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Policy

Depending on the jurisdiction in which an applicant is seeking licensure, the applicant may be required to take two components of the SAFE Mortgage Loan Originator Test - a National Component and a State Component. However, many states only require a passing score on the National Test Component with Uniform State Content. Most state agencies require a passing score on the tests prior to submitting an Individual Form (MU4) through NMLS.

- 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.
- State Component - State licensed MLOs may be required to pass a State Component of the SAFE MLO Test for each jurisdiction in which they hold a license. However, state agencies which adopt the Uniform State Test (UST) no longer require individuals to pass their State Specific Test Components.

A company user may select one or more tests from the list of eligible test(s) 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
- Test components that have already been paid for
- Test components currently in the Test Cart awaiting payment

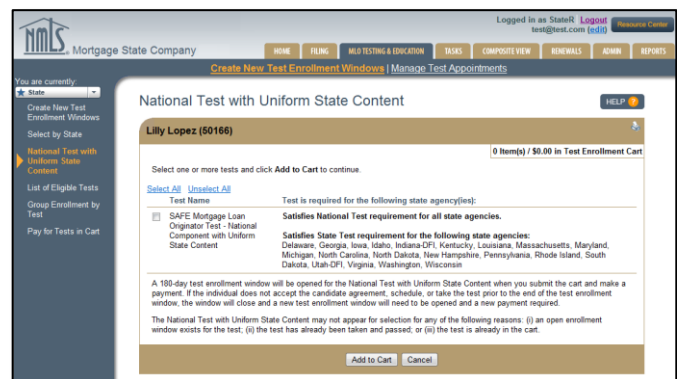


Figure 1: National Test with Uniform State Content

Definitions and Charts

Not Applicable

## 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 (see *Figure 2*).

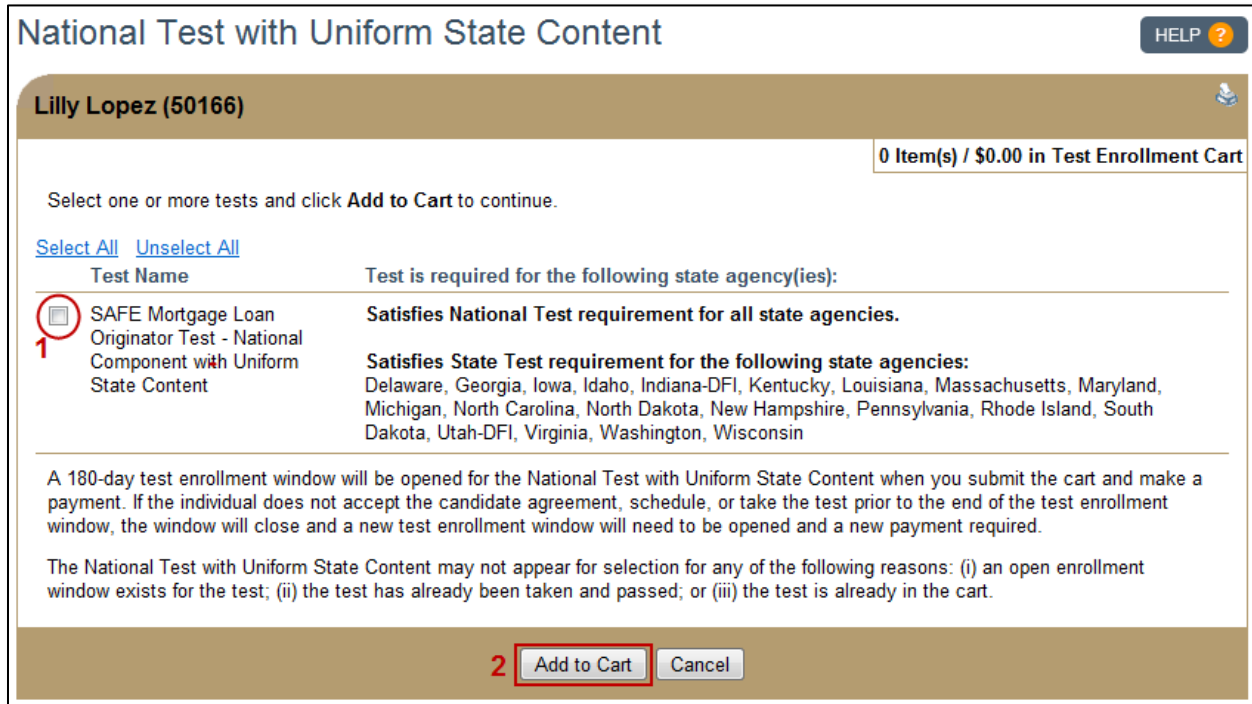


Figure 2: National Test with Uniform State Content

3. Click the **Proceed to Invoice** button (see *Figure 3*).

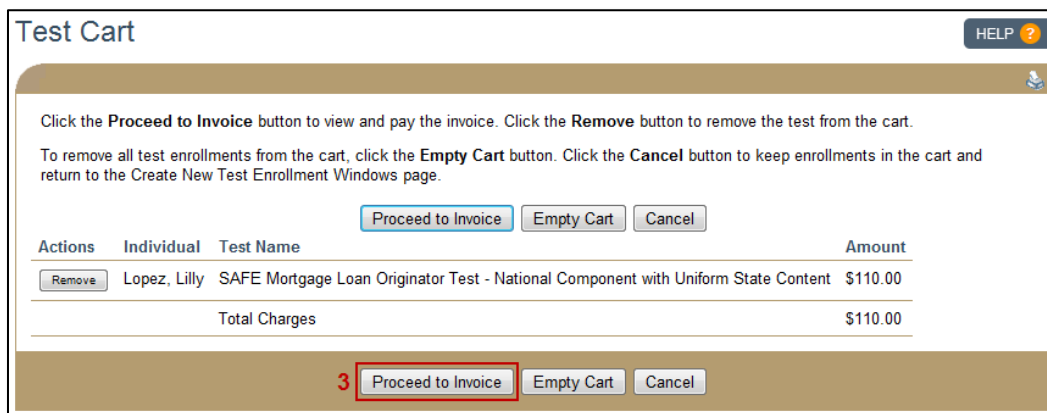


Figure 3: Test Cart

4. Click the **Pay Invoice** button (see *Figure 4*).

Test Invoice
HELP ?

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

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.

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Figure 4: 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](#)