

## **NMLS Rules of Conduct**

### **Note to Candidates:**

- **Please read each of the following eleven (11) rules**
- **ANY alleged violation of the rule could trigger an investigation**
- **Testing personnel are NOT authorized to grant exceptions to any of these rules**
- **You must acknowledge your understanding prior to starting your SAFE MLO Test**

### **ASSISTANCE**

1. I am attesting that I am the person I represent to be for this session
2. I must not take or attempt to take any personal items including, but not limited to, notes, formulas, study materials, or electronic devices into the testing room.
  - a. If at a testing center, I will place all personal belongings in the locker provided by the testing center personnel prior to entering the testing room.
  - b. If testing remotely, I understand that no other person is allowed to enter the room while I am taking the test.
3. I must not receive or attempt to receive any form of assistance during the test or restroom breaks.
4. I must not give or attempt to give any form of assistance during the test or restroom breaks.
5. I must not use or attempt to use a telephone, cellular phone, pager, hand held computer, headphones, ear buds or other device, electronic or otherwise, during the test or restroom breaks. I may use a calculator if provided to me by the test center or testing software.

### **BREAK POLICY / PERSONAL BELONGINGS**

6. I must only go to the restroom when on a break. I must not deviate during my travels to and from the restroom for any reason. I must not leave the building. I must not access my personal belongings during my break. Personal belongings include, but are not limited to: car keys, food, beverages, cigarettes, outerwear, notes, study materials, cellular phones or any electronic devices.
  - a. If at a testing center, I must not access my locker.

### **TEST CONFIDENTIALITY**

7. I must not remove or attempt to remove any written, printed, or recorded materials from the test other than the score report, if provided. The test materials remain the property of NMLS and/or developing organization(s), and I shall maintain the confidentiality of the materials, including the questions and my answers to them.
8. I will not share the content of the test with anyone including but not limited to colleagues, course instructors, or anyone other than persons authorized by NMLS. I agree that I must not make test content or test information available to anyone. I must not allow any other person to record or memorialize any test content or information.

### **BEHAVIOR / CONDUCT**

9. I must not engage in any conduct that is disruptive, threatening or abusive to testing personnel. I must not engage in any conduct that creates a disturbance or interferes with the administration of the test.
  - a. If at a testing center, I must not engage in any conduct that creates a disturbance or interferes with the administration of other candidates' tests.
10. I must not engage in any conduct that would be contrary to good character or reputation, or engage in any behavior that would cause the public to believe that I would not operate in the mortgage loan business lawfully, honestly or fairly.
11. I must not engage in any conduct that is dishonest or fraudulent, or would adversely impact the integrity of the test or the test procedure.

### **POSSIBLE CONSEQUENCES OF ROC VIOLATIONS**

I understand that testing representatives or others will report any alleged violations to the NMLS and that NMLS may report alleged violations to the state(s) in which I am seeking licensure, or any other states.

I further understand that the results of any investigation into my alleged violations may be reported to the state(s) in which I am seeking licensure, or any other states. At its discretion, NMLS may publicize the determination and the sanction of any investigation on the NMLS Resource Center or through other reasonable means of communication.

Reports of alleged violations or results of investigations into alleged violations may subject me to disciplinary action by the state(s), including denial or revocation of my license(s).