

JANUARY 2007



State of
Texas

Mortgage Broker and Loan Officer Handbook

Quick Reference

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Print

Quick Reference

Reservations

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding the examination and licensing application process.

Making an exam reservation

Candidates may make a reservation by

- Calling Promissor at (800) 275-8246
- Faxing the Fax Reservation Form (from Appendix) to Promissor at (888) 204-6291
- Visiting the Promissor Web site (www.promissor.com)

Candidates should make a reservation by phone or on the Web, up to and including the day they want to take the examination (provided space is available), or by fax at least four (4) business days in advance.

Schedules & Fees

Test Centers

A list of Promissor Test Centers appears on the back cover of this handbook. Candidates should contact Promissor to confirm specific locations and examination schedules.

Exam fees

Examination fees (detailed in *Exam Fees* on page 6) must be paid at the time of reservation by credit card, debit card, voucher or electronic check. Payment will not be accepted at the test center. **Examination fees are non-refundable and non-transferable** except as detailed in the *Change/Cancel Policy* (page 6).

Exam Day

What to bring to the exam

Candidates must bring to the examination proper identification and other recommended materials listed in *What to Bring* (page 8).

Exam procedures

Candidates should report to the Promissor Test Center at least thirty (30) minutes before the examination begins. Each candidate will have two (2) hours to complete the examination, and will leave the test center with an official score report in hand.

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Promissor does not discriminate on the basis of age, sex, race, creed, disabling condition, religion, national origin, or any other protected characteristics.

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Overview

To obtain a mortgage broker or loan officer license in the state of Texas, candidates must:

1. [Read this handbook](#).
2. [Contact Promissor](#) to make an examination reservation.
3. [Appear at the test center on examination day](#), bringing all necessary materials, as detailed in *What to Bring*.
4. [Submit a license application](#) to the Texas Savings and Mortgage Lending Department (SML). Applications and instructions are available through the SML Web site.
5. [Await notification \(or denial\) of licensure](#) from SML. SML issues all mortgage broker and loan officer licenses. Mortgage broker licenses are mailed to the licensee's primary business address, and loan officer licenses are mailed to the sponsoring mortgage broker's primary business address. Notification of denial of licensure is mailed directly to the applicant's home address.

Contact information

Candidates may contact Promissor with questions about this handbook or an examination, or may contact SML with questions about the application process or about obtaining or maintaining a license.

Promissor

Texas Mortgage Brokers/Loan Officers
PO Box 8588
Philadelphia, PA 19101-8588
(800) 275-8246
www.promissor.com

Texas Savings and Mortgage Lending (SML)

Division of Licensing
2601 N. Lamar Street
Suite 201
Austin, TX 78705
Phone: (512) 475-1350
Toll-free phone: (877) 276-5550
Fax: (512) 475-1360
Web site: www.sml.state.tx.us
Email: licensing@sml.state.tx.us

Notice About Applicable Information Laws and Practices

With few exceptions, you are entitled to be informed about information that the Texas Savings and Mortgage Lending (SML) collected about you. Under sections 552.022 and 552.023 of the *Texas Government Code*, you have a right to review or receive copies of information about yourself, including private information. However, SML may withhold information for reasons other than to protect your right to privacy. Under section 559.004 of the *Texas Government Code*, you are entitled to request that incorrect information about you be corrected by SML. For more information about the procedure and costs for obtaining information from SML or about the procedure for correcting information kept by SML, please contact the office of SML General Counsel at (512) 475-1350 or email your request to smlinfo@sml.state.tx.us.

Foreword

This handbook describes the examination process required for obtaining a mortgage broker or loan officer license in the state of Texas. Candidates for a license must demonstrate a minimum knowledge of both federal and state brokering statutes and regulations by passing an examination. The same examination will be given to both mortgage broker and loan officer candidates, although a lower passing score will be accepted for loan officers. Candidates for licensure must submit an application and appropriate fees and meet all other requirements as set forth by SML. All candidates must know and comply with the laws and regulations that regulate the mortgage brokering industry. Candidates must complete continuing education credits to maintain that level of knowledge, even after they have obtained a mortgage broker or loan officer license.

Exam Reservations

Candidates are responsible for knowing which examination they must take.

