



**STATE OF FLORIDA**

# **MORTGAGE BROKER CANDIDATE HANDBOOK**

**MARCH 2009**

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# QUICK REFERENCE

## STATE LICENSING INFORMATION

Candidates may contact the Florida Office of Financial Regulation (OFR) with questions about licensing.

**Florida Office of Financial Regulation (OFR)**  
200 E. Gaines Street  
Tallahassee, FL 32399

**Phone:** (850) 410-9895  
**Toll-free:** (800) 848-3792  
**Web:** [www.flofr.com](http://www.flofr.com)  
**Email:** [ofr@flofr.com](mailto:ofr@flofr.com)

## EXAMINATION INFORMATION

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

**Pearson VUE**  
Florida Mortgage Brokers  
PO Box 8588  
Philadelphia, PA 19101-8588

**Phone:** (866) 467-5554  
**Web:** [www.pearsonvue.com](http://www.pearsonvue.com)

## RESERVATIONS

### Before making an exam reservation

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

### Making an exam reservation

Candidates may make a reservation with Pearson VUE by:

- Calling Pearson VUE at (866) 467-5554
- Faxing the *Fax Reservation Form* (from Appendix) to (888) 204-6291
- Visiting the Pearson VUE website ([www.pearsonvue.com](http://www.pearsonvue.com))

Candidates may make a reservation by phone or online up to one (1) day before the desired examination date, or by fax at least four (4) business days before the desired examination date. **Walk-in examinations are not available.**

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## SCHEDULES & FEES

### Test centers

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and schedules.

### Exam fees

The examination fee (\$43) must be paid to the Office of Financial Regulation (OFR). **Payment will not be accepted at the test center. Examination fees are non-refundable and non-transferable.**

## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination the confirmation number they received when they made the examination reservation with Pearson VUE, proper identification, and other materials listed in *What to Bring* (page 6).

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins. Each candidate will have three (3) hours to complete the examination, and will leave the test center with an official score report in hand.

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**The candidate handbook is a useful tool in preparing for an examination.**

It is highly recommended that the Florida Mortgage Broker Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination. (*Content outlines begin on page 11 of this handbook.*)

**To take the mortgage broker examination in the state of Florida, candidates must:**

**1. Apply for a license**

Before scheduling the exam, fill out the online application and pay the appropriate fees.

**For more information regarding obtaining a license, go to [www.flofr.com](http://www.flofr.com).**

**2. Make a reservation**

Wait at least one (1) business day after applying for the license or failing an examination to make an exam reservation with Pearson VUE (by phone, fax, or online). (*See page 2.*)

**3. Go to the test center**

Go to the test center on the day of the examination, bringing along all required materials. (*See page 6.*)

## CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or an examination, or may contact the Florida Office of Financial Regulation (OFR) with questions about registration.

**Pearson VUE**  
Florida Mortgage Brokers  
PO Box 8588  
Philadelphia, PA 19101-8588  
Phone: (866) 467-5554  
  
Website  
[www.pearsonvue.com](http://www.pearsonvue.com)

**Florida Office of Financial  
Regulation (OFR)**  
200 E. Gaines Street  
Tallahassee, FL 32399  
Phone: (850) 410-9895  
Toll-free: (800) 848-3792  
  
Website  
[www.flofr.com](http://www.flofr.com)

## 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 Florida has retained the services of Pearson VUE to help develop and administer its mortgage broker licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

# EXAM RESERVATIONS

## \*TELECOMMUNICATION DEVICES FOR THE DEAF

Pearson VUE is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 8:00 am to 5:00 pm (EST) Monday through Friday, toll-free at (866) 274-4777. This TDD phone option is for individuals equipped with compatible TDD machinery.

## PHONE RESERVATIONS

**Walk-in examinations are not available.** Candidates may call (866) 467-5554\* to make a reservation.

CALL CENTER HOURS	
Monday – Friday	8 am – 11 pm
Saturday	8 am – 5 pm
Sunday	10 am – 4 pm

*Eastern Standard Time*

### When calling, candidates should have the following:

- Legal name, address, last four (4) digits of Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list appears on the back cover)
- A failing score report (if retaking the examination)

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

**Candidates may make a phone reservation up to one (1) day before the examination. However, candidates are advised to make a reservation at least five (5) business days before the desired examination date in order to ensure a seat.**

## ONLINE RESERVATIONS

Candidates may make an examination reservation online by visiting the Pearson VUE website at [www.pearsonvue.com](http://www.pearsonvue.com). First-time users must obtain a check-in code and will be asked to provide their 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, Pearson VUE will send via email a confirmation of the examination date, time, and location, or will contact candidates whose choices are not available. Candidates may also review, change, or even cancel an existing reservation after the *Reservation Request Form* has been submitted by following the instructions.

**Candidates may make an online reservation up to one (1) day before the examination. However, candidates are advised to make a reservation at least five (5) business days before the desired examination date in order to ensure a seat.**

## FAX RESERVATIONS

Candidates may fax the *Fax Reservation Form* (from the back of this handbook) to Pearson VUE 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 twenty-four (24) hours of receipt of the faxed request.

