



Before paying for your examination registration, be sure you understand the contents of this bulletin. Please retain and use it as a reference when contacting PSI.

PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121  
<https://test-takers.psiexams.com/scap>  
Email: LLRSupport@psionline.com

# SOUTH CAROLINA REAL ESTATE APPRAISERS BOARD DEPARTMENT OF LABOR, LICENSING AND REGULATION

## REAL ESTATE APPRAISER CANDIDATE INFORMATION BULLETIN

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Please refer to <https://test-takers.psiexams.com/scap> for the latest updates to this bulletin.

## EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination and application process for becoming licensed or certified as a real estate appraiser in South Carolina. To be licensed or certified, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes and regulations. South Carolina's Office Of Property, Environmental, Design And Construction Services (OPEDACS) has contracted with PSI Services LLC (PSI) to conduct its examination program. PSI provides examinations through a network of computer examination centers in South Carolina. PSI works closely with the South Carolina Real Estate Appraisers Board to be certain that examinations meet local as well as national requirements in basic principles of appraisal and examination development standards.

Apply to the Real Estate Appraisers Board prior to registering with PSI for an examination. Once you are approved, you will receive an Examination Eligibility letter. Examination Eligibility is valid for 1 year. Register for a real estate appraiser licensing or certification examination with PSI Examination Services.

Following are the National Uniform Licensing and Certification Examinations, developed by the Appraiser Qualifications Board (AQB), as the Licensing Examinations for Appraisers in South Carolina offered by PSI:

- State Licensed Appraiser
- Certified Residential Appraiser
- Certified General Appraiser

All questions and requests for information about examinations should be directed to:

**PSI**  
3210 E Tropicana  
Las Vegas, NV 89121  
(855) 746-8173 • Fax (702) 932-2666  
<https://test-takers.psiexams.com/scap>

Questions about applications for licensure should be directed to:

**South Carolina Real Estate Appraisers Board**  
PO Box 11847  
Columbia, SC 29211-1847  
(803) 896-4453

## GUIDELINES FOR LICENSE APPLICATION/QUALIFICATION

To make the license qualification process go as smoothly as possible, be certain that you:

1. Obtain the appropriate eligibility (e.g., number of hours of education) in advance of applying to the Appraisers Board.
2. After approval by the Appraisers Board of your eligibility, prepare for the examination by using the content outline in this Candidate Information Bulletin as a guide of reviewing your prelicense course material.
3. Be sure that the examination registration form that you submit to PSI is complete and accurate, and that you include the correct fees.
4. Be sure to take proper identification with you to your scheduled examination appointment.

## TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your license examination. Planned preparation, in addition to the required classroom hours, increases your likelihood of passing.

- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Review your prelicense course materials with a special emphasis on the topics listed in the examination content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

## DESCRIPTION OF EXAMINATION AND EXAMINATION CONTENT OUTLINE

South Carolina utilizes the National Uniform Licensing and Certification Examinations which are developed by the Appraiser Qualifications Board (AQB). For further information or to express concerns about the examination content, please contact:

**The Appraiser Qualifications Board**  
C/O The Appraisal Foundation  
1155 15th Street, NW, Suite 1111  
Washington, DC 20005  
[www.appraisalfoundation.org](http://www.appraisalfoundation.org)  
Telephone: 202-347-7722  
Fax: 202-347-7727

### EXAMINATION SUMMARY TABLE

Examination	Number of Scored Questions	Number of Non-Scored Questions	Passing Scaled Score	Time Allowed
State Licensed Appraiser (LR)	110	15	75	4 hours
Certified Residential Appraiser (CR)	110	15	75	4 hours
Certified General Appraiser (CG)	110	15	75	6 hours

In addition to the number of scored examination items specified, fifteen non-scored questions will be administered to candidates during the examinations. The administration of such non-scored questions is essential in developing future licensing examinations.

