

MLO Licensing FAQ

We look forward to having you join the Mutual of Omaha team! Please read below.

1. Create an NMLS Account

Link: <https://mortgage.nationwidelicencingsystem.org/>

- a. Click - Request an Account (Individual)
- b. Provide your **LEGAL NAME** as it shows on your government issues identification. Mailing address, phone, email and security question/answer.
- c. Once NMLS reviews your request, you will be emailed with a **Username** and **temporary password**. You will be assigned an NMLS ID number, this is your personal identification number. This is needed for your education and licensing.
- d. Keep your Username and password saved for future use.

2. New Hire MLO Licensing

Link: partners.oncourselearning.com/mortgage/mutualomaha

- a. Start completing education, 20 Hour Pre-Licensing Course and any state courses, as needed. *See education requirements in the chart below. **We also highly recommend taking the SAFE TEST Prep** with Prep xL. This is a test prep tool with practice exams and content, includes timed practice exams that gives you the best preparation for the real exam.
- b. There are **3 options** for the 20-hour course, please choose whichever works best for your schedule.
 - **LIVE WEBINAR** - Runs weekly, **Monday - Wednesday, 9am - 6pm CST** * must be present at all times - remote classroom environment.

Please be aware of your time zone for this course option.

- Online Instructor-Led Video - This option is available as a 7 or 14-day option.

The entire course is self-paced. You can pause the course at any time. However, it must be completed before the course closes, or the student will have to restart.

- **The 7-day begins each Tuesday and Thursday.**
- **The 14-day begins each Wednesday and Friday.**

NOTE: Entirety of the course opens on day one for the student to work through at your own pace.

3. Where do you take the education?

- a. We utilize the provider OnCourse Learning. Click this link to view courses offered at our discounted rate: partners.oncourselearning.com/mortgage/mutualomaha
- b. Once set up, if you have questions or need assistance during your training, the Customer Support team is available at 866-512-9888 or support@oncourselearning.com

4. Schedule and Pass SAFE Test

- a. After you complete the 20-hour course, next step is to **study and take the SAFE Test**.
- b. NMLS administers a **\$110 fee** that is paid through the NMLS system. Once the fee is paid, you can **schedule your test at a location nearest you**.
- c. The SAFE ACT requires all MLO's seeking state-licensure to pass the SAFE Mortgage Loan Originator Test with a score of 75% or better.
- d. See guide attached for paying and scheduling your test.

5. Other

- a. Once you complete the education and pass the test, begin working with our on-boarding team to discuss your hiring information and paperwork.
- b. On your hire date, our licensing team will prepare for the MLO state application(s). Applicant will be required to pay for licensing application fee. A background check and fingerprint appointment will be required after the application is submitted. Licensing will work with you on any forms or items needed.
- c. After your initial application, any additional states will need to be approved by your manager.



6. Test Specifications and State Chart

1.2 Test Specifications

As of April 5, 2021, the SAFE Mortgage Loan Originator Test consists of the following:

Test	# of items	Test Length	Appointment Length*	Cost
National Test	120 total; 115 scored	190 minutes	225 minutes	\$110

* Each test appointment includes an additional 30-35 minutes for completing a tutorial and an optional candidate survey.

Note: The five pre-test (un-scored) questions appearing on the test do not affect the candidate's score or the pass/fail result. These pre-test questions are being pilot tested for future use. Once these pre-test questions are adequately tested, these questions will be considered for use as scored test questions on future NMLS TESTS. The pre-test questions appear on the test in random order. The candidate will not know which questions are pre-test and which questions are scored.

Agencies listed in this table require state-specific education (see specific agency for key details):

	State PE Hours	Total PE Hours	State CE Hours	Total CE Hours
AZ	4	20	1	8
CA-DFPI	2	20	1	8
CO*	2	20	0	8
CT	1	21	1	8
DC	3	20	1	8
FL	2	20	1	8
GA	0	20	1	8
HI	3	20	1	8
ID	2	20	1	8
IN-SOS	2	20	0	8
KY*	0	20	1	8
MD	5	20	1	8
MA	3	20	1	8
MI	2	20	0	8
MN*	0	20	1	8
MS	4	20	0	8
MO	0	20	1	8
MT	2	20	0	8
NE	2	22	0	8
NV*	4	30	0	8
NJ	4	20	2	12
NM	3	20	1	8
NY*	3	20	3	11
NC*	4	24	1	8
NH	2	20	0	8
OH*	4	24	0	8
OK	1	20	0	8
OR*	4	20	2	10
PA	3	20	1	8
RI	3	20	1	8
SC-BFI	3	20	1	8
SC-DCA	3	20	1	8
TN	2	20	0	8
TX-SML	3	23	0	8
UT-DRE*	15	35	1	9
VT	2	20	0	8
WA	4	22	1	9
WV	4	24	2	9

*See agency's section for details.

