



*May 2007*

*State of*

WASHINGTON

QUICK REFERENCE

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PRINT

# **Loan Originator & Designated Mortgage Broker Candidate Handbook**

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## Quick Reference

### RESERVATIONS

#### Before making an exam reservation

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

#### Making an exam reservation

Candidates may make a reservation by:

- Visiting the Promissor Web site ([www.promissor.com](http://www.promissor.com))
- Calling Promissor at (877) 224-0237
- Faxing the *Fax Reservation Form* in the back of this handbook to Promissor at (888) 204-6291

Candidates **MUST** make a reservation at least twenty-four (24) hours in advance either by phone or website. Walk-in examinations are not available.

### SCHEDULES & FEES

#### Test Center Locations

A list of Test Centers appears on the back cover of this handbook. Candidates must pre-register to confirm specific locations and examination schedules.

#### Exam fees and Fingerprinting fees

The examination fee (\$52) must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*. Candidates may have their fingerprints taken at the test center for an additional fee of \$15, which must be paid at the time of reservation by credit card, debit card, voucher, or electronic check.

### EXAM DAY

#### What to bring to the exam

Candidates should bring to the examination the User (Promissor) ID number they received when they made the examination reservation, proper identification, and other materials as dictated by the state licensing agency. A complete list may be found in *What to Bring* (page 6).

#### Exam procedures

Candidates should report to the Promissor Test Center at least thirty (30) minutes before the examination begins. The time allotted for the examination is detailed on page 6, and each candidate will leave the test center with an official score report in hand.

## Contact Information

### FOR EXAMINATIONS

Candidates may contact Promissor with questions about this handbook or about an upcoming examination.

#### Promissor—Washington Department of Financial Institutions (DFI)

P.O. Box 8588

Philadelphia, PA 19101-8588

Phone: (877) 224-0237

Fax: (888) 204-6291

[www.promissor.com](http://www.promissor.com)

### FOR STATE LICENSING

Candidates may contact the Washington Department of Financial Institutions with questions about obtaining or maintaining a license after they have passed the examination.

#### State of Washington Department of Financial Institutions (DFI)

Division of Consumer Services/Mortgage Program

P.O. Box 41200

Olympia, WA 98504-1200

Phone: (360) 902-8822

Fax: (360) 664-2258

Web site: [www.dfi.wa.gov/cs/](http://www.dfi.wa.gov/cs/)

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## Introduction

### The Licensure Process

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Washington has retained the services of Promissor to help develop and administer its loan originator and designated mortgage broker licensing examination programs. Promissor is a leading provider of assessment services to regulatory agencies and national associations.

### Contact Information

Candidates may contact Promissor with questions about this handbook or an examination, or may contact the Washington Department of Financial Institutions with questions about obtaining or maintaining a license.

#### State of Washington Department of Financial Institutions

Division of Consumer Services

P.O. Box 41200

Olympia, WA 98504-1200

Phone: (360) 902-8822

Fax: (360) 664-2258

Web site: [www.dfi.wa.gov/cs/](http://www.dfi.wa.gov/cs/)

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#### Promissor

Washington Department of Financial Institutions

P.O. Box 8588

Philadelphia, PA 19101-8588

Phone: (877) 224-0237

Fax: (888) 204-6291

Web site:

[www.promissor.com](http://www.promissor.com)

## **Requirements for Loan Originator and Designated Mortgage Broker Licensure in Washington**

### **Licensure in Washington**

Candidates who would like to become a Loan Originator in Washington must pass the appropriate examination and apply for and be granted a license by the Washington Department of Financial Institutions.

### **General Licensing Information**

To be licensed as a Loan Originator or Designated Mortgage Broker, applicants must:

1. Pass the loan originator or designated broker examination administered by Promissor.
2. Fill out a Washington online loan originator application and pay a license application fee at [www.dfi.wa.gov/cs](http://www.dfi.wa.gov/cs) Fill out and mail in a printable designated broker application and pay the fee.
3. Provide the Washington Department of Financial Institutions with a notarized copy of the MU-4 licensing form available at the agency web site noted in #2 above.
4. Provide the Washington Department of Financial Institutions with a set of two completed fingerprint cards.