**NATIONAL UNIFORM AND CERTIFICATION**  
**EXAMINATION CONTENT OUTLINES**

The examination content outlines have been prepared by the AQB. Use the outline as a guide for pre-examination review course material. The outlines list the content domains and sub-domains that are on the examination and the percentage of questions for each domain. Do not schedule your examination until you are familiar with the topics in the outline.

<i>Appraiser Qualifications Board National Uniform Licensing and Certification Examinations Content Outline</i>				
		<i>% of items</i>		
	<i>Content Area Description</i>	<i>LR</i>	<i>CR</i>	<i>CG</i>
<b>1</b>	<b>Real Estate Market</b>	<b>18%</b>	<b>18%</b>	<b>18%</b>
1.a	Types of Influences on Real Estate Value			
1.b	Types of Government Power			
1.c	Types of Real Estate Value			
1.d	Date of Value Premise			
1.e	Market Analysis			
1.f	Investment Analysis			
1.g	Tests of Highest and Best Use			
1.h	Analysis of Highest and Best Use			
<b>2</b>	<b>Property Description</b>	<b>11%</b>	<b>12%</b>	<b>11%</b>
2.a	Description of Land or Site			
2.b	Description of Improvements and Building Components			
2.c	Legal Interest			
2.d	Rights to Use			
2.e	Property Taxation			
<b>3</b>	<b>Land or Site Valuation</b>	<b>3%</b>	<b>3%</b>	<b>4%</b>
3.a	Land or Site Valuation Methods			
<b>4</b>	<b>Sales Comparison Approach</b>	<b>22%</b>	<b>18%</b>	<b>13%</b>
4.a	Identification of Comparable Sales			
4.b	Units of Comparison			
4.c	Elements of Comparison			
4.d	Quantitative Adjustments			
4.e	Qualitative Adjustments			
4.f	Reconciliation to Indicated Value by the Sales Comparison Approach			
<b>5</b>	<b>Cost Approach</b>	<b>13%</b>	<b>14%</b>	<b>11%</b>
5.a	Sources of Cost Information			
5.b	Cost Components			
5.c	Depreciation			
5.d	Methods of Estimating Depreciation			
5.e	Reconciliation to Indicated Value by the Cost Approach			
<b>6</b>	<b>Income Approach</b>	<b>4%</b>	<b>8%</b>	<b>18%</b>



6.a	Sources of Income Generation			
6.b	Occupancy / Vacancy Analysis			
6.c	Expenses			
6.d	Capitalization			
6.e	Estimation of Value Using Income Approach			
6.f	Reconciliation to Indicated Value by the Income Approach			
<b>7</b>	<b>Reconciliation of Value Indications</b>	<b>2%</b>	<b>2%</b>	<b>2%</b>
7.a	Reconciliation of Approaches to Value			
<b>8</b>	<b>Uniform Standards of Professional Appraisal Practice</b>	<b>20%</b>	<b>18%</b>	<b>17%</b>
8.a	Definitions and Preamble			
8.b	Ethics Rule			
8.c	Record Keeping Rule			
8.d	Competency Rule			
8.e	Scope of Work Rule			
8.f	Jurisdictional Exception Rule			
8.g	Standard 1			
8.h	Standard 2			
8.i	Standard 3			
8.j	Standard 4			
8.k	USPAP Advisory Opinions and FAQs			
8.l	Extraordinary Assumption			
8.m	Hypothetical Condition			
<b>9</b>	<b>Emerging Appraisal Methods</b>	<b>3%</b>	<b>4%</b>	<b>3%</b>
9.a	Application of Online Property Information Database and Technological Tools			
9.b	Appropriate Use and Limitations of the Hybrid/Bifurcated Appraisal Method			
9.c	Use and Limitations of Automated Valuation Models			
<b>10</b>	<b>Appraisal Statistical Methods</b>	<b>4%</b>	<b>3%</b>	<b>3%</b>
10.a	Statistical Measures of Central Tendency			
10.b	Statistical Measures of Variation			
10.c	Inferential Statistical Techniques Used in Appraising			

### SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the examination. The examples do not represent the full range of content or difficulty levels found in the actual examinations. They are intended to familiarize you with the types of questions you can expect to find in the examinations. The answer key is found at the end of the sample questions.

