



State-Specific Education Requirements PE and CE

October 1, 2013

Nationwide Mortgage Licensing System and Registry
Conference of State Bank Supervisors
1129 20th St. N.W. 9th Floor
Washington, D.C. 20036

Questions or Comments:

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2013 Uniform CE Policy

In August, 2012, the NMLS Policy Committee (NMLSPC) passed the following CE policy. This new policy is intended to promote greater uniformity among all mortgage state-licensing agencies. Updates to the 2013 education charts reflect this new policy.

Annual CE as a Condition of Renewal: As a condition for license renewal, an MLO is required to complete at least eight (8) hours of CE in the same year in which he/she is placed in an approved license status by a state agency, with the following exception:

- An MLO who has completed his/her pre-licensure education (PE) course requirements in the same year in which the license was approved, is not required to complete CE.

In the event an MLO had a requirement to complete CE and failed to do so, and as a condition for renewal or reinstatement, "Late CE" is required to be completed to satisfy CE for the last year in which the MLO was in a renewable status. "Late CE" courses are those courses which have been specifically approved and configured, so that upon completion, course credit will be retroactively applied to the appropriate previous year.

Additionally and in accordance with the Model State Law (MSL), an MLO who subsequently becomes unlicensed must complete the CE requirements for the last year in which a license was held prior to the issuance of a new or renewed license.

2013 CE Deadlines:

SMART Deadline: Friday, December 20

At-Risk-to- Miss Renewal Deadline: Friday, December 27

Guaranteed to Miss Renewal Deadline: Tuesday, December 31

**MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator.
PE education does not count towards meeting annual CE requirements.**

General “Rules” for Setting and Tracking PE and CE Requirements

Q. Is NMLS tracking both Federal and State PE and CE requirements?

A. Yes, effective 6/24 NMLS will track compliance for both Federal and State PE and CE requirements. Education records will reflect state PE and CE compliance status for past years. Compliance with 2013 continuing education requirements will be tracked using course completions on or after Jan 1, 2013.

Q. Will NMLS block application for a license if the MLO is not PE compliant?

A. Yes, if the agency has set the license setting to require PE compliance at the time of application, NMLS will validate that the MLO is compliant with BOTH Federal and State agency requirements prior to submission. NMLS will also require completion of pending CE requirements for the last year the MLO held the license if the MLO is applying for a previously held license.

Q. Will NMLS block renewal for a license if the MLO is not CE compliant?

A. Yes, if the agency has set the license setting to require CE compliance at renewal, NMLS will validate that the MLO is compliant with BOTH Federal and State annual CE requirements.

Q. When is CE required?

A. Per the new uniform CE policy approved last year, CE is required in the same year as licensure unless Federal PE was also completed that year. (See page 2)

Q. When is Late CE required?

A. Late CE is required during the annual reinstatement period. Late CE is also required if an MLO left and is returning to the industry and is used to satisfy CE requirements that were not completed in the last year the MLO held the license. (See page 2)

Q. Will NMLS track state-specific Late CE?

A. Yes. Course providers will report state-specific Late CE just like they do other courses and the system will automatically apply the Late CE to the appropriate year. In the event of an exception, the reported Late CE will be processed and manually applied to the correct year by SRR staff.

Q. What if an MLO completes PE in one year and then gets licensed in another year?

A. Unlike in the past, this will no longer be an issue; the system will not care about any gaps in the period between when an MLO completed PE and when they get licensed, or periods when an MLO does not hold a license. Since CE is required as a condition for renewal, NMLS will only track CE based on when an MLO is licensed. For example, if an MLO completed PE in 2010 but gets licensed in 2013; Admin CE will no longer be required to fill the gaps in the record.

Q. What if an MLO completed state-specific PE this year, are they still required to complete CE?

A. Yes, if an MLO is already licensed with Federal PE compliance in a previous year and completes state-specific PE for another license, the MLO is still required to complete CE for that agency for that year. For example: An MLO is licensed in OR in 2012; in 2013, they complete 4 hours of WA state-specific PE and are granted a WA license on 6/12/13. The MLO is still required to complete CE in 2013 (including the 1 hour of WA CE state-specific) as condition for renewal in both OR and WA.

Q. How does NMLS know what the education requirements are for each agency?

A. NMLS is programmed with Federal PE and CE requirements as required by the SAFE Act. State-specific PE and CE requirements are set by each state agency through a license setting interface based on requirements set forth in state statute or regulation. Every agency can set their own state-specific requirements for each of their license types. NMLS performs compliance checks at the time of application for PE, and sets the CE requirement when the license is approved.