## CONFIRMATION NUMBER

Candidates will receive a confirmation number, which they should write down in the space provided below. This number should be used for any contact with Pearson VUE.

Confirmation Number:
Examination Date:
Test Center:
Representative:

## EXAM FEES

The examination fee (\$43) must be paid at the time of application or when requesting a retake by credit card, debit card, or electronic check. **Payment will not be accepted at the test center.** Examination fees are non-refundable and non-transferable except as detailed in *Change/Cancel Policy*.

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

## **CHANGE/CANCEL POLICY**

Candidates should call Pearson VUE at (866) 467-5554 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 transfer their fee to a new reservation. **Candidates who change or cancel a reservation without proper notice will forfeit all fees.**

## **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 should call (800) 274-2615 for details on delays and cancellations during severe weather.

## SPECIAL EXAM RESERVATIONS

Pearson VUE 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 Pearson VUE.

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. Pearson VUE 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 Pearson VUE.

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 Pearson VUE before any special examination arrangements can be finalized.

Pearson VUE 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 Pearson VUE that special arrangements were used for the previous examination.

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

## REQUIRED ITEMS

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

## WHAT TO BRING

### Required Materials

All candidates are required to bring identification that is deemed acceptable, as listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

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

### Suggested Materials

- The confirmation number provided when the reservation was made
- Failing score report (if the candidate is retaking the examination)

### Acceptable Forms of Candidate Identification

Candidates must present **one (1)** form of current signature identification. The identification must be government issued and photo-bearing with a signature. Identification must be in English.

#### Identification (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Department of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

## EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. (Candidates should allow themselves sufficient time to find the test center.) The candidate's identification and other documentation will be reviewed and he or she will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as decertification.

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 administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations.

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 be given three (3) hours to complete the 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.

## 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, forfeiting the examination fee. Candidate dismissals will be reported to the State licensing agency.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to the following: cellular phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- **Calculators will be provided for candidates inside the testing room.** The calculator is built into the examination, so no hand-held calculators will be permitted in the testing room.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room, and candidates are strongly urged not to bring such materials to the test center. When the candidate enters and is seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his or her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building, he or she will not be permitted to proceed with the examination and will forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, PDAs, exam notes, and study guides, unless the exam sponsor specifically permits this.

- 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.

## SCORE REPORTING

Examination results are confidential and are released only to the candidate and to the Office of Financial Regulation (OFR). To protect candidates' privacy, Pearson VUE does not give score information by telephone.

The passing score for this examination is 75%. The exam is comprised of 100 questions, meaning the candidate must correctly answer a minimum of 75 questions to pass the exam.

When candidates complete the examination, they will receive a score report marked "pass" or "fail." Passing score reports will not include a numeric score.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general section of the examination, as well as information about reexamination.

## RETAKE THE EXAM

Candidates who fail an examination must wait until the next business day to submit a request to retake the exam. The request to retake the exam must be filed with the Office of Financial Regulation (OFR). Reservations cannot be made at the test center. Walk-in candidates cannot retake an examination the same day they failed one. To make a reservation, follow the instructions under *Exam Reservations* on page 2.

Candidates may only register for one exam at a time.

## 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.

## EXAM REVIEWS

Exam reviews are available to any candidate who wishes to review his or her failed examination. To request a review, candidates must wait at least one (1) business day following the examination and must contact Pearson VUE at (866) 467-5554.

An exam may only be reviewed one (1) time, and only the most recent exam may be reviewed. Candidates will have the ability to view the last exam they took with an answer key and the answers they gave to all questions. Pretest questions are not included.

## **CONTENT OUTLINES**

The content of the examination is based upon questions from the Federal and State statutes governing mortgage origination.

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.

# Florida Mortgage Broker Examination Content Outline and Content Area Weightings

Effective January 1, 2009

*The Florida Mortgage Broker Examination consists of 100 scored questions.*

## **I. Laws and Contracts (33 questions)**

- A. State law
- B. Federal law
- C. Contracts/Lien and title theory/Real estate ownership
- D. Mortgage documents and clauses/Deeds/Other security instruments and mortgage brokerage agreement

## **II. The Mortgage Loan Application Process (14 questions)**

- A. Loan application (Conventional, FHA, VA)
- B. Credit reports/Credit repositories/Credit scores
- C. Fannie Mae standard application criteria

## **III. The Underwriting Process (14 questions)**

- A. Evaluating the property (appraisal guidelines)
- B. Evaluating the borrower (underwriting)
- C. Underwriters' responsibilities (contingencies)
- D. Standard Fannie Mae underwriting guidelines
- E. Automated writing
- F. Expansion of standard Fannie Mae eligibility criteria/Collateral evaluation practices/Declining markets/New Fannie Mae residential down payments

## **IV. The Commitment and Secondary Marketing (4 questions)**

- A. Issuing the commitment to the borrower
- B. Selling the loan (Fannie Mae purchase criteria)
- C. Secondary mortgage market (participants)
- D. Computation of yields, discounts, points