Additional Questions?



Kia Thompson
Licensing
Kia.thompson@mutualmortgage.com
619-503-9140





INDIVIDUAL TEST ENROLLMENTS

PRIOR TO PAYING FOR A SAFE TEST YOU WILL NEED THE FOLLOWING:

- **An NMLS account**
- **Your individual NMLS ID Number**

See the [Individual Account Creation Quick Guide](#) if you do not yet have an NMLS account and NMLS ID Number.

Once a SAFE test is paid for, the individual will have 180 days to schedule the testing appointment and take the test. Failure to take the test within 180 days will result in the test enrollment window closing, and a new test enrollment window must be paid for again. Refer to the [MLO Testing Handbook](#) to obtain valuable information regarding rescheduling policies, testing requirements, and processes.

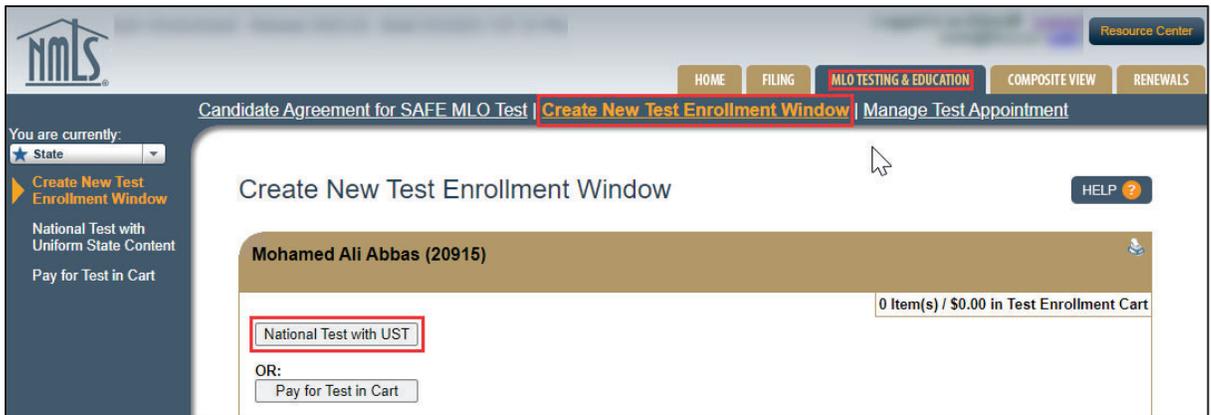
Viewing your NMLS ID Number

1. Navigate to the [NMLS Resource Center](#).
2. Click the **Log into NMLS** button in the upper right corner.
3. Log in to your NMLS account.
4. Click the **Composite View** tab.
5. Click the **View Individual** link on the submenu.
6. Your Individual NMLS ID Number is displayed.

Paying for the National Test

1. Log in to your NMLS account.
2. Click the **MLO Testing & Education** tab.
3. Click the **Create New Test Enrollment Window** link on the submenu.
4. Click **National Test with UST**.

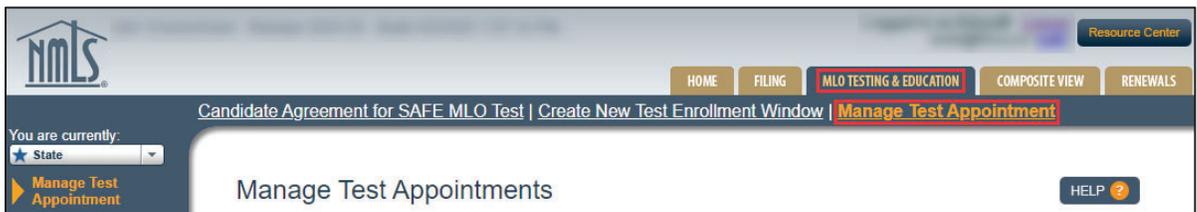
NOTE: Click the **Pay for Tests in Cart** link on the left navigation panel to pay for SAFE tests that may already exist in your Test Cart.



