



Quick Reference
inside front cover

Table of Contents
page i

Exam Reservations
page 3

Exam Day:
What to Bring
page 7

Test Center Locations
back cover

Washington DESIGNATED MORTGAGE BROKER AND ESCROW OFFICER EXAMS Candidate Handbook

February 2016

QUICK REFERENCE

STATE LICENSING INFORMATION

Candidates may contact the State of Washington Department of Financial Institutions (DFI) with questions about obtaining or maintaining a license after the examination has been passed.

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

Division of Consumer
Services/Mortgage Program
PO Box 41200 Olympia,
WA 98504-1200

Phone: (360) 902-8703

Fax: (360) 664-2258

Website www.dfi.wa.gov/cs

EXAMINATION INFORMATION

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

**Pearson VUE
Washington Department of
Financial Institutions (DFI)**

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone: (877) 224-0237

Email:
[pearsonvuecustomerservice@
pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

Web: 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 and licensing application process.

Making an exam reservation

Candidates may make a reservation either by visiting www.pearsonvue.com or by calling Pearson VUE.

Candidates should make a reservation online or by phone at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 4). **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 should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee 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 *Change/Cancel Policy* (page 4).

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list may be found in *What to Bring* (page 7).

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examination is on page 8. Each candidate will leave the test center with an official score report in hand.

TABLE OF CONTENTS

QUICK REFERENCE	inside front cover	EXAM DAY	7
OVERVIEW	ii	What to Bring	7
INTRODUCTION	1	Exam Procedures	8
Contact Information	1	Score Reporting	8
The Licensure Process	1	Score Explanation.....	8
REQUIREMENTS FOR DESIGNATED MORTGAGE BROKER AND ESCROW OFFICER LICENSURE IN WASHINGTON	2	Review of Exams	9
Licensure in Washington	2	Duplicate Score Reports	9
General Licensing Information	2	Requirements for Retaking an Exam	10
EXAM RESERVATIONS	3	Test Center Policies	10
Online Reservations	3	HOW TO PREPARE FOR THE EXAM	11
Phone Reservations.....	3	Content Outlines	11
Exam Fees.....	3	APPENDIX	end of handbook
Vouchers.....	4	Duplicate	
Electronic Checks	4	Score Request Form.....	end of handbook
Change/Cancel Policy	4	GENERAL INFORMATION	back cover
Absence/Lateness Policy	4	Test Centers	back cover
Weather Delays and Cancellations	5	Exam Information.....	back cover
Accommodations.....	5	Holiday Schedule	back cover
English as a Second Language (ESL).....	5		

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

Before taking an examination, it is highly recommended that the Washington Designated Mortgage Broker and Escrow Officer Candidate Handbook be reviewed, with special attention given to the content outlines.

Individuals who wish to obtain a license in the state of Washington must:

1. Make a reservation and pay the appropriate examination fee.

Make a reservation (online or by phone) with Pearson VUE for the examination. (*See page 3.*)

2. Go to the test center to take the examination.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 7.*)

3. Apply for a license.

After passing the examination, complete the application and pay the appropriate fee. **For more information regarding obtaining a license, go to www.dfi.wa.gov/cs.**

CONTACT INFORMATION

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

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available Monday–Friday, 7:00 a.m.–10:00 p.m. CT, Saturday, 7:00 a.m.–4:00 p.m. CT, and Sunday, 9:00 a.m.–3:00 p.m. CT; closed on local holidays.

Please visit www.pearsonvue.com/wa/dfi/contact for further information.

Candidates may contact the State of Washington Department of Financial Institutions (DFI) with questions about obtaining or maintaining a license.

FOR EXAMINATIONS
PEARSON VUE/WASHINGTON DEPARTMENT
OF FINANCIAL INSTITUTIONS (DFI)

Attn: Regulatory Program

5601 Green Valley Dr.

Bloomington, MN 55437

Phone: (877) 224-0237

Website: www.pearsonvue.com

Email: pearsonvuecustomerservice@pearson.com

FOR STATE LICENSING
STATE OF WASHINGTON DEPARTMENT OF FINANCIAL INSTITUTIONS (DFI)

PO Box 41200

Olympia, WA 98504-1200

Phone: (360) 902-8703

Fax: (360) 664-2258

Website: www.dfi.wa.gov/cs

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 Pearson VUE to help develop and administer its designated mortgage broker and escrow officer licensing examination programs. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

LICENSURE REQUIREMENTS

REQUIREMENTS FOR DESIGNATED MORTGAGE BROKER AND ESCROW OFFICER LICENSURE IN WASHINGTON

Licensure in Washington

Candidates who would like to become a Designated Mortgage Broker or Escrow Officer 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 Designated Mortgage Broker or Escrow Officer, applicants must:

1. Pass the appropriate licensing examination administered by Pearson VUE.
2. Complete a Washington license application and pay a license application fee, as described on the Washington Department of Financial Institutions website (www.dfi.wa.gov/cs).

