



MLO SAFE Requirements Compliance Chart – Updated: 3/16/2010

The chart below displays each state's deadline for certain requirements that mortgage loan originators must meet in order to be SAFE¹ compliant. Each licensing agency may have additional requirements. Please consult with each agency for a comprehensive list of all requirements.

Key Terms

PRE-LICENSURE EDUCATION (PE): SAFE requires 20 hours of NMLS approved pre-licensure education to be completed. This education need only be completed or certified once, regardless of the number of states in which one is licensed. Each agency may require more than the designated 20 hours or require a certain number of hours with state content. For details on state requirements above the 20 hours, contact your state agency.

CERTIFICATION: "Certification" is the process by which state agencies certify that licensed mortgage loan originators have successfully completed state education and/or state testing requirements in satisfaction of the SAFE Act PE and state test requirements. Existing MLO's seeking certification should ensure they have 20 or more hours of state approved pre-licensure education by 12/31/2009 or the deadline imposed by your agency.

CONTINUING EDUCATION (CE): SAFE requires 8 hours of continuing education to be completed each year prior to renewal. Continuing Education is not required to be completed if pre-licensure education was completed in the same year. Each agency may require more than the designated 8 hours or require a certain number of hours with state content. For details on state requirements above the 8 hours, contact your state agency.

Version Date: 3/16/2010 *Subject to change

Check the NMLS Resource Center frequently: <http://mortgage.nationwidelicingsystem.org>

SAFE MLO TEST: SAFE requires licensees to pass both the National and State Components of the SAFE MLO Test. The National Component is passed once and satisfies all state requirements. The State Component must be passed for each state in which the applicant seeks licensure.

CRIMINAL BACKGROUND CHECK: SAFE requires a background check through NMLS available only to regulators.

CREDIT REPORT: SAFE requires a credit report pulled through NMLS available only to regulators.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
AL	<p>All new applicants on or after 6/1/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Applicants who file prior to 6/1/2010 must complete 20 hours of NMLS approved education pre-licensure by 6/1/2010.</p> <p>State approved courses will no longer be accepted after 12/31/2009.</p>	<p>All licensees must complete 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011 unless PE was completed in 2010.</p>	<p>All applicants who file an application prior to 6/1/2010 must pass the National Component of the SAFE MLO Test by 6/1/2010. All new applicants on or after 6/1/2010 must pass the National and State Component of the SAFE MLO Test before submitting their application to Alabama.</p> <p>The AL State Component of the SAFE MLO Test will be available as of 6/14/2010. All applicants are required to pass the State Component of the SAFE MLO Test before submitting their license renewal request in 2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 6/1/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
AK	<p>All new applicants on or after 8/1/2009 must have completed 20 hours of NMLS approved pre-licensure education by 7/1/2010.</p> <p>Existing licensees as of 8/1/2009 must complete 20 hours of NMLS approved pre-licensure education by 11/1/2010.</p>	<p>All licensees must complete 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All new applicants on or after 8/1/2009 must pass the National Component of the SAFE MLO Test by 7/1/2010.</p> <p>Existing licensees as of 8/1/2009 must pass the National Component of the SAFE MLO Test by 11/1/2010.</p> <p>The State Component of the SAFE MLO Test will be available as of 11/5/2010. Licensees should continue to take the AK state test through PearsonVue until 11/4/2010.</p> <p>Currently licensed MLOs who have passed the AK mortgage test no later than 11/4/2010 may be eligible to participate in the testing certification process and may not need to take the AK Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>All new applicants on or after 8/1/2009 must submit fingerprints through NMLS for a criminal background check by 7/1/2010.</p> <p>Existing licensees as of 8/1/2009 must submit fingerprints through NMLS for a criminal background check by 11/1/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
AZ	<p>All new applicants on or after 1/1/2009 must complete 20 hours of NMLS approved pre-licensure education, including 4 hours of AZ specific before an approval will be issued.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of AZ state approved education on or before 12/31/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must complete 8 hours of NMLS approved continuing education, including 1 hour of AZ specific, in 2011 in order to renew for 2012.</p>	<p>All new applicants on or after 1/1/2009 must pass the National and State Component of the SAFE MLO Test before an approval will be issued.</p>	<p>All new applicants on or after 1/1/2009 must submit fingerprints through NMLS for a criminal background check before an approval will be issued.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
AR	<p>All new applicants on or after 7/31/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees must complete 20 hours of NMLS approved pre-licensure education by 11/1/2010.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p>	<p>All licensees must complete 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National and State Component of the SAFE MLO Test by 11/1/2010.</p> <p>All new applicants applying on or after 7/31/10, for a license must pass the National and State Component of the SAFE MLO Test prior to submitting their application.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 11/1/2010.</p> <p>All new applicants applying on or after 7/31/10, for a license must submit fingerprints through NMLS for a criminal background check.</p>	<p>All licensees must authorize a credit report through NMLS by 11/1/2010.</p> <p>All new applicants applying on or after 7/31/10, for a license must authorize a credit report through NMLS.</p>
CA-DOC	<p>All new applicants on or after 1/4/2010 must complete 20 hours of NMLS approved pre-licensure education by 5/28/2010.</p>	<p>All licensees must complete 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All new applicants must pass the National and State Component of the SAFE MLO Test by 5/28/2010.</p>	<p>All applicants must submit fingerprints through NMLS for a criminal background check by 5/28/2010</p>	<p>All applicants must authorize a credit report through NMLS by 5/28/2010.</p>

