

Bureau of Real Estate

SAFE ACT - Frequently Asked Questions

Questions Regarding the Examination Requirements

Q. I passed an examination before I was issued my real estate broker or salesperson license. 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 both the National and state-specific components of the SAFE examination which is administered through the National Mortgage Licensing System and Registry (NMLS).

Q. How do I register for the examinations?

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

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 Web site.

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

A. An individual must obtain a grade of at least 75% on the National test and a grade of 75% on the California state-specific test to be deemed to have passed the pre-license test. You must pass both the National and State-specific tests to obtain a license endorsement.

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 \$92, and for the state component cost is \$69. 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. There will be a total of 100 test questions on the National component, 90 of which are scored. The time allotted for the test will be 150 minutes with an additional 30 minutes for completing a tutorial and an optional candidate survey.

The California state-specific component consists of 55 scored questions plus 10 questions which are not scored. The test time will be 90 minutes with an additional 30 minutes for completing a tutorial and an optional candidate survey.

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

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

Q. If I have 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. You will have to pass the California state specific component, even if you passed the specific state component from another state.