Phone Reservations

Candidates may call Promissor at (800) 275-8246 to make a reservation.

Call Center Hours	
Monday - Friday	7 am – 10 pm
Saturday	7 am – 4 pm
Sunday	9 am – 3 pm

Central Time

Before calling, candidates should have the following:

- Legal name, address, social security number, daytime telephone number, and date of birth and email address
- The name of the examination
- The preferred examination date and test center location (a list appears on the back cover of handbook)

Candidates who wish to make a phone reservation may do so up to and including the day they want to take the examination, provided space is available.

Telecommunication Devices for the Deaf and Hearing Impaired

Promissor is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 8am to 5pm (EST), Monday through Friday, toll-free at (800) 274-2617. This TDD phone option is for individuals equipped with compatible TDD machinery.

Online Reservations

Candidates may make an online reservation by visiting the Promissor web site (www.promissor.com). First-time users must obtain a check-in code and will be asked to provide name, email address and phone number, as well as a personal password. Candidates will receive a check-in code immediately upon submitting the requested information.

Candidates will be prompted with step-by-step instructions on completing the online *Reservation Request Form*. Once the online request has been submitted, Promissor will send an email confirmation with the examination date, time and location, and will contact candidates whose choices are not available.

Candidates who wish to make an online reservation may do so up to and including the day they wish to take the examination, provided space is available.

Fax Reservations

Candidates may fax the reservation form (from Appendix) to Promissor at (888) 204-6291, 24 hours a day, 7 days a week. A confirmation of the reservation will be returned by fax within 24 hours of receipt of the faxed request.

Candidates who wish to make a fax reservation should do so at least four (4) business days before the desired examination date.

Americans with Disabilities Act (ADA)

Promissor complies with the provisions of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e *et seq.*), in accommodating candidates with disabilities who need special arrangements to take an examination.

Candidates who require special examination arrangements due to impaired sensory, manual or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of this handbook) to Promissor.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications needed. Promissor will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or produce an undue burden. The examination will be scheduled upon receipt of all required information by Promissor.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 274-3707. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **MUST** be submitted to Promissor before any special arrangements can be finalized.

Promissor will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to retake an examination should notify Promissor that special arrangements were used for the previous examination.

Due to the unique nature of each special request, Promissor recommends that candidates request special services as early as possible. Promissor will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual Promissor Test Center capabilities.

Non-Saturday Reservations

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination date. This request must be in writing on official stationery by the candidate's religious advisor and faxed to (610) 617-9397 or mailed to:

Promissor Test Center Operations
3 Bala Plaza West, Suite 300
Bala Cynwyd, PA 19004

Non-Saturday examinations *must* be prearranged.

Exam Levels

When making a reservation, candidates should identify the examination they wish to take by using the following codes:

Loan Officer

English	02
ESL	04*
Spanish.....	06

Mortgage Broker

English	08
ESL	10*
Spanish.....	12

**ESL examinations (for candidates for whom English is a second language) are detailed on page 9.*

Confirmation Number

Candidates will be provided with a confirmation number, which should be written down in the space provided below. This number should be used for any contact with Promissor.

Confirmation Number:
Examination Date:
Test Center:
Promissor Representative:

Exam Fees

The examination fee is \$42. The fee must be paid at the time of reservation by credit card, debit card, voucher or electronic check. Payment will not be accepted at the test center. **Fees are non-refundable and non-transferable except as detailed in the *Change/Cancel Policy*.**

Vouchers

Candidates may pre-pay the fee and receive a voucher to use when they make an examination reservation. The number on the voucher will be accepted by Promissor as payment for the examination fee. Vouchers may be purchased for one fee or many.

Those who wish to purchase a voucher should send a *Voucher Request Form* (found in this handbook), along with payment. Promissor will process voucher requests within one (1) week of receipt. Vouchers are valid for one (1) year from the issue date.

Electronic Checks

Candidates who wish to pay the fee by electronic check must have a personal checking account, and must provide the following to Promissor at the time of reservation:

- Bank name
- Routing number
- Account number
- Social Security number or driver's license number
- Name and address on the account

Change/Cancel Policy

Candidates should call Promissor at (800) 275-8246 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer their fee to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit all fees.**

Candidates are individually liable for all fees once a reservation has been made, whether individually or by a third party.

