

Retaking a Failed Test/Waiting Period

As prescribed by the S.A.F.E. Mortgage Licensing Act, a waiting period is required prior to the candidate being allowed to retake a failed test component (either National or State). A candidate must request and pay for a separate test enrollment for each attempt to pass a national or state test.

The candidate is subject to a waiting period of thirty (30) calendar days from the previous test date prior to retaking the test. After every fourth failed test, the candidate is subject to a waiting period of one hundred eighty (180) calendar days before they are able to retake the test. NMLS will allow the candidate to request and pay for a new test enrollment window immediately following the failure of a test. However, the window will not allow the candidate to reschedule the test for a date prior to the waiting period being satisfied. The table below defines the waiting period cycle:

Test Retake Cycle Table

Test Attempt	Test Result	Retake Waiting Period
Initial	Fail	30 days
2 nd	Fail	30 days
3 rd	Fail	30 days
4 th	Fail	180 days
Initial (New retake cycle starts)	Fail	30 days
2 nd	Fail	30 days
3 rd	Fail	30 days
4 th	Fail	180 days
Initial (New retake cycle repeats the previous cycles)		

NOTE: The waiting period applies to each specific test. Failing one test, such as the National Component, does not impose a waiting period on a different test, such as a Unique State Component.

CANDIDATES WHO PASS A TEST COMPONENT ARE NOT PERMITTED TO RETAKE THE SAME TEST COMPONENT AGAIN.