



NMLS Policies and Procedures

- **Identification Requirements:** Please present one form of State or Government issued, valid identification, bearing both a photograph and a signature. No photocopies or faxes of identification or of name change documentation will be accepted.
- **Rules of Conduct:** NMLS requires you read, understand and electronically agree to remain compliant with the Rules of Conduct prior to beginning your scheduled test.
- **Personal Items:** No personal items, food, or drink, including coffee and water, are permitted inside the testing room. Personal items include, but are not limited to: pens, pagers, cellular phones, watches, hats, non-medical electronic devices, outerwear, purses, and wallets. Personal items must be kept in your assigned locker or returned to your car prior to the start of your test. As the testing vendor is not responsible for any personal items, they encourage you to bring only your identification into the Center.
- **Religious apparel:** Religious items such as head coverings, Rosary beads, Kabbalah bracelets, etc. are permitted in the testing room after being visually inspected by the Test Center Administrator (TCA). Similar to any other clothing or jewelry, any religious items allowed to be worn in the testing room must remain on your person at all times. Removed religious apparel must be stored in your locker.
- **Calculators:** If you need a calculator for your testing session, a standard non-programmable, non-printing calculator will be provided to you. If you do not receive one, please see the Test Center Administrator.
- **Scratch Paper:** Scratch paper will be provided to you upon admittance to the testing room. All scratch paper must be returned in its entirety at the end of your test. The scratch paper will be examined at the conclusion of your test to ensure that it is in tact.
- **Restroom Breaks:** Restroom breaks are permitted, however the time on your test will continue to count down. You will be asked to sign the logbook upon exiting and re-entering the testing room. You will be asked to show your identification both when exiting and re-entering the testing room. Per NMLS testing policies, you are not permitted to leave the building during an unscheduled break unless required to do so to use the bathroom facilities. You will not be permitted to access any study materials, make any phone calls, access electronic media or your locker during rest breaks. If you need to access an item stored in the test center locker during an unscheduled break, such as food or medicine, you must notify the TCA before you retrieve the item. You are not permitted to access any personal item as referenced above.
- **Appointment Length vs. Test Time:** For all NMLS tests, an additional 30 minutes is scheduled to allow for the completion of administrative tasks and the tutorial presented prior to your test. For example, a State-Specific



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Component of the S.A.F.E. Mortgage Loan Originator Test is scheduled for 120 minutes. Once you have been signed in and have completed the tutorial, the test will start and a timer with 90 minutes will appear on the monitor.

- **Results:** Upon completion of your test, your result file is electronically encrypted and returned to NMLS. You will be provided with an unofficial printed copy of your test results. The score report given at the test cent is not official until the test results are posted in NMLS. The testing center personnel have no access to your result file at this point. NMLS will send a notification email to the candidate and any company with access to the candidate's record in the NMLS, when official results are posted.
- **Special Accommodations**
If you require special accommodations, you cannot schedule your test via the Internet. If you have received or would like to request approval for an accommodation, please call the NMLS Accommodations Team at: 877-416-6657 and select Option 2 to schedule your test. Please note that any request to bring any personal belongings into the testing room needs to be approved *prior to* scheduling your appointment. Personal belongings include but are not limited to: pillows, prescription medications (i.e. nitroglycerin pills), medical devices, etc.