5. Click the **Add to Cart** button.
NOTE: If applicable, click the **Remove** button to delete SAFE tests from your Test Cart.
6. Click the **Proceed to Candidate Agreement** button.
7. Review the Candidate Agreement and click the **I Accept** button.
8. Click the **Pay Invoice** button to continue to the payment screens and remit payment.

Scheduling a Test Center Appointment

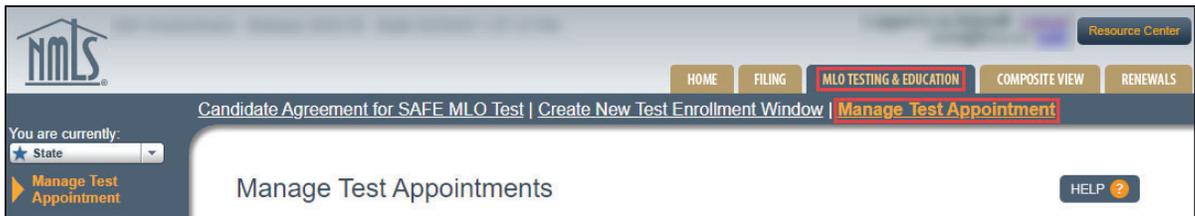
1. Log in to your NMLS account.
2. Click the **MLO Testing & Education** tab.
3. Click the **Manage Test Appointment** link on the submenu.



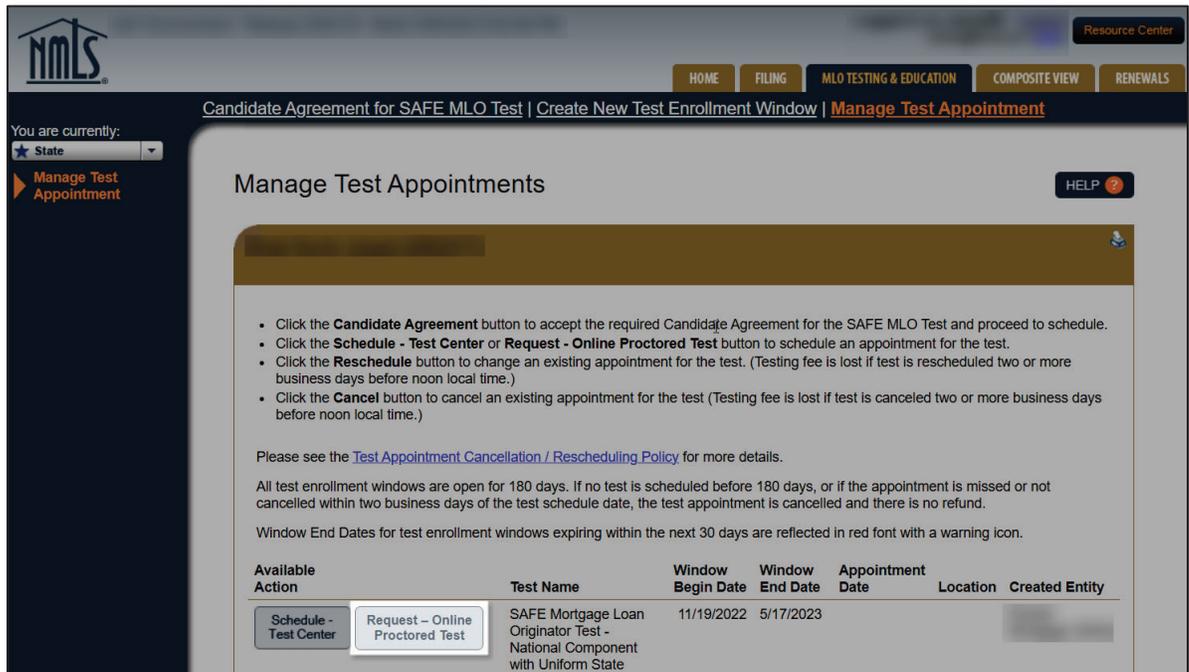
4. Click the **Schedule – Test Center** button.
 - a. You will be redirected to the Prometric website to schedule at a test center.