Absence/Lateness Policy

Candidates who are late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or that of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are otherwise absent from or late to an examination and have not changed or canceled the reservation according to the *Change/Cancel Policy* will forfeit all fees. Written verification and supporting documentation for excused absences must be submitted to Promissor within fourteen (14) days of the original examination.

Weather Delays and Cancellations

If severe weather or a natural disaster makes the Promissor Test Center inaccessible or unsafe, the examination administration may be delayed or canceled. Candidates may call Promissor at (800) 274-2615 for details on weather delays and cancellations.

Spanish Exams

Spanish versions of the Promissor examinations are available. Candidates who would like to take an examination in Spanish should indicate this when they contact Promissor, either to make a reservation or as a walk-in candidate.

English as a Second Language (ESL)

Candidates for whom English is a second language may request additional time for the examination. A candidate who requests additional time for the examination will be asked to confirm that English is not his/her primary language, both at the time of reservation and at the test center on examination day.

Exam Day

What to Bring

All candidates must bring the following to the test center on examination day:

- Two (2) forms of current signature identification, one of which must be government-issued and photo-bearing

Recommended:

- Failing score report (if the candidate is retaking an examination)

Candidates who do not present proper identification will be denied admission to the examination and will forfeit all fees.

Exam Procedures

Candidates should report to the Promissor Test Center thirty (30) minutes before the examination and check in with the test center manager. The manager will review each candidate's confirmation number, identification, and other materials, and will photograph him/her for the score report.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on the tutorial will not reduce the examination time. The examination proctors will answer questions at this time, but candidates should be aware that the proctors are not familiar with the content of the examinations nor with the state's licensing requirements. Proctors have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first question. Candidates will have two (2) hours to complete the examination. The examination will automatically end once the allotted time has expired, and candidates will leave the test center with their official scores in hand.

Test Center Policies

The following policies are observed at each Promissor Test Center. **Candidates who violate any of these policies may be dismissed from the test center.**

- **Calculators will be provided.**
- **No electronic devices** such as cellular phones, beepers, watch alarms, listening devices, recording or photographic devices and any other electronic devices are permitted during the examination.
- **No dictionaries, books, papers (including scratch paper) or reference materials** are permitted in the examination room, and candidates are strongly urged not to bring such materials to the test center. Test center personnel will provide scratch paper, if necessary.
- **No personal belongings** such as briefcases, large bags, and study materials are permitted during the examination. Any such materials brought into the examination room will be collected and returned when the examination has been completed. Lockers, in which candidates may store personal belongings, are available at most test centers. Promissor is not responsible for lost, misplaced, or stolen items.
- **No eating, drinking, or smoking** is permitted during the examination.
- **No visitors, guests, pets or children** are allowed at the Promissor Test Center.
- **No leaving the test center** during the examination. Candidates may use the restroom with permission from the proctor, but will not be allowed any extra time for the examination.
- **Candidates who cause a disturbance of any kind or engage in any kind of misconduct**—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—**will be summarily dismissed** from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

Score Reporting

Examination results are confidential and are released only to the candidate and to SML. To protect candidate's privacy, Promissor does not give score information by telephone.

When candidates complete the examination, they will receive a score report marked "pass" or "fail". Candidates who pass the examination will receive a score report that includes information on how to apply for a license, but no numeric score is reported.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the examination, as well as a list of the areas on the content outline in which the candidate performed unsatisfactorily.

Candidates who fail an examination must wait twenty-four (24) hours before making a reservation to retake it. Reservations cannot be made at the test center. Walk-in candidates cannot retake an examination the same day they failed one.

Equating and Scaling

There are multiple versions of each of the mortgage broker and loan officer licensing examination. These versions are known as *forms*. Although all forms of an examination are developed based on the content outlines printed in this handbook, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is at an unfair advantage or disadvantage due to the particular form of an examination that he/she is given, a statistical procedure known as *equating* is used to correct for differences in form difficulty.

Example: On a loan officer examination with two forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimal amount of knowledge necessary to be licensed. The agency further determines, through the equating process, that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A indicates the same level of knowledge as answering only 28 questions correctly on Form B. In these circumstances, answering 30 questions correctly constitutes the passing score on Form A whereas answering 28 questions correctly constitutes the passing score on Form B.

