

# PRE LICENSE TESTING

## FREQUENTLY ASKED QUESTIONS

**Q. Do I need to pass a test to obtain a Mortgage Loan Originator License?**

A. Yes.

**Q. What subjects are tested?**

A. There are two components to the test. The first component, known as the National Component, tests the applicant's knowledge of federal law regarding mortgage loan originations. The second component, known as the Nebraska Component, tests the applicant's knowledge of Nebraska law concerning mortgage licensing and mortgage loan originations.

**Q. What topics are covered in the National Component of the test?**

A. There is a content outline on the [NMLS Resource Center](#).

**Q. What topics are covered in the Nebraska Component of the test?**

A. There is a content outline on the [NMLS Resource Center](#).

**Q. Which Nebraska laws will the Nebraska Component of the test cover?**

A. The test will cover the Residential Mortgage Licensing Act. In addition, you may wish to review the Department's [Rule of Practice and Procedure for Hearings in Contested Cases](#), as it provides additional detail concerning disciplinary matters.

**Q. What is the passing score on the test?**

A. You must correctly answer 75% of the questions on each component in order to pass the test.

**Q. What is the format of the test?**

A. The test is a multiple choice test.

**Q. If I fail the test, may I retake it?**

A. Yes. However, you must wait thirty days between attempts. After your fourth attempt, you must wait six months before taking the test again. Therefore, the Department would encourage you to take the test as soon as possible to insure sufficient time for a retest if necessary.

**Q. If I take the test to obtain a license in another state, must I take it again to obtain a Nebraska license?**

A. Once you pass the National Component, you will not need to take it again and it will count towards the testing requirement in all states. You will, however, need to take the Nebraska Component.

**Q. When can I take the test?**

A. The National Component is currently available. The Nebraska Component will be available in December 2009. Registration for the Nebraska component is currently available.

**Q. How do I register to take the test?**

A. Visit the [NMLS Resource Center](#) for more information concerning registering for the tests.

**Q. Where can I take the test?**

A. There is a complete list of test centers on the NMLS website. For loan originators who live in Nebraska, there are test centers in Columbus, Kearney, Lincoln, North Platte, Omaha, and Scottsbluff, as well as Sioux City, Iowa.

**Q. Can I take the National Component and the Nebraska Component at the same time?**

A. The two components are independent of each other; therefore, you can take them on the same day or take them on different days. If you choose to take both tests on the same day, make sure to leave yourself sufficient time to complete the first test before the scheduled start time of the second test.

**Q. How do I request a testing accommodation?**

A. More information about requesting an accommodation is available on the [NMLS Resource Center](#).