- The subject property is a 10,000-sf office building encumbered by a full-service lease with a contract base rent of \$1.25 per square foot monthly. Stabilized vacancy/credit loss allowance for similar properties within the market area is 7% of PGI. The operating expense ratio for similar properties is 30% of EGI, plus reserves for replacement of \$0.15 per square foot. What is the projected net operating income?
  - \$93,000
  - \$94,500
  - \$96,150
  - \$97,650



2. The subject assignment is to appraise a vintage house built in 1880 using the cost approach. The house has metal stamped ceilings, lath, and plaster walls, which are items not easily available in today's construction. The estimated replacement cost using modern materials is \$120 per square foot. Contractors charge \$15 more per square foot to work on older houses. The estimated reproduction cost is \$185 per square foot. What is the estimated loss in utility?
- A. \$15 per square foot
  - B. \$33 per square foot
  - C. \$65 per square foot
  - D. \$80 per square foot
3. The occupants of a dwelling have been granted a life estate by their daughter. What interest does the daughter hold in the property?
- A. Life tenant
  - B. Remainder
  - C. Trustee
  - D. Trustor
4. A client requires the cost approach be completed for a warehouse located in an industrial park. There are no vacant land comparables in the market area. There are three sales of commercial buildings in the industrial park with similar lots that the appraiser has researched extensively. The appraiser found the following information:
- Sale 1 sold for \$1,750,000. The buyer allocated 20% of the value to the site and 80% to the value of the structure.
- Sale 2 sold for \$1,000,000. The buyer was not available for verification, but the seller was available. The seller had just built the structure after holding the lot for 10 years as an investment property. The seller paid \$100,000 for the lot and had earned 25% straight line annual return on his investment over the cost of the structure and its entrepreneurial profit.
- Sale 3 sold for \$3,500,000. The buyer estimated that 90% of what he paid was for the structure.
- What is the indicated value of the lot using the allocation approach?
- A. \$125,000
  - B. \$135,000
  - C. \$350,000
  - D. \$500,000
5. A homeowner purchased two adjacent lots in a tract subdivision 20 years ago and built a single-unit dwelling entirely on one lot, utilizing the second lot as a side yard. The homeowner has decided to build a smaller home on the vacant side lot and retain the existing home as a rental. What term applies to the second yard?
- A. Excess land
  - B. Surplus land
  - C. Underutilized site
  - D. Vacant site
6. While working on an appraisal of a residential property in a new home subdivision, the appraiser finds that the builders have a total of 100 home sites currently offered for sale. In measuring market demand, the appraiser notes that all of the builders combined are currently averaging two new sales contracts per month, and are expecting to sell 24 dwellings within the next year. What conclusion can be drawn with regard to the 100 available home sites and a market period of the next 12 months?
- A. The market is in a condition of supply and demand
  - B. The market is in a condition of balance
  - C. The market is in a condition of undersupply
  - D. The market is in a condition of oversupply

ANSWERS: 1 = C, 2 = C, 3 = B, 4 = C, 5 = A, 6 = D



## REGISTRATION AND SCHEDULING PROCEDURES

The registration form is found at the end of this Candidate Information Bulletin. Be sure the registration form is complete, accurate, and signed and that you include all attachments and the correct fees. Your registration is valid for 1 examination only. You must first register for an examination and then schedule an appointment.

**Examination fee** **\$75**

**ATTENTION: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE.**

### INTERNET REGISTRATION

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. In order to register over the Internet, candidates will need to have a valid credit card (VISA, MasterCard, American Express or Discover). Candidates register online by accessing PSI's registration website at <https://test-takers.psiexams.com/scap>. Internet registration is available 24 hours a day.

