

## Continuing Education (CE) Course Categories

### **Important Notice About CE Courses and the SAFE ACT'S "Successive Years" Rule**

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires that state-licensed mortgage loan originators (MLOs) complete 8 hours of NMLS approved continuing education (CE) annually. The SAFE Act also stipulates that a state-licensed MLO *"may not take the same approved course in the same or successive years to meet the annual requirements for continuing education."* NMLS has interpreted the term "successive years" to mean two years in a row.

To ensure compliance with this provision of the SAFE Act, courses that contain the same course content are considered the same course and cannot be taken two years in a row by an MLO.

**Pay Attention! Taking the same course two years in a row will result in CE not being counted for license renewal which could result in your license being suspended!**

#### **Action for MLO to be in Compliance with the SAFE Act "Successive Year" Rule:**

Before registering for a course, check the course description to see if the course uses licensed content or shares content with another course. If it does, you may not take a course using the same content two years in a row. Courses using licensed content or sharing content with another course use the same course title or specific key words which are stated at the beginning of the course description. *Do not take a course with the same title or title keywords two years in a row.*