A second statistical procedure known as *scaling* is used to determine the numerical score to report for each candidate. Scaling is used to place a *raw score* (the number of questions a candidate answers correctly on a particular form) on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved. **The scaled score that is reported is neither the number of questions answered correctly (the raw score) nor the percentage of questions answered correctly.**

To illustrate how scaling works in the loan officer examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes (the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination). Since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B, both raw scores would translate to a scaled score of 500.

Raw scores are converted into scaled scores that can range from a low of 50 to a high of 100. To avoid misuse of score information, numeric scores are reported only to failing candidates.

Duplicate Score Reports

Candidates may request a duplicate score report by completing and mailing the appropriate form found in the back of this handbook and enclosing the proper fee.

Questions or Comments About the Exam

There are no provisions for allowing failing or passing candidates to review their examination results. Promissor licensing examinations are secure and not available for general distribution. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Promissor files, should direct written inquiries to Promissor at the address listed on the inside front cover of this handbook.

Candidates should provide their name and address in all correspondence. If questions or comments concern an examination already taken, they should also include:

- Examination name
- Examination date
- Test center location
- Confirmation number

Preparing for the Exam

Content Outlines

The content of the examination is based upon questions from the Federal and State statutes governing mortgage lending. Responses from mortgage lender professionals were analyzed to determine the nature and scope of tasks they perform, and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that the examination reflects the actual practice of mortgage lending.

The examination contains 5-10 pretest questions, which are used to gather statistics on performance and to help assess their appropriateness for use in future examinations. These questions are not counted towards the score. Since pretest questions look exactly like scored questions, candidates should answer all questions on the examination.

Math Calculations

Candidates should round off all calculations where applicable. If a question requires the calculation of prorated amounts, the question will specify whether the calculation should be made on the basis of 360 or 365 days a year.

Content Outline

for Mortgage Brokers and Loan Officers

I. Federal Law and Regulation

(50% - 37-38 questions)

A. Equal Credit Opportunity Act

Sec. 202.2 Definitions

Sec. 202.5 Rules concerning requests for information

Sec. 202.6 Rules concerning evaluation of applications

Sec. 202.7 Rules concerning extensions of credit

Sec. 202.9 Notifications

Sec. 202.10 Furnishing of credit information

Sec. 202.12 Record retention

Sec. 202.13 Information for monitoring purposes

Sec. 202.14 Rules on providing appraisal reports

B. RESPA (Title 24 - Housing and Urban Development Plan, Part 3500 Real Estate Settlement Procedures Act)

Sec. 3500.2 Definitions

Sec. 3500.5 Coverage of RESPA

Sec. 3500.6 Special information booklet at time of loan application

Sec. 3500.7 Good faith estimate

Sec. 3500.8 Use of HUD-1 or HUD-1A settlement statements

Sec. 3500.9 Reproduction of settlement statements

Sec. 3500.10 One-day advance inspection of HUD-1 or HUD 1A settlement statement; delivery; recordkeeping

Sec. 3500.11 Mailing

Sec. 3500.12 No fee

Sec. 3500.14 Prohibition against kickbacks and unearned fees

Sec. 3500.15 Controlled business arrangements

C. Truth in Lending Act (Regulation Z)

1. Subpart A - General

Sec. 226.1 Authority, purpose, coverage, organization, enforcement and liability

Sec. 226.2 Definitions and rules of construction

Sec. 226.3 Exempt transactions

Sec. 226.4 Finance charge

2. Subpart B - Open-End Credit

Sec. 226.5 General disclosure requirements

Sec. 226.5b Requirements for home equity plans

Sec. 226.6 Initial disclosure statement

Sec. 226.14 Determination of annual percentage rate

- Sec. 226.15 Right of rescission
 - Sec. 226.16 Advertising
 - 3. Subpart C - Closed-End Credit
 - Sec. 226.17 General disclosure requirements
 - Sec. 226.18 Content of disclosures
 - Sec. 226.19 Certain residential mortgage and variable-rate transactions
 - Sec. 226.20 Subsequent disclosure requirements
 - Sec. 226.22 Determination of annual percentage rate
 - Sec. 226.23 Right of rescission
 - Sec. 226.24 Advertising
 - 4. Subpart D - Miscellaneous
 - Sec. 226.25 Record retention
 - Sec. 226.26 Use of annual percentage rate in oral disclosures
 - Sec. 226.30 Limitation on rates
- Appendix J - Annual Percentage Rate Computations for Closed-End Credit Transactions