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CA-DRE	<p>All new applicants on or after 9/01/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing real estate licensees will not need 20 hours of NMLS approved pre-license education if all other MLO requirements are met by 8/31/2010.</p> <p><i>*A real estate license is needed in order to qualify as a MLO through CA-DRE. Specific state approved courses will continue to be required to obtain a real estate license.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>Existing licensees must pass the National and State Component of the SAFE MLO Test by 9/15/2010 in order to be issued a MLO license endorsement by 1/1/2011.</p>	<p>All applicants must submit fingerprints through NMLS for a criminal background check by 9/15/2010 in order to be issued a MLO license endorsement by 1/1/2011.</p>	<p>All applicants must authorize a credit report through NMLS by 11/1/2010 in order to be issued a MLO license endorsement by 1/1/2011 (pending system functionality).</p>

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CO	All new applicants on or after 12/31/2009 must complete 20 hours of NMLS approved pre-licensure education.	All licensees must complete 8 hours of NMLS approved continuing education and 2 hours of State approved continuing education in 2010 in order to renew for 2011.	Existing licensees as of 1/1/2010 must pass the National Component of the SAFE MLO Test by 7/31/2010 . All new applicants approved on or after 1/1/2010 must pass the National and State Components of the SAFE MLO test prior to their application being approved.	Existing licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010 . All new applicants as of 01/01/2010 must submit fingerprints through NMLS and the state of Colorado for a criminal background checks upon application.	Existing licensees must authorize a credit report through NMLS by 07/31/2010 . All new applicants as of 01/01/2010 must authorize a credit report through NMLS upon application.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
CT	<p>All new applicants on or after 4/1/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees who were licensed after 7/9/2009 must complete 20 hours of NMLS approved pre-licensure education by 4/1/2010.</p> <p>Existing licensees who were licensed on or before 7/9/2009 must complete 20 hours of NMLS approved pre-licensure education by 10/31/2010.</p>	<p>All licensees must complete 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE is completed in 2010.</p>	<p>All new applicants on or after 4/1/2010 must have passed the National and State Components of the SAFE MLO Test. If the State Component of the SAFE MLO Test is not available by 4/1/2010, it must be passed no later than 30 days after the State Component of the test becomes available.</p> <p>Existing licensees who were licensed after 7/9/2009 must pass the National and State Components of the SAFE MLO Test by 4/1/2010. If the STATE component of the SAFE MLO Test is not available by 4/1/2010, it must be passed no later than 10/31/2010.</p> <p>Existing licensees who were licensed on or before 7/9/2009 must pass the National and State Components of the SAFE MLO Test no later than 10/31/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 4/1/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 7/31/2010.</p>