## **Requirements for Candidates Who Already Completed the Application Process and Hold a Loan Originator License**

### **Licensure in Washington — 2007**

Candidates who have already completed the loan originator application process and hold a Washington loan originator license must take and pass the loan originator licensing examination now that it is available. You must pass the loan originator licensing examination before the end of 2007 or you will be unable to renew your license. You will have to reapply for licensure in 2008 and will have to show proof of completing the licensing test before you qualify for a license.

# Exam Reservations

## Phone Reservations

Walk-in examinations are not available. Candidates may call Promissor at (877) 224-0237\* to make a reservation.

Call Center Hours	
Monday - Friday*	9 am – 9 pm

*Pacific Standard Time*

*\*Weekend hours may be available based on call volume.*

Before calling, candidates should have the following:

- Legal name, address, Social Security Number, daytime telephone number, and date of birth
- The name of the examination
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook)
- A failing score report (if retaking an examination)

A Promissor representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

Candidates **MUST** make a phone reservation at least twenty-four (24) hours before the desired examination date.

### \*Telecommunication Devices for the Deaf

Promissor is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 5:00 am to 2:00 pm (PST) Monday through Friday, toll-free at (800) 274-2617. This TDD phone option is for individuals equipped with compatible TDD machinery.

## Online Reservations

Candidates **MUST** go to [www.promissor.com](http://www.promissor.com) to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill-in all required fields, which are listed in **BOLD**, on the online form in order to create an ID and be assigned a password. Step-by-step instructions will follow on how to make a reservation for an examination.

Candidates **MUST** make an online reservation at least twenty-four (24) hours before the desired examination date.

## Fax Reservations

Candidates may fax the *Fax Reservation Form* (from back of handbook) to Promissor at (888) 204-6291, 24 hours a day, 7 days a week. The completed form should be faxed at least four (4) business days before the desired examination date. A confirmation of the reservation will be returned by fax within 24 hours of receipt of the faxed request.

## Promissor ID Number

Candidates will receive a User (Promissor) ID number and password, which they should write down in the space provided below. This number should be used for any contact with Promissor:

User (Promissor) ID Number:
Examination Date:
Test Center:
Promissor Representative:

## Exam Fees

The examination fee (\$52) must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

## Fingerprinting Services and Fees\*

Promissor offers electronic fingerprinting to all candidates (whether or not they pass the examination) at the following test centers:

- Lacey
- Kennewick
- Tukwila/Seattle
- Spokane
- Vancouver
- Yakima
- Everett

The fingerprints will be printed on the FD-258 card required when applying for licensure. There are many advantages to electronic fingerprinting over wet-ink fingerprinting, as electronic fingerprinting is:

- Convenient, as it is available in the Promissor Test Center immediately after candidates take the exam
- An accurate, efficient, clean process with no wet ink or residue
- A way of producing distinct, high-quality prints
- In accordance with existing FBI and IAFIS requirements for live-scan imaging and therefore has a low rejection rate\*

\*Candidates who choose to be fingerprinted electronically must pay a \$15 fee at the time of exam reservation. Payment for electronic fingerprinting must be in the form of credit card, debit card, voucher, or electronic check.

## Vouchers

Candidates may pre-pay examination fees and receive a voucher to use when they contact Promissor to make an examination reservation. The number listed on the voucher will be accepted by Promissor as payment for the examination fee. Vouchers may be purchased for one fee or many; therefore, companies may buy vouchers in bulk and distribute them to candidates as desired.

Those who wish to purchase a voucher should send a *Voucher Request Form* (found in the back of this handbook), along with proper 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 choose to pay the examination fee by electronic check must have a personal checking account, and must provide to Promissor the following information:

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

Using this information, Promissor can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

## Change/Cancel Policy

Candidates should call Promissor at (877) 224-0237 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 the fee to a new reservation or request a refund. Candidates who change or cancel their reservations without proper notice will forfeit the examination fee. Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in 2-3 weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

## Absence/Lateness Policy

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

Promissor—Washington Department of Financial Institutions  
P.O. Box 8588  
Philadelphia, PA 19101-8588

or sent via fax to (888) 204-6291.

### **Weather Delays and Cancellations**

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

### **Special Exam Requests & Services**

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 disabled candidates who need special arrangements to take an examination. Candidates who require special 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. Promissor will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in 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 examination 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 Test Center capabilities.