II. State Law and Regulation

(20% - 15 questions)

A. Texas Mortgage Broker License Act

- Sec. 156.002 Definitions
- Sec. 156.004 Disclosure to applicant
- Sec. 156.005 Affiliated business arrangements
- Sec. 156.102 Rulemaking authority
- Sec. 156.201 Licenses required
- Sec. 156.202 Exemptions
- Sec. 156.204 Qualifications
- Sec. 156.205 Financial requirements for a mortgage broker
- Sec. 156.206 Criminal background check
- Sec. 156.208 Renewals
 - Sec. 156.2081 Renewal after expiration; notice
- Sec. 156.211 Change of address or sponsorship; modification of license
- Sec. 156.212 Maintenance and location of offices; display of license certificates
- Sec. 156.213 Annual report
- Sec. 156.301 Inspections; investigations
- Sec. 156.302 Administrative penalty
- Sec. 156.303 Disciplinary action; cease and desist order
- Sec. 156.304 Fee assessment and disclosure
- Sec. 156.401 Hearings and judicial review
- Sec. 156.406 Unlicensed activity
- Sec. 156.501 Mortgage broker recovery fund
- Sec. 156.506 Revocation of license for payment from fund

B. Texas Mortgage Broker Regulations

§80.1 Scope

§80.2 Definitions

§80.3 Licensing - General

§80.4 Qualifications for Obtaining Licenses

§80.6 Sponsorship and Termination Thereof

§80.8 Limitations on Charging of Fees

§80.9 Required Disclosures

§80.10 Prohibition on False, Misleading or Deceptive Practices and Improper Dealings

§80.11 Advertising

§80.12 Display of License Certificates; Change of Address

§80.13 Books and Records

§80.15 Complaints, Administrative Penalties and Disciplinary and/or Enforcement Actions

§80.20 Inspections

§80.21 Investigations

§80.22 Loan Status Forms

§80.23 Annual Reports

III. General Knowledge, Terms and Concepts and Math

(30% 22-23 questions)

- A. General loan terms, knowledge or market practices**
- B. Application and pre-qualification process and role of mortgage broker/loan officer**
- C. Secondary Market or Federal Loan program terminology for HUD, FHA, VA, FNMA, FHMC**
- D. Legal terms - Home equity and Texas high-cost lending**
- E. Mathematical calculations related to mortgage lending**

These questions require a calculator and may be drawn from, but are not limited to, calculation of monthly payments, qualification ratios and annualized income, loan to value, down payment and loan amounts, points and estimated annual percentage rates.

PROMISSOR

Texas Mortgage Broker and Loan Officer Fax Reservation Form

Last Name First Name M.I.

Street Address

City State ZIP

() ()

Telephone (Daytime) Telephone (Evening) am

() pm

Your Fax # Today's Date/Time

Social Security # Date of Birth Licensure State

Candidate Signature

Promissor Test Center _____
Code _____

Exam Name/Level: _____

Choice #1 Date _____ AM PM

Choice #2 Date _____ AM PM

Choice #3 May we register you for
the next available date? Yes No

CREDIT CARD PAYMENTS:

MasterCard Visa AmExpress Discover

Card #: _____

Expiration Date: _____ / _____ / _____

Signature: _____

ELECTRONIC CHECK PAYMENTS:

Bank Name: _____

Routing #: _____

Account #: _____

Name/Address on Account (if different from above):

VOUCHER # _____

FAX THIS FORM TO (888) 204-6291

A confirmation of the reservation will be sent by fax within 24 hours.

FOR PROMISSOR USE ONLY

Reservation is confirmed for:

Examination Date _____ Time _____

Confirmation Number _____

Promissor Test Center _____

Any individual who has a physical or mental impairment or limitation as defined and covered by the Americans with Disabilities Act (ADA) may request special examination arrangements.