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D.C.	All new applicants on or after 8/3/2009 must complete 20 hours of NMLS approved pre-licensure education, including 3 hours of D.C. specific by 7/31/2010 .	All licensees must complete 8 hours of NMLS approved continuing education, including 1 hour of D.C. specific in 2010 in order to renew for 2011, unless PE was completed in 2010.	All licensees must pass the National and State Component of the SAFE MLO Test by 7/31/2010 .	All licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010 .	All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.
DE	All new applicants on or after 6/30/2010 must have completed 20 hours of NMLS approved pre-licensure education by 7/31/2010 or by the time of application. Existing licensees must complete 20 hours of NMLS approved pre-licensure education by 7/31/2010 .	All licensees must complete 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.	All licensees must pass the National Component of the SAFE MLO Test by 7/31/2010 . All new applicants on or after 8/1/2010 must pass the National Component of the SAFE MLO Test prior to submitting their application through NMLS. All licensees must pass the State Component of the SAFE MLO Test by TBD .	All licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010 .	All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
FL	<p>All new applicants on or after 10/1/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p><i>State approved courses will no longer be accepted after 10/1/2010.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of FL state approved education on or before 10/1/2010 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All new applicants on or after 10/1/2010 must pass the National and State Components of the SAFE MLO Test.</p> <p>Currently licensed MLOs who have passed the FL mortgage test on or after 1/1/2004 may be eligible to participate in the testing certification process and may not need to take the FL Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>All new applicants on or after 10/1/2010 must submit fingerprints through NMLS for a national criminal background check.</p> <p>All new applicants on or after 10/1/2010 must also submit fingerprints to the state for a state criminal background check.</p>	<p>All new applicants on or after 10/1/2010 will be required to authorize a credit report through NMLS.</p>
GA	<p>All new applicants on or after 1/4/2010 must complete 20 hours of NMLS approved pre-licensure education by 3/31/2010.</p> <p>All new applicants on or after 4/1/2010 must complete 20 hours of NMLS approved education prior to application.</p>	<p>All new applicants must take 8 hours of NMLS approved continuing education, including 1 hour of GA specific, in 2011 in order to renew for 2012.</p>	<p>All new applicants must pass the National and State Components of the SAFE MLO Test by 3/31/2010.</p> <p>All new applicants on or after 4/1/2010 must pass the National and State Components of the SAFE MLO Test prior to application.</p>	<p>All new applicants must submit fingerprints through NMLS for a criminal background check by 3/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
HI	TBD	TBD	TBD	TBD	TBD
IA	<p>All new applicants on or after 1/1/2010 must have completed 20 hours of NMLS approved pre-licensure education by 12/01/2010.</p> <p>Existing licensees must complete 20 hours of NMLS approved pre-licensure education by 12/01/2010, unless the licensees has completed 20 hours of state approved education by 12/31/2009.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of IA state approved education on or before 12/31/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 12/01/2010.</p> <p>Currently licensed MLOs who have passed the IA mortgage test no later than 7/30/2009 may be eligible to participate in the testing certification process and may not need to take the IA Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/01/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

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ID	<p>All new applicants approved on or after 7/1/2009 must have completed 20 hours of NMLS approved pre-licensure education, including 2 hours of ID specific by 7/31/2010.</p> <p>Existing licensees approved before 7/1/2009 must complete 20 hours of NMLS approved pre-licensure education by 12/31/2010 unless the licensee has completed 20 hours of state approved education by 12/31/2009.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p> <p>Existing licensed MLOs who have completed at least 20 hours of ID state approved education on or before 12/31/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education, including 1 hour of ID specific, in 2010 in order to renew for 2011, unless PE was completed in 2010, or unless existing licensee successfully completed the PE certification process..</p>	<p>All new applicants approved on or after 7/1/2009 must pass the National and State Component of the SAFE MLO Test by 7/31/2010.</p> <p>Existing licensees approved before 7/1/2009 must pass the National and State Component of the SAFE MLO Test by 12/31/2010.</p>	<p>All new applicants approved on or after 7/1/2009 must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</p> <p>Existing licensees approved before 7/1/2009 must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

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IL	<p>All new applicants on or after 7/31/2009 must have completed 20 hours of NMLS approved pre-licensure education by 6/30/2010.</p> <p>Existing licensees as of 7/30/2009 must have completed 20 hours of state approved pre-licensure education by 12/31/2009.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>Existing licensees on or after 7/31/2009 must pass the National and State Component of the SAFE MLO Test by 6/30/2010. However, all loan originators in this category are strongly encouraged to take the National and State Component of the SAFE MLO Test no later than April 30, 2010.</p> <p>All applicants licensed before 7/31/2009 must pass the National and State Components of the SAFE MLO Test by 12/31/2010.</p>	<p>All applicants licensed before 7/31/2009 must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p> <p>All applicants licensed on or after 7/31/2009 must submit fingerprints through NMLS for a criminal background check by 6/30/2010.</p>	<p>All applicants licensed before 7/31/2009 must authorize a credit report through NMLS by 12/31/2010.</p> <p>All applicants licensed on or after 7/31/2009 must authorize a credit report through NMLS by 6/30/2010.</p>

