

State Regulators Seek Mortgage Loan Originators Input on National Licensing Test

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Washington, D.C. – The Conference of State Bank Supervisors (CSBS) today launched a job analysis survey to gather information from state-licensed mortgage loan originators (MLOs). The survey will help ensure the SAFE MLO National Test continues to remain current and reflects the work MLOs perform.

MLOs nationwide will receive an email invitation from CSBS, which manages the Nationwide Multistate Licensing System & Registry ([NMLS](#)) on behalf of state regulators, to take the survey. The survey will be conducted Oct. 12 through Nov. 6.

The job analysis survey for the SAFE MLO National Test is standard industry practice to ensure licensure or certification exams reflect the knowledge and skills needed for a given profession.

“It’s important that we hear directly from MLOs during the survey period,” said Brenda Fanning, chair of the Mortgage Testing and Education Board, and senior compliance examiner State of Wyoming Division of Banking. “Their insight and industry experience is invaluable and will help us ensure the SAFE MLO test continues to align with the skills and knowledge MLOs need in today’s dynamic market.”

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) established standards for the licensing and registration of all MLOs. The Act requires that the NMLS program develop and maintain a qualified test to measure candidates’ knowledge of key topics. These topics include ethics; federal law; state law; laws and regulations covering fraud, consumer protection, fair lending, and the nontraditional mortgage marketplace; and more.

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The Conference of State Bank Supervisors (CSBS) is the national organization of financial regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. State regulators supervise 79% of all U.S. banks and a variety of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance, and debt industries.

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