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standards through the NMLS (Nationwide Mortgage Licensing System & Registry). The Act requires all MLOs seeking state-licensure to pass the NMLS-developed SAFE Mortgage Loan Originator Test with a score of 75% or better. The NMLS has an online Resource Center available to companies, regulators and individuals

The Mortgage Loan Originator (MLO) Testing Handbook

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NMLS Uniform State Test. On April 1, 2013 the NMLS began including the Uniform State Test (UST) as a section of the National SAFE Test Component. The UST consists of 25 questions bringing the total number of questions for the National SAFE Test Component to 125 of which 115 will be scored (ten will not be scored.)

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