## **V. The Closing (Based on Fannie Mae Criteria) (17 questions)**

- A. Pre-closing functions and documents
  - 1. Title insurance
  - 2. Survey
  - 3. Hazard/Flood insurance
  - 4. Property inspections/Payoffs
- B. Understanding the loan closing
- C. Methods of funding the loan
- D. Explaining the loan closing function

## **VI. Basic Concepts of Mortgage Financing (8 questions)**

- A. Real estate taxes and homestead exemption
- B. Recording documents in the public records
- C. Mortgage servicing procedures
- D. Glossary of mortgage terminology

## **VII. Math (10 questions)**

- A. Maximum brokerage fees/Gross and net proceeds/Computation of a Good Faith Estimate
- B. Origination fees and discount points/Effect of discount on investor yields
- C. Calculation of documentary stamps/Intangible tax
- D. Interest rate calculations/Pro-rations/Loan-to-value ratios
- E. Monthly mortgage payments (P & I) (PITI)/Late charges
- F. Total debt-to-income ratio (Benchmark)
- G. Income conversions (hourly, weekly, monthly)/Interest over life of loan/15yr. vs. 30yr.
- H. Amortization/First months principal-interest cost
  - I. Real estate taxes/Taxable value/Homestead exemption
  - J. Rate adjustment on ARM using margin, index, and effects of caps



## FAX RESERVATION FORM

Today's Date:		Time of Day:	
Last Name:			
First Name:			M.I.:
Date of Birth:		Last four (4) digits of Social Security Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Address:			
City:		State:	Zip:
Telephone (Daytime):		Telephone (Evening):	
Your Fax Number:		Licensure State:	
Candidate Signature:			
Test Center Code:		Examination Name:	
1st Exam Choice	Date:	Exam Session: <input type="checkbox"/> am <input type="checkbox"/> pm	
2nd Exam Choice	Date:	Exam Session: <input type="checkbox"/> am <input type="checkbox"/> pm	
May we register you for the next available exam date if your two choices are taken? <input type="checkbox"/> Yes <input type="checkbox"/> No			

### FOR PEARSON VUE USE ONLY

Pearson VUE ID# Assigned:		
Confirmation #:		
Reservation Date:	Time:	TC #:

**Fax this form to Pearson VUE at (888) 204-6291.**  
*A reservation confirmation will be sent to you.*

# 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) may request special examination arrangements.

Candidates who wish to request special accommodations for ADA should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 5. **All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.**

## PLEASE PRINT CLEARLY

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 ( <i>list accommodation and purpose, such as "sign language interpreter for SAT examination"</i> ):			
<b>Candidates should contact Pearson VUE with questions about special accommodations.</b> Pearson VUE Special Accommodations • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004 Phone (800) 274-3707 • TDD (866) 274-4777 • Fax (610) 617-9397			

*Note: Only candidates who require special examination accommodations should use this form.*



# DUPLICATE SCORE REQUEST FORM

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

**SEND TO: Florida Mortgage Brokers Program**

Duplicate Score Request  
Pearson VUE  
PO Box 8588  
Philadelphia, PA 19101-8588

I hereby authorize Pearson VUE to send a duplicate of my score report to me at the address below.

Signature (required):	Date:
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Please complete the following form with your current name and address.

Name:		
Address:		
City:	State:	Zip:
Telephone:		

Exam Taken:	
State in which examination was taken:	Date Taken:
Date of Birth:	Confirmation Number:

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

Name:		
Address:		
City:	State:	Zip:
Telephone:		

# GENERAL INFORMATION

**CANDIDATES MAY CALL (866) 467-5554 TO MAKE AN EXAM RESERVATION.**

<b>TEST CENTERS</b>		
<b>CODE</b>	<b>LOCATION*</b>	<b>SCHEDULE*</b>
1055	Orlando	Tuesday through Saturday
1056	Boynton Beach	Tuesday through Saturday
1057	Oakland Park	Tuesday through Saturday
1058	Fort Myers I	Tuesday through Saturday
1059	Gainesville	Tuesday through Saturday
1060	Jacksonville	Tuesday through Saturday
1061	Miami	Tuesday through Saturday
1062	Pensacola	Tuesday through Saturday
1063	Tallahassee	Tuesday through Saturday
1064	Tampa	Tuesday through Saturday
1065	Hollywood	Tuesday through Saturday
1066	St. Petersburg	Tuesday through Saturday
1067	Coral Gable	Tuesday through Saturday
1068	Ormond Beach	Tuesday through Saturday
1070	Lake Mary	Tuesday through Saturday
1071	Doral	Tuesday through Saturday
1072	Melbourne	Tuesday through Saturday
1073	Sarasota	Tuesday through Saturday
1074	Ft. Lauderdale	Tuesday through Saturday
1075	Lakeland	Tuesday through Saturday
1076	Fort Myers II	Tuesday through Saturday
1077	Florida Keys	One day per week

*\*Locations and schedules are subject to change. This exam is also offered at other test centers across the United States. Please contact Pearson VUE or visit [www.pearsonvue.com](http://www.pearsonvue.com) for test center availability in your area.*

## **PEARSON VUE HOLIDAY SCHEDULE**

No exams on the following holidays:

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

