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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.
3. Click the **Proceed to Invoice** button.

Actions	Individual	Test Name	Amount
<a href="#">Remove</a>	Lopez, Lilly	SAFE Mortgage Loan Originator Test - National Component with Uniform State Content	\$110.00
Total Charges			\$110.00

3 [Proceed to Invoice](#) [Empty Cart](#) [Cancel](#)

Figure 1: Test Cart



- Click the **Pay Invoice** button.

Test Invoice

Invoice Amount: \$110.00  
Invoice Date: 12/20/2015

[Pay Invoice](#) [Return to Cart](#)

Individual	Test Name	Fee	Amount
Lopez, Lilly	SAFE Mortgage Loan Originator Test - National Component with Uniform State Content	National Test Enrollment Fee	\$110.00
Total Charges			\$110.00

**NOTE:** This invoice must be paid and processed through NMLS. If paying by credit card, a 2.5% service fee will be charged in addition to the invoiced amount. Click the **Pay Invoice** button to proceed.

4 [Pay Invoice](#) [Return to Cart](#)

Figure 2: Test Invoice

- 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](#)