Q. What if an agency wants to change its state-specific education requirements?

A. State agencies can modify their state-specific education requirements at any time with advance notice. The advance notice is required to ensure industry is aware of the new requirement and so course providers can modify courses.

Q. What happens if an agency changes its PE or CE hour requirements?

A. If there is a change to PE requirements any applicant will be required to meet the new requirements on or after the effective date of the new requirement. For example, if an agency changes their PE requirement from 2 hours to 4 hours of state-specific education effective July 1, any application filed and in a pending status as of June 30th, will remain compliant for having met the 2 hour requirement. Any application submitted on or after July 1 will not be accepted if the individual has not completed the 4 hours of state-specific education.

If a state agency changes its CE requirements at any time during the calendar year, all MLO's licensed with that agency will be required to meet the new hour requirement even if they were already CE compliant. For example, if an agency had a requirement for 8 hours of CE on 1/1/2013, and then the agency changes their requirement to include 1 hour of state-specific CE effective July 1, 2013, any MLO that was already CE compliant as of 6/30/2013 will now have to complete the 1 hour of state-specific education.

Q. Will the system be placing a license item for CE?

A. The system will automatically place a license item on each MLO license if the MLO is not yet CE compliant for the license on July 15 of that year. The license setting will be cleared by the system once the MLO has become compliant for CE (both federal and any state requirement).

Q. What if an MLO is licensed on November 15?

A. If an MLO is licensed between November 1 and December 31 of any year, they will not be required to complete CE for that year. On Jan 1, YYYY, NMLS will automatically set the CE requirement for the next year. However, if the license status date is entered with a date prior to November 1 during the renewal period, the MLO will be required to complete CE for that year.

Q. What about MU2 individuals?

A. NMLS is not currently tracking CE requirements for MU2 individuals. Beginning in July 2013, SRR will begin identifying and developing the requirements to track education requirements for MU2 and other individuals starting in 2014.

Alabama

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Alabama does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Alabama are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Alaska

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Alaska does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Alaska are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Arizona

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 8 hours of undefined education (referred to as electives) + 4 hours of AZ law. **Number of hours is 3/3/2/8/+ 4hrs of AZ law = 20**

Arizona has a requirement for 4 hours of instruction on state-specific laws which may be satisfied by either taking an AZ comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of AZ state-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of AZ law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Arkansas

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Arkansas does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Arkansas are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

California – Dept. of Business Oversight (DBO)

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

CA-DBO does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus one (1) additional hour of undefined (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with CA-DOC are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

California – Bureau of Real Estate (BRE)

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

CA-BRE does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus one (1) additional hour of undefined (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with CA-DRE are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Colorado

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Colorado does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Colorado Mortgage Loan Originator Continuing Education (C.E.) Matrix

Year of License Issuance	2009 C.E. Requirements	2010 C.E. Requirements	2011 C.E. Requirements	2012 C.E. Requirements	2013 C.E. Requirements
2006	No C.E. Requirements	Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2007	No C.E. Requirements	Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2008	No C.E. Requirements	Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2009	No C.E. Requirements	Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2010		Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2011			8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course*	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2012				8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course*	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course

* Licensees who successfully pass the National Portion of the S.A.F.E. Test in the same calendar year in which they were granted a Colorado license are exempt from all continuing education requirements for that year. All other licensees are required to complete 10 hours of continuing education, including the Colorado Two (2) Hour Annual Update Course as well as 8 hours of continuing education through the NMLS. Please refer to the NMLS for rules regarding the 8-hour continuing education requirement.

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Colorado are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Connecticut

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Connecticut does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Connecticut are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Delaware

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Delaware does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 1, 2013. However, MLOs in Delaware are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

District of Columbia

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 9 hours of undefined education (referred to as electives) + 3 hours of DC law. **Number of hours is 3/3/2/9/+ 3hrs of DC law = 20**

DC has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a DC comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of DC-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of DC law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is November 1, 2013. However, MLOs in DC are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Florida

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Florida does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Florida are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Georgia

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Georgia does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of GA-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of GA law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is October 31, 2013. However, MLOs in Georgia are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time. **Note: GA will assess a \$100 late fee outside of NMLS if CE is completed after October 31.**

Hawaii

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/9/3 = 20**

Hawaii has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a HI comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2 + 1hr of HA law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Hawaii are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Idaho

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of ID law. **Number of hours is 3/3/2/10/+ 2hrs of ID law = 20**

Idaho has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking an ID comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of ID-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of ID law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 15, 2013. However, MLOs in Idaho are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Illinois