Log onto PSI's website and select Sign in / Create Account. Select Create Account. You are now ready to pay and schedule for the exam. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear.

### TELEPHONE REGISTRATION

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). Otherwise, PSI registrars are available at (855) 746-8173, Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 8:00 am and 4:30 pm, Eastern Time.

### EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by Clicking Here.

Candidates granted accommodation in accordance with the ADA, MUST schedule their examination by telephone and speak directly with a PSI registrar.

### SCHEDULING AN APPOINTMENT

After you have received the confirmation notice of PSI's acceptance of your registration packet, you are responsible for calling PSI to schedule an appointment to take the examination. PSI will make every effort to schedule the examination center location and time that is most convenient for you. To schedule with a PSI registrar, call Monday

through Friday between 7:30 am and 10:00 pm, or Saturday-Sunday between 8:00 am and 4:30 pm, Eastern Time. If space is available in the examination site of your choice, you may schedule an examination 1 day prior to the examination date of your choice, up to 7:00pm ET. Please be prepared to offer alternative examination appointment choices.

*Note: only the candidate may schedule an appointment through a CSR, not a friend or relative.*

### CANCELING OR RESCHEDULING AN APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 746-8173.

**Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak to a Customer Service Representative.**

### **IMPORTANT NOTE ABOUT SCHEDULING OR RESCHEDULING!**

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. In order to retest, you must re-register follow the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail. Once registered, you can reschedule for your re-examination.

### MISSED APPOINTMENT OR LATE CANCELLATION

*Your registration will be invalid, and you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:*

- Do not cancel your appointment 2 days before the schedule examination date; or
- Do not appear for your examination appointment; or
- Arrive after examination start time; or
- Do not present proper identification when you arrive for the examination.

### EMERGENCY EXAMINATION CENTER CLOSING

In the event that severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation; however, you may check the status of your testing schedule by calling (855) 746-8173. Every effort will be made to reschedule your examination at a convenient time as soon as possible.



## EXAMINATION CENTER LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the testing site, please consult a reliable map prior to your test date.

### GREENVILLE / SPARTANBURG

**Park East, Anderson Building**  
**150 Executive Center Drive, Suite 104**  
Greenville, South Carolina 29615

*From I-85, take I-385 North towards Greenville. Take Roper Mountain exit (Exit 37) and go right (East). Turn right at first street (Independence Blvd). Go 0.7 miles and turn left on Executive Center Drive. The Anderson Building will be on your right.*

### COLUMBIA

**Synergy Business Park, Congaree Building**  
**121 Executive Center Drive, Suite 143**  
Columbia, South Carolina 29210

*From I-20, take exit 63 (Bush River Road). Proceed west and turn right onto Berryhill Road. Turn left onto Executive Center Drive. Enter the Congaree Building through the front door. From the lobby take the corridor to the right to the end and turn left. PSI Suite 143 is on the left.*

### CHARLESTON

**4600 Goer Drive, Suite 112A**  
North Charleston, South Carolina 29406

*At juncture of I-26 and I-526, head Southeast in the direction of Charleston. Next exit is Montague Ave, exit East Montague. Take first right at Goer Drive. Site is adjacent to the Marriott Hotel.*

### BEAUFORT / HILTON HEAD

**Regions Bank Building**  
**69 Robert Smalls Pky/SC-170, Unit 4D**  
Beaufort, South Carolina 29906

*From I-95, take the US-17N exit (Exit Number 33) towards Beaufort. After approximately 9 miles, US 21 splits off to the right and goes to Beaufort and US 17 goes to the left towards Charleston. Continue towards Beaufort on US 21 for approximately 12 miles. Turn sharp right onto SC 170 (McDonalds is on the corner) and continue for .3 miles. The building is on your left.*

