

Department of Real Estate SAFE ACT - Frequently Asked Questions

Questions Regarding the Examination Requirements

Q. I passed an examination before my real estate broker or salesperson license was issued. Do I need to take an additional test to obtain a MLO License Endorsement?

A. Yes. Under the SAFE Act and Section 10166.06 of the California Business and Professions Code, all applicants for a MLO License Endorsement must successfully complete one of the following three conditions:

1. Pass both the National and California State components of the SAFE Test, or
2. Pass both the National and Stand-alone UST components of the SAFE Test, or
3. Pass the National Test Component with Uniform State Content

The Nationwide Multistate Licensing System (NMLS) administers all MLO related examinations.

Q. How do I register for the examinations?

A. Follow the [instructions](#) on the NMLS website.

Q. Where can I find information regarding the availability of test providers and test locations?

A. [Information](#) on pre-licensing testing and testing centers can be accessed via the NMLS website.

Q. What are the minimum passing scores to obtain a license endorsement?

A. An individual must obtain a grade of at least 75% on the National and California State components of the SAFE test, the National and Stand-alone UST components, or the National test component with Uniform State Content.

Q. Can I retake the test if I fail to obtain a passing score?

A. Applicants must wait 30 days before retaking the test. If an applicant fails their initial test, the test may be retaken two more consecutive times with a 30-day waiting period between each attempt. An applicant who fails three consecutive tests must wait 180 days before retesting.

Q. How much does it cost to take the test?

A. The fee for the National component is \$110. Test fees must be paid at the time you register for the test. Fees cannot be paid at the testing center. Fees are non-refundable.

Q. What will be covered on the test?

A. [Content outlines](#) of the test components are posted at the NMLS Resource Center Web site.

Q. How many questions are on the examination?

A. The test consists of 125 questions, of which 115 are scored. The time allotted for the test will be 190 minutes with an additional 35 minutes for completing a tutorial and an optional candidate survey.

Q. Is there a difference between the California state-specific component for a DRE licensee and a Department of Business Oversight (DBO) applicant?

A. No. Applicants will take the same examination whether applying for MLO licensure under DRE or DBO.

Q. If I passed the National test component in another state but now wish to become licensed in California, do I need to repeat that test?

A. No, the NMLS system will keep a record that you completed the National test component, which you only need to pass once.
