# MLO Licensing FAQ

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

## 1. Create an NMLS Account

Link: <u>https://mortgage.nationwidelicensingsystem.org/</u>

- a. Click Request an Account (Individual)
- 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: <u>partners.oncourselearning.com/mortgage/mutualomaha</u>
- 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.



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#### 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	N
CA- DFPI	2	20	1	8	N
co*	2	20	0	8	N
СТ	1	21	1	8	N
DC	3	20	1	8	N
FL	2	20	1	8	N
GA	0	20	1	8	0
HI	3	20	1	8	0
ID	2	20	1	8	0
IN- SOS	2	20	0	8	P
КҮ*	0	20	1	8	R
MD	5	20	1	8	S
МА	3	20	1	8	S
MI	2	20	0	8	T
MN*	0	20	1	8	T) SI
MS	4	20	0	8	U D
мо	0	20	1	8	V
МТ	2	20	0	8	W
NE	2	22	0	8	10

	State	Total	State	Total
	PE	PE	CE	CE
	Hours	Hours	Hours	Hours
NV*	4	30	0	8
LΝ	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
ОК	1	20	0	8
OR*	4	20	2	10
ΡΑ	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



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

- An NMLS account
- Your individual NMLS ID Number

See the <u>Individual Account Creation Quick Guide</u> 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 <u>MLO Testing Handbook</u> 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 be 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.

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<u>IIIIIL)</u>	HOME FILING MILOTESTING & EDUCATION COMPOSITE VIEW RENEW/	ALS
	Candidate Agreement for SAFE MLO Test Create New Test Enrollment Window Manage Test Appointment	
You are currently: * State Create New Test Enrollment Window	Create New Test Enrollment Window	
National Test with Uniform State Content Pay for Test in Cart	Mohamed Ali Abbas (20915)	
	0 Item(s) / \$0.00 in Test Enrollment Cart National Test with UST OR: Pay for Test in 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.

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		HOME	FILING	MLO TESTING & EDUCATION	COMPOSITE VIEW	RENEWALS
	Candidate Agreement for SAFE MLO Test   Create New Test	Enrollm	ent Wind	ow   Manage Test App	ointment	
You are currently:						
Manage Test Appointment	Manage Test Appointments				HELP	· 😮 ]

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

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<u> </u>	HOME FILING MLO TESTING & EDUCATION COMPOSITE VIEW RENEWALS
	Candidate Agreement for SAFE MLO Test   Create New Test Enrollment Window   Manage Test Appointment
You are currently:	
Appointment	Manage Test Appointments
	<ul> <li>Click the Candidate Agreement button to accept the required Candidate Agreement for the SAFE MLO Test and proceed to schedule.</li> <li>Click the Schedule - Test Center or Request - Online Proctored Test button to schedule an appointment for the test.</li> <li>Click the Reschedule button to change an existing appointment for the test. (Testing fee is lost if test is rescheduled two or more business days before noon local time.)</li> <li>Click the Cancel button to cancel an existing appointment for the test (Testing fee is lost if test is canceled two or more business days before noon local time.)</li> </ul>
	All test enrollment windows are open for 180 days. If no test is scheduled before 180 days, or if the appointment is missed or not cancelled within two business days of the test schedule date, the test appointment is cancelled and there is no refund.
	Window End Dates for test enrollment windows expiring within the next 30 days are reflected in red font with a warning icon.
	Available         Window         Window         Appointment           Action         Test Name         Begin Date         End Date         Date         Location         Created Entity
	Schedule - Test Center Request - Online Proctored Test With Uniform State

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

	Candidate Agreement for SAFE MLO Test   Create New Test Enrollment Window   Manage Test Appointment			
You are currently: State  Manage Test Appointment	Request Online Proctored Test			
	IMPORTANT: If you have a test center appointment already scheduled, you must first cancel it first before requesting to test via Online Proctored Testing.			
	All candidates who wish to take the SAFE MLO Test via Online Proctored Testing must submit a request. Requests may take up to 5 business days to process. After submitting a request, monitor your email for approval and instructions on how to schedule your online test. Review the <u>MLO Testing Handbook</u> for important information about how to prepare for and take the test. Your test taking experience will be monitored and recorded. <u>Review the technical, environmental and security requirements</u> for information about how to take the SAFE MLO Test online.			
	Reason for Requesting Online Proctored Testing			
	Prefer not to commute to test center Medical Concerns Convenience Test appointment availability Distance to test center University the communication for online proctored testing.			
	<ul> <li>I understand the security requirements for online proctored testing.</li> <li>I understand the Rules of Conduct for Test Takers.</li> <li>I understand the request will be reviewed and a response will be received within 5 business days.</li> </ul>			

6. Complete all attestations.

	Candidate Agreement for SAFE MLO Test   Create New Test Enrollment Window   Manage Test Appointment
Manage Test Appointment	Request Online Proctored Test
	IMPORTANT: If you have a test center appointment already scheduled, you must first cancel it first before requesting to test via Online Proctored Testing.
	All candidates who wish to take the SAFE MLO Test via Online Proctored Testing must submit a request. Requests may take up to 5 business days to process. After submitting a request, monitor your email for approval and instructions on how to schedule your online test.
	Review the <u>MLO Testing Handbook</u> for important information about how to prepare for and take the test. Your test taking experience will be monitored and recorded. <u>Review the technical, environmental and security requirements</u> for information about how to take the SAFE MLO Test online.
	Reason for Requesting Online Proctored Testing
	Distance to test center
	Attestations
	☑ I have read the MLO Testing Handbook.
	☑ I understand the <u>technical requirements</u> for online proctored testing.
	I understand the security requirements for online proctored testing.
	I understand the Rules of Conduct for Test Takers.
	☑ I understand the request will be reviewed and a response will be received within 5 business days.

7. Click Submit.

# **RESULT:** Confirmation message appears:

NMIC	Resource Center	
<u>      </u> _	HOME FILING MLO TESTING & EDUCATION COMPOSITE VIEW RENEWALS	
	Candidate Agreement for SAFE MLO Test   Create New Test Enrollment Window   Manage Test Appointment	
You are currently: State Manage Test Appointment	Manage Test Appointments	
	<ul> <li>Your request for Online Proctored Testing has been sent. Monitor your email for approval and instructions on how to schedule your online test.</li> <li>You have requested to take the SAFE MLO Test via Online Proctored Testing (OPT). Approval may take up to 5 business days to process. Monitor your email for approval and instructions on how to schedule your online test. Alternatively, you may schedule the test in-person anytime.</li> </ul>	
	<ul> <li>Click the Candidate Agreement button to accept the required Candidate Agreement for the SAFE MLO Test and proceed to schedule.</li> <li>Click the Schedule - Test Center or Request - Online Proctored Test button to schedule an appointment for the test.</li> <li>Click the Reschedule button to change an existing appointment for the test. (Testing fee is lost if test is rescheduled two or more business days before noon local time.)</li> <li>Click the Cancel button to cancel an existing appointment for the test (Testing fee is lost if test is canceled two or more business days before noon local time.)</li> <li>Please see the Test Appointment Cancellation / Rescheduling Policy for more details.</li> <li>All test enroliment windows are open for 180 days. If no test is schedule before 180 days, or if the appointment is missed or not cancelled within two business days of the test schedule date, the test appointment is cancelled and there is no refund.</li> </ul>	

**NOTE:** For more information on the online test option, see the information on the <u>Online</u> <u>Proctored Testing</u> page of the NMLS Resource Center.

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