### MYRTLE BEACH

**1601 North Oak Street, Suite 305**  
Myrtle Beach, South Carolina 29577

*From the west: Take Rte 501 to 17 Bypass North. Take 17 Bypass North one exit to 10th Avenue (Mr Joe White Ave). Turn right and go about 2 miles to Oak St. Take left on Oak St and follow to #1601 (Myrtle Offices). Go around to back of building. PSI is in Suite #305*

*From the south: Take 17 Bypass North to 10th Avenue. Turn right and follow above directions.*

*From the North: Take Rte 31 to Robert Grissom Parkway. Follow RGP to 21st Avenue. Turn left on 21st Ave and follow to Oak St. Turn right on Oak St and follow to #1601. (Myrtle Offices). PSI is around the back of building.*

## REPORTING TO THE EXAMINATION CENTER

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in and identification. **If you arrive after examination start time, you will not be admitted to the examination center and you will forfeit your registration fee.**

### REQUIRED IDENTIFICATION

**You must provide 2 forms of identification.** One must be a VALID form of government-issued identification (Driver's License, State ID, Passport) which bears your signature and has your photograph or a complete physical description. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the registration form and your Examination Eligibility Form.

If you cannot provide the required identification, you must call (855) 746-8173 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement.

***Failure to provide all of the required identification at the time of the examination without notifying PSI is considered a missed appointment and you will not be able to take the examination at that time.***

### SECURITY PROCEDURES

The following security procedures will apply during the examination:

- Candidates will not be permitted to use any calculator that is alpha programmable. In addition, as stipulated by the AQB, each candidate is required to bring the **written instructional manual** that was provided with the programmable calculator when purchased by the candidate or instructions downloaded from the manufacturer's website so that the test center proctor can ensure that all numeric programs previously stored in the calculator are cleared before the candidate is permitted to use the calculator during the examination. If you do **NOT** bring these instructions, you will not be permitted to use the calculator. Moreover, all programmable calculators must be cleared upon conclusion of the examination by the test center proctor to prohibit potential security breaches. **Note:** Candidates need to bring their own financial calculator. One is not available at the test center. Candidates may not share a calculator during the exam.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:
  - **Electronic devices of any type**, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
  - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes, including coats, shawls, hooded clothing, heavy jackets, or overcoats.



- **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
- **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

## **TAKING THE EXAMINATION BY COMPUTER**

The examination will be administered via computer. You will be using a mouse and computer keyboard.

### **TUTORIAL**

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

### **TEST QUESTION SCREEN**

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

**IMPORTANT:** After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

## **SCORE REPORTING**

In order to pass the examination, you must achieve a minimum scaled score of 75. You will receive your score report immediately following the completion of the examination.

Candidates passing the examination will receive **ONLY** a score indication of **PASS**. Passing numeric scores are not available. Candidates who do not pass will receive an individual score for each of the major sections in the examination outline. Candidates should use this information to assist them in studying for the re-examination.

Scaled scores can range from 0 to 110, with 75 and above representing passing. Scores are reported to candidates as scaled scores. The scaled scores are computed from raw scores. Raw scores, or percentage scores, are the actual number of questions answered correctly. Raw scores are mathematically converted to scaled scores to maintain a consistency in the meaning of scores, regardless of when the examination was taken. Examinations change over time. Each examination may vary in difficulty with one examination easier or more difficult than other examinations. However, when converting raw scores to scaled scores, it should not make a difference whether candidates take an easier or more difficult examination. With the mathematical adjustment, the scaled score accounts for differences by adjusting the scores up or down depending on the difficulty of examinations. When these adjustments are made, the effect is to produce an unbiased and constant passing standard that does not change from one examination to another. A scaled score is not a percentage score, but simply a transformation of a raw score to report comparable results when examinations vary in difficulty.

### **DUPLICATE SCORE REPORT**

You may request a duplicate failing score report after your examination by emailing [scorereport@psionline.com](mailto:scorereport@psionline.com).



**PSI**  
**3210 E Tropicana**  
**Las Vegas, NV 89121**