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Illinois does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Illinois are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Indiana - DFI

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of IN law. **Number of hours is 3/3/2/12 = 20**

Effective 5/13/13 - Indiana-DFI no longer has a requirement for 2 hours of instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with Indiana-DFI are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Indiana – SoS

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of IN law. **Number of hours is 3/3/2/10/+ 2hrs of IN law = 20**

Indiana-SOS has a requirement for 2 hours of instruction on IN-SOS specific law which may be satisfied by either taking an IN comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with Indiana-SOS are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Iowa

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Iowa does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 1, 2013. However, MLOs in Iowa are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Kansas

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Kansas does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 1, 2013. However, MLOs in Kansas are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Kentucky

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Kentucky does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 1 hour of undefined education (referred to as an elective), **plus 4 hours of KY-specific***. **Number of hours is 3/2/2/1 + 4hrs of KY law = 12**

**MLOs are required to complete 12 hours of CE every year; the requirement to take is 4 hours of KY-specific law is every-other-year.*

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is November 30, 2013. However, MLOs in Kentucky are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Louisiana

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Louisiana does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Maine

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Maine does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Maine are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Maryland

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 7 hours of undefined education (referred to as electives) + 5 hours of MD law. **Number of hours is 3/3/2/7/+ 5hrs of MD law = 20**

Maryland has a requirement for 5 hours of instruction on state-specific law which may be satisfied by either taking a MD comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every MD Mortgage Lender licensee (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the first year of licensure (the chart below is NOT applicable to the Mortgage Lender licensee). The individual listed as the Qualifying Individual (on the MU1) must satisfy the CE requirement for the MU1 location and the individual listed as the Branch Manager (on the MU3) must satisfy the CE requirements for the MU3 location. Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of MD-specific education** (referred to as an elective).

Number of hours is 3/2/2/+ 1hr of MD law = 8

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, both Mortgage Lender Licensees and MLOs in Maryland are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, licensees are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Massachusetts

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 9 hours of undefined education (referred to as electives) + 3 hours of MA law. **Number of hours is 3/3/2/9/+ 3hrs of MA law = 20**

Massachusetts has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a MA comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of MA-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of MA law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Massachusetts are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Michigan

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20 Effective 9/1/13: Number of hours is 3/3/2/10 + 2hr MI = 20**

Effective 9/1/13, MI will have a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a MI comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Michigan are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Minnesota

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Minnesota does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Minnesota are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Mississippi

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 8 hours of undefined education (referred to as electives) + 4 hours of MS law. **Number of hours is 3/3/2/8/+ 4hrs of MS law = 20**

Mississippi has a requirement for 4 hours of instruction on state-specific law (MS S.A.F.E Mortgage Act) which may be satisfied by either taking a MS comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 3 hours of electives, **plus 2 hours of MS-specific education** (MS SAFE Act of 2009). **Number of hours is 3/2/2/3 + 2hr of MS law = 12**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Mississippi are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Missouri

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Missouri does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Montana

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Montana does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1= 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Montana are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Nebraska

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12/+ 2hrs NE law = 22**

NE has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a NE comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Nebraska are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Nevada

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 30 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 18 hours of undefined education (referred to as electives) + 4 hours of NV law. **Number of hours is 3/3/2/18/+ 4hrs of NV law = 30**

Nevada has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a NV comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 3 hours of NV-specific education**. **Number of hours is 3/2/2/+ 3hr of NV law = 10**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Nevada are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

New Hampshire

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

New Hampshire does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in New Hampshire are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

New Jersey

Pre-Licensure Education Requirements

New state-licensed MLOs and Qualified Individuals are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 8 hours of undefined education (referred to as electives) + 4 hours of NJ law. **Number of hours is 3/3/2/8/+ 4hrs of NJ law = 20**

New Jersey has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a comprehensive NJ course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 3 hours of electives, **plus 2 hours of NJ-specific education. Number of hours is 3/2/2/3 + 2hrs of NJ law = 12**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs and Qualified Individuals in New Jersey are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs and Qualified Individuals are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

New Mexico

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 9 hours of undefined education (referred to as electives) + 3 hours of NM law. **Number of hours is 3/3/2/9/+ 3hrs of NM law = 20**

New Mexico has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a NM comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of NM-specific education**. **Number of hours is 3/2/2/+ 1hr of NM law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in New Mexico are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

New York

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 9 hours of undefined education (referred to as electives) + 3 hours of NY law. **Number of hours is 3/3/2/9/+ 3hrs of NY law = 20**

New York has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a NY comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 1 hour of elective, **plus 3 hours of NY-specific education**. **Number of hours is 3/2/2/1 + 3hr of NY law =11**

Note: NY-DFI will not accept any hours of other state-specific education to count towards the 1 hour of elective. MLOs are advised to complete either an 11 hour NY Comprehensive course or an 8 hour Comprehensive course and a 3 hour NY elective course.

