

# How to Get Your MLO License:

Steps That Apply in Every State



Not legal advice. Licensing requirements  
and fees are subject to change.

## Step 1

# Meet the Basic Eligibility Requirements

Before enrolling in any course, confirm you meet these criteria. The SAFE Act sets them as the national minimum, which means every state adopts these as baseline requirements, though licensing authorities retain discretion in how certain standards are evaluated.

- Be at least 18 years old
- Have legal authorization to work in the United States
- Hold a high school diploma or GED. No college degree required
- Have no felony convictions involving fraud, dishonesty, breach of trust, or money laundering. The SAFE Act imposes a permanent bar for this category, with no exceptions
- Demonstrate financial responsibility. A history of unpaid debts or prior regulatory actions will trigger additional review and may disqualify you

**The SAFE Act** (Secure and Fair Enforcement for Mortgage Licensing Act) is a federal law passed in 2008 after the mortgage crisis. It created a single national standard for licensing Mortgage Loan Originators (MLOs) across all 50 states.

## Step 2

# Create Your NMLS Account

Every state routes mortgage licensing through the NMLS – the Nationwide Multistate Licensing System. Create your account before doing anything else, because you need your NMLS ID to enroll in education and register for the exam.

1. Go to the NMLS registration portal: <https://www.statemortgageregistry.com/Public/RequestAccount.aspx>
2. Select Individual
3. Fill in your personal information and submit
4. Receive your NMLS Unique Identifier (NMLS ID) by email

Your NMLS ID follows you for your entire career, even when you switch employers or move to a different state. **Creating an account is free.**

## Step 3

# Complete 20 Hours of Pre-License Education

The SAFE Act requires a minimum of 20 hours of NMLS-approved pre-licensing education in every state. The 20 hours are broken down as follows:

- 3 hours of federal law and regulations
- 3 hours of ethics, including fraud, consumer protection, and fair lending
- 2 hours of non-traditional mortgage products
- 12 hours of elective content

You must complete education through NMLS-approved providers. Prices vary between providers, but you can expect to pay \$200 – \$500. Take your time comparing options, because the quality of exam preparation differs significantly between courses.

Some states require additional state-specific hours on top of the federal 20.

## Step 4

# Pass the SAFE MLO Exam

After finishing your pre-licensing education, register for and pass the SAFE MLO National Test with Uniform State Content (UST). This exam is the same in all 50 states.

Cost	\$110 fixed, the same in every state
Questions	120 multiple choice (115 scored, 5 unscored)
Time limit	190 minutes
Passing score	75% (87 correct out of 115 scored questions)
Retake policy	30-day wait after 1st and 2nd failure; 180-day wait after 3rd consecutive failure
Test administrator	Prometric Testing Centers



To register:

1 Log into your NMLS account

2 Click "Testing Home" in Quick Links

3 Click "Pay for Test"

4 Select "National Test with UST"

5 Add to cart

6 Accept the Candidate Agreement

7 **Pay \$110**  
After payment, schedule your appointment at a Prometric Testing Center.

## Step 5

# Submit Your License Application

After passing the exam, submit your individual MLO license application through NMLS using Form MU4 – the Uniform Individual Mortgage License/Registration & Consent Form. Every state uses this same form.

Along with Form MU4, every applicant submits the following regardless of state:

- **FBI criminal background check (Livescan)**, \$36.25–\$46.25 depending on fingerprint method. NMLS collects your fingerprints and sends them to the FBI
- **Credit report, \$15.** NMLS pulls this automatically as part of the application

In addition to these federal fees, each state charges its own application fee. **All NMLS fees are non-refundable.**

## Step 6

# Step 6: Get Employer Sponsorship

Passing the exam and submitting an application are typically the final steps in getting licensed in NMLS. After that, a licensed mortgage broker or lender must sponsor your NMLS ID to originate Owner-Occupied Purchase Loans.

Your employer submits the sponsorship through NMLS; you do not submit it yourself. Once the sponsorship links to your NMLS ID, your license activates and you can begin originating.