Walk-in examinations are not available. Candidates must make a reservation online or by phone.

ONLINE RESERVATIONS

Candidates may go to www.pearsonvue.com/wa/dfi 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 preceded by an asterisk, 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 who wish to make an online reservation **MUST** do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 4).

PHONE RESERVATIONS

Candidates may call Pearson VUE at (877) 224-0237 to make a reservation.

CALL CENTER HOURS	
Monday – Friday	5 a.m. – 8 p.m.
Saturday	5 a.m. – 2 p.m.
Sunday	7 a.m. – 1 p.m.

Pacific Standard Time

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(s)
- The preferred examination date and test center location (a list of test centers appears at the end of this handbook)

A Pearson VUE 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 who wish to make a phone reservation **MUST** do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 4).

EXAM FEES

The Mortgage Broker examination fee is \$55 and the Escrow Officer examination fee is \$175. The examination fee 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 nonrefundable and nontransferable, except as detailed in *Change/Cancel Policy*.

VOUCHERS

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are nonrefundable and nonreturnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

ELECTRONIC CHECKS

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must provide Pearson VUE with 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, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE 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 two to three (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 a member of the candidate's immediate family
- 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 *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.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

ENGLISH AS A SECOND LANGUAGE (ESL)

Designated Mortgage Broker candidates for whom English is a second language (ESL) may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this Candidate Handbook) to Pearson VUE. Candidates **MUST** include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-1/2 times the length of the examination. For example, a 2 hour examination will be extended to 3 hours.

NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the American's with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

Escrow candidates for whom English is a second language should see RCW 18.44.195 (2) (a).

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 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 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

It is suggested but not required that candidates bring a financial calculator to the test center on the day of the examination. (See *Test Center Policies* on page 10 for calculator specifications.)

Acceptable Forms of Candidate Identification

Candidates must present **two (2) forms** of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued and photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued driver's license
- U.S. Dept. of State driver's license
- U.S. learner's permit (plastic card only with photo and signature)
- National/state/country ID
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- U.S. Social Security card
- Debit (ATM) card
- Any form of ID on the Primary ID list

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 from the Primary ID or Secondary ID list which 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.

REQUIRED MATERIALS

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.

EXAM PROCEDURES

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

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 prohibiting the candidate from retaking the examination.

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 or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Once candidates are familiar with the PC, they may begin the examination. The examination begins the moment a candidate looks at the first examination question. Candidates will have the following time allotted for the exam: **3.5 hours for a Designated Mortgage Broker** examination or **3 hours for an Escrow** examination. After the examination time has expired, the examination will automatically end. Candidates will leave the test center with their official score report 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. 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 an Exam* section on page 10.

SCORE EXPLANATION

Equating and Scaling

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

For example, in an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly

on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as scaling is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score 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.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that 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.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

Scaled Score

The passing score of an examination was set by the Washington Department of Financial Institutions. Raw scores are converted into scaled scores that can range from 0 to 100. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly. With a passing score of 75, any score below 75 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates 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 Pearson VUE 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 the following:

1. the name of the examination
2. the date the examination was taken
3. the location of the test center
4. the candidate ID number

DUPLICATE SCORE REPORTS

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

REQUIREMENTS FOR RETAKING AN EXAM

Candidates must wait at least twenty-four (24) hours before making a reservation for reexamination. Candidates who fail the Mortgage Broker examination three (3) consecutive times must wait at least fourteen (14) days before making a reservation for reexamination. Candidates taking the Escrow examination may retake the examination as many times as necessary.

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.**

- **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 are permitted only if they are silent, hand-held, non-printing, non-programmable, and without an alphabetic key pad.** Examples of acceptable calculators are the HP12C, HP10B, and HP17B. Calculator malfunctions are not grounds for challenging examination results or requesting additional examination time. **NOTE: Calculators are NOT provided by the test center staff.**
- 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, and/or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and/or reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being 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/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/she will not be permitted to proceed with the examination and may 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.

HOW TO PREPARE FOR THE EXAM

The Designated Mortgage Broker Exam contains fifty (50) questions and five (5) pretest questions. The Escrow exam contains 110 items and five (5) 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. Because 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 to the Washington Mortgage and Escrow Content Outlines by visiting the Pearson VUE website (www.pearsonvue.com).

Click below for the appropriate content outline.

WASHINGTON DEPARTMENT OF FINANCIAL INSTITUTIONS
Designated Mortgage Broker Content Outlines

Washington Escrow Officer Licensing
Content Outlines

Washington Department of Financial Institutions Designated Mortgage Broker Content Outline

The examination contains 50 scored items plus 5 unscored items. The unscored items are not identified and will not affect a candidate's score in any way.

