



CHAPTER 53

ARTICLE 19B - THE SECURE AND FAIR ENFORCEMENT MORTGAGE LICENSING ACT

N.C.G.S. § 53-244.080.

Testing requirements for mortgage loan originators.

SOURCE	LAST AMENDMENT IN THIS TEXT	RETRIEVED	SOURCE FINGERPRINT
General Statutes of North Carolina, as published by the General Assembly	No amendment history on record	21 September 2026, 03:25 UTC	4435fc27a305d2484fce9780 - 99dfe63e10cc69212dc3440 - 894eaa928608356c

§ 53-244.080(a) An individual shall pass a qualified written test, as defined by subsection (b) of this section, developed and administered by a test provider approved by the NMLS.

§ 53-244.080(b) A written test shall not be treated as a qualified written test unless it adequately measures the applicant's knowledge and comprehension in the following subject areas:

- (1) Ethics.
- (2) Federal statutes and regulations pertaining to mortgage origination.
- (3) State statutes and rules pertaining to mortgage origination.
- (4) Federal and State law relating to fraud, consumer protection, the nontraditional mortgage product marketplace, and fair lending issues.

§ 53-244.080(c) Nothing in this section prohibits a test provider approved by the NMLS from providing a test at the location of the applicant's employer, or a subsidiary or affiliate of the applicant's employer, or the location of any person that is licensed by North Carolina to engage in the mortgage business.

§ 53-244.080(d) An applicant shall be considered to have passed a qualified written test by achieving a test score of at least seventy-five percent (75%).

§ 53-244.080(e)

An applicant may retake a test three consecutive times with each consecutive test occurring at least 30 days after the preceding test. After failing three consecutive tests, an applicant shall wait at least six months before retaking the test. A formerly licensed mortgage loan originator who fails to maintain a valid license for a period of five years or longer shall retake the test. (2009-374, s. 2; 2013-412, s. 2; 2025-43, s. 1.)

END OF SECTION TEXT

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APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 53-244.080 (2026).

PINPOINT

N.C. Gen. Stat. § 53-244.080(a) (2026).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

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