### **Non-Saturday Exams**

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination date. Such a request must be put 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 are available only on a prearranged basis.

### **English as a Second Language (ESL)**

Candidates for whom English is a second language may request additional time for the examination by sending the *Special Accommodations Request Form* (found in the back of this handbook). Candidates should include with this form a letter from his/her English instructor or sponsoring company (on official letterhead, if from a company) stating that English is not a primary language for the candidate. Candidates should not attempt to make a reservation until after they have been notified by Promissor that their request for additional time has been approved. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 274-3444, extension 5391.

# Exam Day

## What to Bring

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

### Required:

- Two (2) forms of current signature identification, one of which must be government-issued and photo-bearing
- Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree or other official document. Candidates should use their legal name when making their reservation. The name on the reservation must match the candidate's identification.

### Suggested:

- The User (Promissor) ID number provided when the reservation was made
- Failing score report (if the candidate is retaking an examination)
- Calculator (see *Test Center Policies* on page 7 for calculator specifications)

Candidates who do not present the required items will be denied admission to the examination, considered absent, and will forfeit the examination fee.

## Exam Procedures

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

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination proctors will answer questions, but candidates should be aware that the proctors are not familiar with the content of the examinations or with the state's licensing requirements. Examination proctors have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the PC. The examination begins the moment a candidate looks at the first examination question. Candidates will have 2.5 hours for a Loan Originator examination, or 3.5 hours for a Designated Mortgage Broker examination. The examination will end automatically after the examination time has expired, and candidates will leave the Test Center with their official scores in hand.

## Score Reporting

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 if they have not already done so. Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information, as well as information about reexamination. Reservations for reexamination are not made at the Test Center, and candidates must wait twenty-four (24) hours before making one. Additional information may be found in the *Requirements for Retaking the Exam* section on page 7.

## Equating and Scaling

There are multiple versions (forms) of each examination. While all these forms are developed from the content outlines, the levels of difficulty of the forms may vary slightly because different questions appear on different forms. Since it would be unfair to require a candidate taking a slightly more difficult form to answer as many questions correctly as a candidate taking an easier form, a statistical procedure known as *equating* is used to correct for differences in form difficulty.

**Example:** It is established that a candidate must correctly answer 75 questions to pass Form A of an examination. When slightly more difficult Form B was compared to Form A, it was discovered that 73 correct answers on Form B represent the same level of knowledge as do 75 correct on Form A. Through equating, it can be determined that a passing score of 75 on Form A corresponds to a 73 on Form B.

If the number of questions answered correctly (called the "raw score") were reported to candidates, there would be a different passing score for each form. In order to keep the passing score constant for all forms, while the number of correct answers necessary for passing may vary from form to form, a second procedure called *scaling* is used. In the example, a candidate with a raw score of 75 on Form A and a candidate with a raw score of 73 on more difficult Form B would receive the same scaled score, because they each demonstrated equal amounts of knowledge.

For the Loan Originator and Designated Mortgage Broker examinations, the range in which scaled scores can fall is between a low of 0 and a high of 100. These scaled scores are neither the number nor the percentage of questions answered correctly.

## Review of Exams

For security reasons, examination material is not available to candidates for review. 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 the address provided on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- (1) the name of the examination
- (2) the date the examination was taken
- (3) the location of the test center
- (4) the Promissor ID number

## Duplicate Score Reports

Candidates may request a duplicate score report from Promissor by completing the form in the back of this handbook and submitting it along with the correct fees.

## Requirements for Retaking an Exam

Candidates must wait at least twenty-four (24) hours before making a reservation for reexamination. Candidates who fail the examination three (3) consecutive times must wait at least fourteen (14) days before making a reservation for reexamination.