Scheduling an Online Proctored Test Appointment

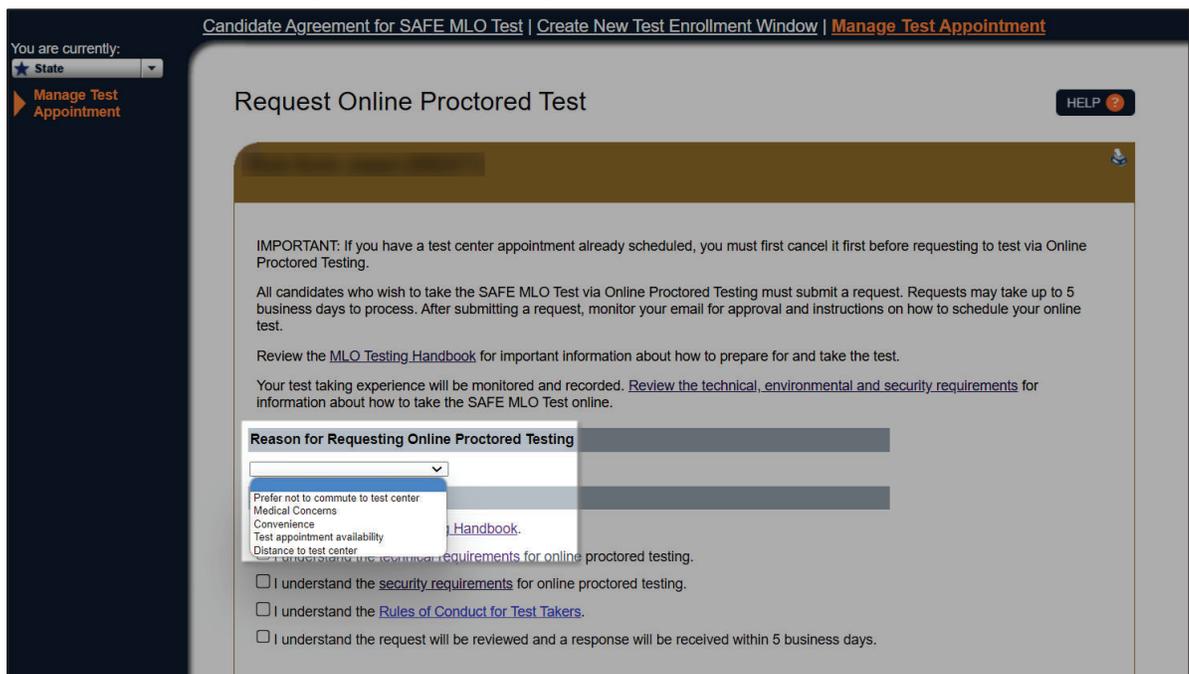
1. Log in to your NMLS account.
2. Click the **MLO Testing & Education** tab.
3. Click the **Manage Test Appointment** link on the submenu.