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IN-DFI	<p>All new applicants must have completed 20 hours of NMLS approved pre-licensure education which includes 2 hours of state law and rules concerning residential mortgage lending.</p> <p>An MLO should submit the license application as early as possible to allow for approval by July 1, 2010.</p>	<p>All licensees must complete 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All new applicants must pass the National and State Components of the SAFE MLO Test</p> <p>An MLO should complete the license testing requirement as early as possible to allow for approval by July 1, 2010.</p>	<p>All new applicants must submit fingerprints through NMLS for a criminal background check at time of licensure.</p> <p>An MLO should complete the fingerprint requirement as early as possible to allow for license approval by July 1, 2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

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IN-SOS	<p>All new applicants on or after 1/1/2010 must complete 20 hours of NMLS approved pre-licensure education, including 2 hours of IN-SOS specific.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p> <p>Currently licensed MLOs who have completed a 24hr live, IN-SOS state approved education course on or before 12/31/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National Component of the SAFE MLO Test by 7/1/2010.</p> <p>All new applicants must pass the National and State Component of the SAFE MLO Test before an approval will be issued.</p> <p>Currently licensed MLOs who have passed an IN-SOS assessment no later than 2/21/2010 may be eligible to participate in the testing certification process and may not need to take the IN-SOS Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by TBD.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>
KY	<p>All new applicants on or after 11/1/2009 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees must complete 20 hours of NMLS approved pre-licensure education by 11/1/2009.</p> <p><i>State approved courses will no longer be accepted after 11/1/2009.</i></p>	<p>All licensees must take 12 hours of NMLS approved continuing education, including 4 hours of KY specific, in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 6/30/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 6/30/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 11/30/2010.</p>

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KS	<p>All new applicants on or after 1/4/2010 must have completed 20 hours of NMLS approved pre-licensure education by 10/31/2010.</p> <p>Existing licensees must complete 20 hours of NMLS approved pre-licensure education by 9/1/2010.</p> <p><i>State approved courses will no longer be accepted after 9/1/2010.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All licensees must pass the National Component of the SAFE MLO Test by 10/31/2010.</p> <p>All licensees must pass the State Component of the SAFE MLO Test by TBD.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 10/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 10/31/2010.</p>
LA	<p>All new applicants on or after 07/31/2009 must have completed 24 hours of NMLS approved pre-licensure education including 4 hours of NAMB or MBA approved courses before a license will be issued.</p> <p>Existing licensees are encouraged to complete 24 hours of state approved pre-licensure education by 12/31/2009.</p> <p><i>MLO's licensed prior to 07/31/09 are encouraged to continue to take state approved education from providers on the OFI website until further notice.</i></p>	<p>All licensees must complete at least 10 hours of NMLS approved continuing education including 2 hours NAMB or MBA approved courses in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All new applicants, on or after 7/31/2009, must pass the National and State Component of the SAFE MLO Test by 12/31/2010.</p> <p>Existing licensees must pass the National and State Component of the SAFE MLO Test by 12/31/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 12/31/2010.</p>

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<p>MA</p>	<p>All new applicants on or after 11/1/2009 must have completed 20 hours of NMLS approved pre-licensure education, including 3 hours of MA specific.</p> <p>Existing licensees as of 10/31/2009 must complete 20 hours of pre-licensure education by 10/31/2010, unless the licensee has complete 24 hours of state approved education prior to 10/31/2009.</p> <p><i>State approved courses will no longer be accepted after 10/31/2009.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of MA state approved education on or before 10/31/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education, including 1 hours of MA specific, in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>Existing licensees as of 7/31/2009 must pass the National and State Components of the SAFE MLO Test by 10/31/2010.</p> <p>Existing licensees who were licensed after 7/31/2009, but applied prior to 10/31/2009, must complete this requirement by 7/31/2010.</p> <p>Individuals who apply for a license after 10/31/2009 must complete this requirement prior to submitting an application.</p>	<p>Existing licensees as of 7/31/2009 must provide their fingerprints to NMLS for a new criminal background check no later than 12/31/2010.</p> <p>All licensees who applied for a license after 7/31/2009, but prior to 1/24/2010, must provide their fingerprints to NMLS for a new criminal background check no later than 7/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
MD	<p>Interim or previously exempt licensees must complete 20 hours of NMLS approved pre-licensure education, including 5 hours of MD specific, by 7/31/2010.</p> <p>Existing licensees must complete 20 hours of NMLS approved pre-licensure education, including 5 hours of MD specific, by 12/31/2010.</p> <p><i>State approved courses will no longer be accepted after 1/1/2010.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>Interim or previously exempt licensees must pass the National and State Components of the SAFE MLO Test by 7/31/2010.</p> <p>Existing licensees must pass the National and State Components of the SAFE MLO Test by 12/31/2010.</p>	<p>Interim or previously exempt licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</p> <p>Existing licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p>	<p>Interim or previously exempt licensees must authorize a credit report through NMLS by 7/31/2010.</p> <p>Existing licensees must authorize a credit report through NMLS by 12/31/2010.</p>
ME	TBD	TBD	TBD	TBD	TBD