## Test Center Policies

The following policies are observed at each Test Center: Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center:

- **Basic calculators are permitted only if they are hand-held, nonprogrammable, silent, and do not have an entire alphabetic keypad.** Cell phones, Blackberry's, and hand-held computers are not permitted. Examples of acceptable calculators are the HP12C, HP10B, and HP17B. Use of any other calculator is not permitted. Violation of this rule may result in dismissal from the examination. Calculator malfunctions are not grounds for challenging examination results or requesting additional examination time. Promissor will not provide calculators for the examination.
- **No cellular phones, beepers, or any other electronic devices** are permitted during the examination. Calls may not be placed or received at any time after the time of check-in until the candidate leaves the test center.
- **No dictionaries, books, papers (including scratch paper), and reference materials** are permitted in the examination room, and candidates are strongly urged not to bring such materials to the Promissor Test Center. Candidates who are found with these or any other aids such as watch alarms, listening devices, recording or photographic devices during the examination will not be allowed to continue the examination. Scratch paper will be distributed for use during the exam and collected after the exam.
- **No personal belongings** such as briefcases or large bags are permitted in the examination room. Lockers, in which candidates may store personal belongings, are available at most test centers. Promissor is not responsible for lost, misplaced, or stolen items.
- **Eating, drinking, or smoking** during the examination is not permitted.
- **No visitors, guests, pets or children** are allowed at the Promissor Test Center.
- **Candidates may not leave the test center during the examination.** Candidates may use the restroom with permission from the proctor, but won't be allowed any extra time for the examination.
- **Any candidate discovered causing a disturbance of any kind** or engaging 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.

## Preparing for the Exam

The Loan Originator exam contains 90 questions and ten (10) pretest questions. The Designated Mortgage Broker exam contains 125 questions and ten (10) pretest questions. Pretest questions are NOT counted toward the score. These questions are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Since pretest questions look exactly like questions that are scored, candidates should answer all the questions on the examination.

Examination scores are based on the number of questions answered correctly. Candidates who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question because there is no penalty for incorrect answers.

### Content Outlines

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes and regulations. Content outlines are updated periodically to reflect changes in practice, state laws, and regulations. The Washington Department of Financial Institutions offers these content outlines as part of the handbook.

Candidates may check for updates of the Washington Mortgage Content Outlines by visiting the Promissor website ([www.promissor.com](http://www.promissor.com)).

### Study Guide

Candidates may find a *Washington Loan Originators & Designated Mortgage Brokers Study Guide* on the Washington Department of Financial Institutions website or the Promissor website. The study guide contains more than 600 questions that may appear in the examination. Visit [www.dfi.wa.gov](http://www.dfi.wa.gov) or [www.promissor.com](http://www.promissor.com) for the study guide. The study guide will be updated periodically.



Today's Date:		Time of Day:		Candidate/Sponsor Signature:	
Last Name:			First Name:		Initial:
Birth Date: / /		Social Security Number: - -		Your Fax #: ( )	
Address:					
City:		State:	ZIP:	Telephone: ( )	
Email address:					
Test Center Code:		Exam Session: <input type="checkbox"/> am <input type="checkbox"/> pm		Exam Date: / /	
Exam name:		2 <sup>nd</sup> Choice: <input type="checkbox"/> am <input type="checkbox"/> pm		2 <sup>nd</sup> Date: / /	
May we register you for the next exam date if your two choices are taken? <input type="checkbox"/> Yes <input type="checkbox"/> No <span style="float:right">Check here for Electronic Fingerprinting <input type="checkbox"/></span>					
<b>CREDIT CARD PAYMENTS:</b> <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AmExpress <input type="checkbox"/> Discover Card #: _____ Expiration Date: / / Signature: _____			<b>ELECTRONIC CHECK PAYMENTS:</b> Bank Name: _____ Bank Routing #: _____ Account #: _____ Name/Address on Account: (if different from above) _____		
FOR Promissor Use ONLY					
Promissor ID# Assigned:					
Reservation Date: / /		Time:	TC#:	Voucher #: _____	

**Fax to Promissor at (888) 204-6291**

*Note: A confirmation of this form will be returned by fax within 24 hours.*

**DIRECTIONS:** You may use this form to request that Promissor send a duplicate copy of your score report to you. Please print or type all information on this form.

Please enclose cashier's check or money order made payable to "Promissor".  
**DO NOT SEND CASH.**

**FEE:** \$10.00 for scores less than one year old  
\$30.00 for scores one or more years old

**SEND TO:** Promissor Processing Center  
WASHINGTON DFI—  
MORTGAGE  
DUPLICATE SCORE REPORT  
PO Box 8588  
Philadelphia, PA 19101-8588

Amount Enclosed: \$
------------------------

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

\_\_\_\_\_  
Signature Date

Please complete the following form with your current name and address.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

If the above information was different at the time you tested, please indicate original information.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Exam Taken: \_\_\_\_\_ Date Taken: \_\_\_\_\_

Test Center Location: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Promissor ID Number: \_\_\_\_\_ Licensing Jurisdiction: \_\_\_\_\_

## Special Accommodations Request Form

Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA), or for whom English is a second language (ESL), may request special examination arrangements.

