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As of February 16, 2015, the SAFE MLO National Test is administered using Linear on the Fly Testing (LOFT). This

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The Mortgage Loan Originator (MLO) Testing Handbook

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STRUCTURE OF THE SAFE MLO TEST The test consists of 125 multiple-choice items (115 scored test questions and 10 unscored test questions) that are distributed among the five major content areas listed in the table below. References can be found starting on page 16. Content Area Percentage of Test Federal Mortgage-related Laws 23%

National Test Content Outline - NMLS Resource Center

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