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in New York are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

North Carolina

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 24 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 12 hours of undefined education (referred to as electives) + 4 hours of NC law. **Number of hours is 3/3/2/12/+ 4hrs of NC law = 24**

North Carolina has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a NC comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of NC-specific education**. **Number of hours is 3/2/2/ + 1hr of NC law =8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in North Carolina are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

North Dakota

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

North Dakota does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in North Dakota are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Ohio

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 24* hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 12 hours of undefined education (referred to as electives) + 4 hours of OH OMBA law. **Number of hours is 3/3/2/12/+ 4hrs of OH law = 24**

Ohio has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a OH comprehensive course or a state-specific elective course.

Note: Only applicants under OMBA must take the additional 4hrs of education. OMLA applicants only require 20 hours.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 hour of elective. **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Oklahoma

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Oklahoma does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Oklahoma are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Oregon

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Oregon does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 3 additional hours of undefined education** (referred to as an elective). **Number of hours is 3/2/2/3 = 10**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Oregon are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Pennsylvania

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 9 hours of undefined education (referred to as electives) + 3 hours of PA law. **Number of hours is 3/3/2/9/+ 3hrs of PA law = 20**

Pennsylvania has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a PA comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of PA-specific education**. **Number of hours is 3/2/2/ + 1hr of PA law =8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Pennsylvania are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Puerto Rico

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Puerto Rico does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 1, 2013. However, MLOs in Puerto Rico are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Rhode Island

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 9 hours of undefined education (referred to as electives) + 3 hours of RI law. **Number of hours is 3/3/2/9/+ 3hrs of RI law = 20**

Rhode Island has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a RI comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of RI-specific education**. **Number of hours is 3/2/2/ + 1hr of RI law =8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Rhode Island are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

South Carolina – BFI

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

South Carolina-BFI does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with South Carolina-BFI are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

South Carolina – DCA

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

South Carolina-DCA does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with South Carolina-DCA are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

South Dakota

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

South Dakota does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in South Dakota are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Tennessee

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/10/+ 2hrs of TN law = 20**

TN has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a TN comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Tennessee are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Texas – OCCC

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Texas-OCCC does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with Texas-OCCC are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Texas – SML

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 23 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives) + 3 hours of TX law. . **Number of hours is 3/3/2/3/12 = 23**

Texas- SML has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a TX-SML comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with Texas-SML are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Utah – DFI

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Utah-DFI does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with Utah-DFI are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on

time.

Utah – DRE

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. NMLS approved education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

UT-DRE also has an additional requirement of 15 hours of UT-DRE approved instruction.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs with Utah-DRE are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into

NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Vermont

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/10/+ 2hrs of VT law = 20**

VT has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a VT comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 1, 2013. However, MLOs in Vermont are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Virgin Islands

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

The Virgin Islands does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in the Virgin Islands are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Virginia

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Virginia does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Virginia are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Washington

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 10 hours of undefined education (referred to as electives) + 4 hours of WA law. **Number of hours is 3/3/2/10/+ 4hrs of WA law = 22**

Washington has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a WA comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 1 hour of elective, **plus 1 hour of WA-specific education.** **Number of hours is 3/2/2/1 + 1hr of WA law =9**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 14, 2013. However, MLOs in Washington are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

West Virginia

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 22 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 12 hours of undefined education (referred to as electives) + 2 hours of WV law. **Number of hours is 3/3/2/12/+ 2hrs of WV law = 22**

West Virginia has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a WV comprehensive course or a state-specific elective course.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, ***plus 1 hour of WV-specific education.*** **Number of hours is 3/2/2/+ 1hr of WV law =8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is November 30, 2013. However, MLOs in West Virginia are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Wisconsin

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Wisconsin does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Wisconsin are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

Wyoming

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Wyoming does not have a requirement for instruction on state-specific law.

Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011 or 2012	and I was licensed in 2009, 2010, 2011, 2012, or 2013	am I required to complete CE in 2013	YES
If I completed SAFE Act PE in 2013	and I was approved for an initial license in 2013	am I required to complete CE in 2013	No

Deadline

The deadline to complete CE is December 31, 2013. However, MLOs in Wyoming are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.