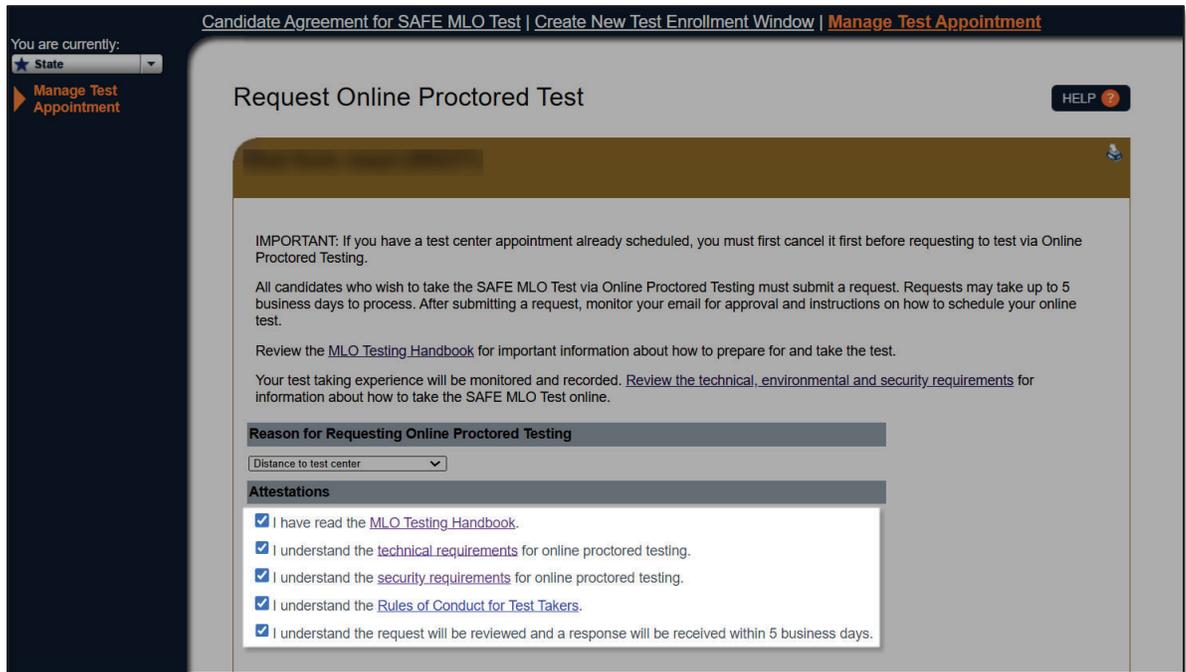
4. Click the **Request – Online Proctored Test** button.



5. Select the reason for requesting an online proctored test.

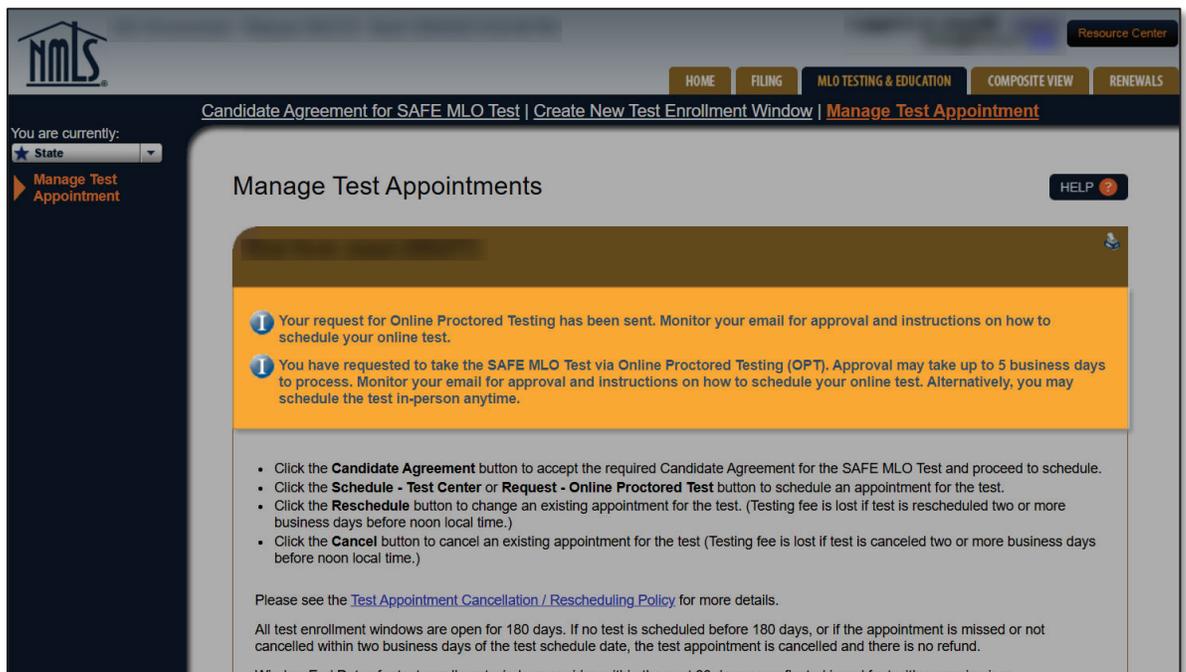


6. Complete all attestations.



7. Click **Submit**.

RESULT: Confirmation message appears:



NOTE: For more information on the online test option, see the information on the [Online Proctored Testing](#) page of the NMLS Resource Center.

For further assistance, please contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).