Candidates who wish to request special accommodations for ADA or ESL should fax this form to Promissor at **(610) 617-9397**. Certain documentation must be faxed with this form, as detailed on page 5.

<b>PLEASE PRINT CLEARLY</b>				Date:	
Last Name:			First Name:		M.I.:
Address:					
City:	State:	ZIP:	Daytime Telephone:(      )		
Email address:					
Description of Disability: _____ _____					
<input type="checkbox"/> Large-print written exam <input type="checkbox"/> Marker <input type="checkbox"/> Additional time <input type="checkbox"/> Reader <input type="checkbox"/> Separate testing room <input type="checkbox"/> Sign language interpreter					
<input type="checkbox"/> Other equipment or accommodation (please explain): _____ _____					
Accommodations previously provided to you (list accommodation and purpose, such as "sign language interpreter for SAT examination"):					
_____					
<input type="checkbox"/> English as a second language					
Candidates should contact Promissor with questions about special accommodations.					

**Note: Only candidates who require special examination accommodations should use this form. Only this side of the form need be completed and faxed.**

## Washington State DFI—Mortgage Voucher Request Form

<b>PLEASE PRINT CLEARLY</b>			Date:		
Last Name:		First Name:		Middle Initial:	
Address:					
City:	State:	ZIP:			
Payment Type: <input type="checkbox"/> Money order <input type="checkbox"/> Company check <input type="checkbox"/> Cashier's check					
Day Phone: (      )			Evening Phone: (      )		
Email Address (if you would like Promissor to email the voucher #):					
Name of Examination:			Check here for Fingerprinting: <input type="checkbox"/> (provide separate payment)		
<p>Make all checks payable to "Promissor." \$52.00 for examination only/\$15.00 for fingerprinting. Mail this form and payment(s) to:</p> <p><b>Promissor, c/o AP Voucher Program, PO Box 41508, Philadelphia, PA 19101-1508</b></p>					

# General Information

*To make an exam reservation, candidates may call (877) 224-0237, visit [www.promissor.com](http://www.promissor.com), or fax the Fax Reservation Form in this handbok.*

Test Centers		
Code	Location	Schedule
4813	Wenatchee, WA	4th Saturday of the month
4814*	Lacey, WA	Tuesday through Saturday
4815*	Kennewick, WA	Saturday
4816*	Tukwila/Seattle, WA	Tuesday through Saturday
4817*	Spokane, WA	Tuesday through Saturday
4818*	Vancouver, WA	Thursday through Saturday
4819*	Yakima, WA	Saturday
4820*	Everett, WA	Tuesday through Saturday
540	Sacramento, CA	Tuesday, Thursday, and Saturday
541	Riverside, CA	Wednesday through Saturday
543	San Diego, CA	Friday and Saturday
547	Oakland, CA	Thursday through Saturday
1320	Boise, ID	Tuesday through Saturday
1322	Pocatello, ID	Wednesday and Saturday
3805	Eugene, OR	Friday and Saturday
3820	Beaverton, OR (Portland)	Dates and times vary

\*Fingerprinting service (see page 4 for details) is only available at these designated Washington State test centers.

**Candidates may also test at any designated Promissor Test Center.**

A complete list of Promissor Test Centers can be found by visiting [www.promissor.com](http://www.promissor.com), choosing, *Mortgage Lenders*, under **Test Taker Information**. Then, from the drop down menu select, *Washington State DFI—Mortgage*. Finally, under **Testing Services**, click on [Locate Test Center](#).

Locations and schedules are subject to change.

Fees
Loan Originator: \$52
Designated Mortgage Broker: \$52
Fingerprinting Fee: \$15 (to be paid at time of exam reservation—see page 5 for details)

## Promissor Holiday Schedule

**No exams on the following holidays or holiday weekends:**

New Year's Day  
Martin Luther King Day

Memorial Day (Weekend)  
Independence Day  
Labor Day (Weekend)

Thanksgiving Day (Weekend)  
Christmas Day/Eve