Candidates who wish to request special accommodations because of a disability should fax this form to Promissor at (610) 617-9397. Documentation on official letterhead from a physician, school official, licensed psychiatrist, licensed psychologist or other appropriate authority should be included with the form. This documentation should identify the disability and the need for the requested accommodations.

Date _____

Last Name

First Name M.I.

Address

City State ZIP

()
Daytime Telephone

Description of Disability: _____

- Large-print written exam
- Additional time
- Reader
- Other equipment or accommodation (please explain): _____
- Marker
- Separate testing room
- Sign language interpreter

Accommodations previously provided to you (list accommodation and purpose, such as "sign language interpreter for SAT examination"):

Candidates who have questions about special accommodations should contact Promissor:

Promissor Test Center Operations
3 Bala Plaza West, Suite 300
Bala Cynwyd, PA 19004

Phone: (800) 274-3707 (choose option 1)
TDD: (800) 274-2617 ■ Fax: (610) 617-9397

NOTE: Only candidates with disabilities who require special accommodations should use this form. Only this side of the form need be completed and faxed.

Request for Duplicate Score Report

Use this form to request a duplicate copy of your score report. Please print or type all information on the reverse side of this form and include the correct fees, or your request will not be processed.

FEE:

\$10.00 for scores less than one year old.

\$25.00 for scores one or more years old.

Please enclose **certified check or money order** made payable to “Promissor”. Do not send cash. Write your confirmation number or Social Security number on your payment. You will receive your duplicate score report in 2–3 weeks.

SEND TO:

**Texas Mortgage Broker/Loan Officer
Duplicate Score Request**
Promissor Processing Center
PO Box 8588
Philadelphia, PA 19101–8588

AMOUNT ENCLOSED: \$ _____

PLEASE COMPLETE
BOTH SIDES OF
THIS FORM

Print your name and current address below:

Candidate ID #

Social Security # - -

Name _____

Street _____

City _____

State _____ ZIP _____

Tel. (_____) _____

If the above information was different at the time you were tested, please indicate former name or address below:

Name _____

Street _____

City _____

State _____ ZIP _____

Tel. (_____) _____

Exam taken (✓ one)

Mortgage Broker

Loan Officer

Date taken: -
month year

State in which examination was taken _____

I hereby authorize Promissor to send a duplicate of my score report to me at the address above.

Candidate's Signature (required)

PLEASE COMPLETE BOTH SIDES
OF THIS FORM

TX Mortgage Broker/Loan Officer
Voucher Request Form

PLEASE PRINT CLEARLY

Date

Last Name:

First Name:

Initial:

Address:

City:

State:

ZIP:

Payment Type:

Money Order

Company Check

()

Day Phone:

()

Evening Phone:

Name or Level of Examination:

Email address (if you would like Promissor to email the voucher #):

Make all checks payable to "Promissor" and mail this form to:

Promissor
c/o AP Voucher Program
PO Box 41508
Philadelphia, PA 19101-1508

Please allow Promissor seven (7) business days to process your request. You will receive your voucher by standard mail, or by email if you provided an email address above.

General Information

**Candidates may call (800) 275-8246
to make an exam reservation.**

Promissor Test Centers

Code	Location	Schedule
4437	Amarillo	Friday
4407	Arlington	Wednesday through Saturday
4421	Austin	Friday and Saturday
4478	Beaumont	4th Saturday of the month
4425	Corpus Christi	Tuesday
4428	Dallas/Plano	Wednesday through Saturday
4402	El Paso	Friday and Saturday
4422	Houston	Tuesday through Saturday
4431	Lubbock	Tuesday and Thursday
4447	McAllen/ Harlingen	Monday through Thursday
4430	Midland	Monday through Thursday
4423	San Antonio	Friday and Saturday
4467	Waco	Wednesday
4479	Wichita Falls	4th Saturday of the month
1942	Shreveport, LA	Saturday

Locations and schedules are subject to change.

*Candidates may take the examination at any
Promissor Test Center in the U.S.*

Promissor Holiday Schedule

No exams on the following holidays

New Year's Day/Eve	Independence Day/Weekend
Martin Luther King, Jr. Day	Labor Day/Weekend
Memorial Day/Weekend	Thanksgiving Day/Weekend
	Christmas Day/Eve