Effective date: August 1, 2015

I. Federal Laws and Regulations Regarding the Mortgage Industry (11-12 items)

A. Real Estate Settlement Procedures Act

B. Truth In Lending Act

C. Equal Credit Opportunity Act

D. Federal privacy laws

1. USA Patriot Act
2. Gramm-Leach-Bliley Act
3. Consumer Credit Protection Act

E. Other federal laws and regulations

1. Fair Housing Act
2. Home Mortgage Disclosure Act
3. Home Ownership Equity Protection Act
4. Home Ownership Protection Act (Private Mortgage Insurance—PMI)
5. Fair Credit Reporting Act

II. General Mortgage Information (1-2 items)

A. Program types [Fannie Mae, Freddie Mac, FHA, etc.]

B. Appraisals

C. Documentation types

D. Credit evaluation

E. Settlement services and processes

F. Mortgage Calculations

1. APR
2. Amount financed
3. Payment & amortization

III. Ethics in the Mortgage Industry (3 items)

A. Appraisal

B. RESPA Section VIII Violation

C. Prohibited Practices—RCW 19.146.0201

IV. Washington Laws and Rules Pertaining to the Mortgage Industry (33-34 items)

A. Mortgage Broker Practices Act

1. Trust Accounting
2. Compliance (enforcement)
3. Disclosure Requirements
 - a. Loan Estimate
 - b. Closing Disclosure
 - c. Consumer booklets
 - d. 1003
 - e. Washington rate lock disclosure
 - i. Disclosure statement
 - f. General disclosure requirements
4. Supervisory role of designated mortgage broker

B. Related WA laws and rules

1. Washington Consumer Loan Act
2. Usury Act
3. Consumer Protection Act
4. Escrow Agent Registration Act

Washington Escrow Officer Licensing Test Content Outline

The escrow examination contains 110 scored items plus 10 unscored items. The unscored items are not identified and will not affect a candidate's score in any way.

Effective date: August 1, 2011

- I. The Escrow Agent Registration Act (EARA), including general escrow trust accounting, prohibited practices, general escrow process, record keeping, community property, title insurance, contract collections and closing processes (RCW 18.44 and WAC 208-680) (55 items)**
- II. DFI process items (6 items)**
- III. General state, federal, and property tax issues (8 items)**
- IV. Calculations based on scenarios and information provided (18 items)**
 - A. Tax and other payments**
 - B. Fee calculations**
 - C. Annual percentage rates**
 - D. Loan funding amount**
 - E. Title insurance**
 - F. Loan payoff amounts**
 - G. Other**
- V. Real estate and appraisal law (RCW 18.85 and RCW 18.140) (3 items)**
- VI. Mortgage, deed of trust and real estate contract including community property law, and condominium issues (Title 61 and 64 RCW) (16 items)**
- VII. RESPA, UCC, and FHA (4 items)**

DUPLICATE SCORE REQUEST FORM

Use this form to request that Pearson VUE send a duplicate copy of your score report to you.

You may request one duplicate score report free of charge.

Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to pearsonvuecustomerservice@pearson.com; however if you are unable to email, please mail your request to:

Pearson VUE
WASHINGTON DFI — MORTGAGE/ESCROW PROGRAM
DUPLICATE SCORE Request
5601 Green Valley Drive
Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the real estate examination.

Signature	Date
Name	
Email Address	

If you do not have a valid email address please include your physical mailing address below.

Address		
City	State	ZIP

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

Name		
Address		
City	State	ZIP

Exam Taken	
State in which exam was taken	Date Taken
Date of Birth	

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

Note: Only candidates who require additional examination time for ESL should use this form.

Candidates for whom English is a second language (ESL) may request additional examination time. Candidates who wish to request additional time for ESL 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 of the candidate handbook.

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:		
Examination Name:		
<input type="checkbox"/> English as a second language	<input type="checkbox"/> Additional time	

Candidates should contact Pearson VUE with questions about additional time.

PEARSON VUE SPECIAL ACCOMMODATIONS/ESL

5715 West Old Shakopee Road • Bloomington, MN 55437

Phone (800) 466-0450 • Fax (610) 617-9397

GENERAL INFORMATION

Candidates may visit www.pearsonvue.com
or call (877) 224-0237 to make an exam reservation.

TEST CENTERS	
LOCATION	SCHEDULE
Wenatchee	4th Saturday of the month
Lacey	Wednesday through Saturday
Kennewick	1st and 3rd Saturday of the month
Tukwila/Seattle	Tuesday through Saturday
Spokane	Wednesday through Saturday
Vancouver	Thursday through Saturday
Yakima	Saturday and one Friday per month
Everett	Tuesday through Saturday

Locations and schedules are subject to change.

EXAM INFORMATION						
NAME	CODE	NUMBER OF SCORED QUESTIONS	NUMBER OF PRETEST QUESTIONS	TOTAL NUMBER OF QUESTIONS	EXAM TIME	FEES
Designated Mortgage Broker	38-WA-03	50	5	55	1.5 hours	\$55
Escrow Officer	38-WADFI-03	110	5	115	3 hours	\$175

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays or holiday weekends:

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