



NMLS Setup and Education

Overview (to access the links below in blue, hold down Ctrl and click the link):

1. [Request Individual NMLS Account](#)
2. [Complete Pre-Licensing Education](#) (varies by state and license type)
 - MLOs getting licensed for the first time must complete at least 20 hours of NMLS-approved pre-licensure education (PE) courses + any state specific content that is required for the applicable MLO state license.
 - In order to receive a discount on the required classes, please use the below link
<https://partners.oncourselearning.com/mortgage/unitedhl>

Education Options:

Once you have secured your NMLS number, we will help you request your training session with OnCourse Learning for the 20 hour SAFE exam. You should also identify which state(s) you plan to be licensed as an MLO (only 1 is required). State licensing may require additional training but will not require additional testing. Please note, even loan officer assistants (LOAs) will require an MLO state license.

There are 2 options for training - self-paced or webinar - (there are 2 options for the self-paced – 7 day or 14 day):

1. 7 Day **or** 14 Day Self-Paced Video – allows you to spread out the class over 2 weeks, but there is homework for each section and an exam at the end.
2. 3 Day Webinar –virtual, instructor-led training, perfect to complete training quickly. You will need to be in front of your computer with your camera on throughout the course, however, so you must dedicate 3 days to this training.

The name of the 20-hour National course is **20 Hour Safe Comprehensive: Applying Mortgage Knowledge to Exam Preparation**

14 Day Self-Paced Video Upcoming Classes

- Friday, January 5
- Wednesday, January 10
- Friday, January 12



- Wednesday, January 17
- Friday, January 19
- Wednesday, January 24
- Friday, January 26
- Wednesday, January 31

7 Day Self-Paced Video Upcoming Classes

- Wednesday, January 10
- Thursday, January 11
- Tuesday, January 16
- Thursday, January 18
- Tuesday, January 23
- Thursday, January 25
- Tuesday, January 30

3 Day Webinar Upcoming Classes

- Monday, January 8
- Tuesday, January 16
- Monday, January 22
- Monday, January 29

There is an additional Exam Prep that you can purchase titled **PLATINUM: Mortgage Exam Prep Suite with Prep XL Personalized Learning (OSP)** and can be found on the Exam Prep page

3. [Register for and pass National SAFE Test](#)

The National SAFE Test is taken at a testing facility and consists of 120 questions covering the topics of Federal Mortgage-Related Laws (24%), Uniform State Content (11%), General Mortgage Knowledge (20%), Mortgage Loan Origination Activities (27%) and Ethics (18%). Of the 120 questions, only 115 are counted. The test is 190 minutes, and the required passing score is 75%.

If anyone does not pass the SAFE exam on the first attempt, they must wait 30 days to retake the exam. If the exam is not passed on the second attempt, they must wait another 30 days to retake the exam. If the exam is not passed on the third attempt, they will need to wait 180 days to retake the exam.

4. Once steps 1-3 have been completed, you can request the applicable MLO license through NMLS through their [Individual MU4 filing](#). We will help walk you through this step.



- A credit report + criminal background check can be scheduled through the MU4 filing.
 - [Instructions for completing Criminal Background Check \(MLOs\)](#)
6. Once license has been requested, you can Create a Relationship with United Home Loans LLC and sponsorship can be requested.
- The MLO must [Provide Access to the Company](#) from their Individual MU4 filing.
 - Company must [Create Relationship + Request Sponsorship](#)