensure are required to take the SAFE Mortgage Loan Originator Test. Most state agencies require a passing score on the test prior to submitting an application through NMLS. All state agencies have adopted the Uniform State Test (UST).

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.

A company user may select a test for an individual who has granted access to your company. The system automatically displays tests currently eligible for enrollment based on the following:

- Previous test results
- Tests that have already been paid for
- Tests components currently in the Test Cart awaiting payment

How to Use the National Test with Uniform State Content

- 1. Select the checkbox next to the applicable test(s).
- 2. Click the Add to Cart button.
- Click the **Proceed to Invoice** button.

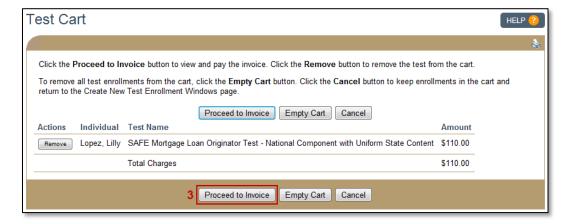


Figure 1: Test Cart

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4. Click the **Pay Invoice** button.

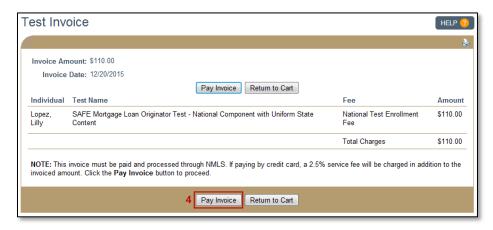


Figure 2: Test Invoice

5. Continue through the payment terms and screens to complete the payment process.

NOTE: Corresponding individual must accept the Candidate Agreement prior to scheduling a test appointment.

Additional Resources

- Information Viewable in NMLS Consumer Access
- Test Enrollments for Individuals
- Paying an Invoice

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