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
MI	<p>All new applicants on or after 7/31/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing registrants that did not complete the 24 hours of state approved pre-licensure education must complete 20 hours of NMLS approved pre-licensure education by 7/31/2010.</p> <p><i>State approved courses will no longer be accepted after 7/30/2010.</i></p> <p>The state of Michigan will certify pre-education for persons who are currently registered as loan officers and who have completed at least 20 hours of Michigan approved education on or before 7/30/2010. Persons whose pre-education that has been certified need not take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All Licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>National Component All new applicants must pass the National Component of the SAFE MLO Test by 7/31/2010.</p> <p>Existing registrants must pass the National Component of the SAFE MLO Test by 7/31/2010.</p> <p>State Component All new applicants must pass the State Component of the SAFE MLO Test by 7/31/2010.</p> <p>Persons currently registered as loan officers who have passed the MI mortgage test are eligible to participate in the testing certification process and will not need to take the Michigan Component of the SAFE MLO Test. The state of Michigan will certify the Michigan component. Refer to your state agency for more information.</p>	<p>Existing registrants must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</p>	<p>Credit reports will be obtained by Michigan through its own resources until credit reports are authorized through NMLS.</p> <p>MLO's are required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>
MN	TBD	TBD	TBD	TBD	TBD

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
MO	All new applicants must have completed 20 hours of NMLS approved pre-licensure education before submitting an application in NMLS.	All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012, unless PE was completed in 2011.	<p>All new applicants must pass the National Component of the SAFE MLO Test before a license will be issued.</p> <p>Applicants who receive a license by 7/31/2010 must pass the State Component of the SAFE MLO Test prior to renewing their license for 2011.</p> <p>All other applicants must pass the State Component of the SAFE MLO Test before a license will be issued.</p>	<p>All applicants must submit fingerprints through NMLS for a criminal background check at the time of applying for a license in NMLS.</p> <p>A state criminal background check is required to be submitted to the state of MO outside of NMLS.</p>	<p>Missouri is obtaining credit reports directly from the credit bureau, until NMLS credit report functionality is established.</p> <p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">MS</p>	<p>All new applicants approved on or after 1/1/2010 must have completed 20 hours of NMLS approved pre-licensure education, including 4 hours of MS specific.</p> <p>Existing licensees as of 1/1/2010 must complete 20 hours of NMLS approved pre-licensure education, including 4 hours of MS specific, by 12/31/2010, unless the licensee has completed at least 20 hours of state approved education prior to 12/31/2009.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p>	<p>All licensees must take 12 hours of NMLS approved continuing education, including 2 hours of MS specific, in 2010 in order to renew for 2011.</p>	<p>Existing licensees as of 1/1/2010 must pass the National and State Components of the SAFE MLO Test by 12/31/2010.</p> <p>All new applicants approved on or after 1/1/2010 must pass the National and State Components of the SAFE MLO test prior to their application being approved.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</p> <p>All licensees must also submit an additional fingerprint card to MS for the state background check by 7/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 7/31/2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>MT</p>	<p>All new applicants on or after July 1, 2009 must have completed 20 hours of NMLS approved pre-licensure education by 3/1/2010.</p> <p>Existing licensees as of July 1, 2009 must complete 20 hours of Montana-approved continuing education by 11/1/2009.</p> <p><i>State approved courses will no longer be accepted after 11/1/09.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of MT state approved education on or before 11/1/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 12 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All new applicants on or after July 1, 2009 must pass the National Component of the SAFE MLO Test by 3/1/2010.</p> <p>Existing licensees as of July 1, 2009 must pass the National Component of the SAFE MLO Test by 5/31/2010.</p> <p>All licensees will be required to pass the State Component within 90 days after it is available to take.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by their transition date, either 3/1/2010 or 5/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>NC</p>	<p>All new applicants on or after 12/31/2009 must have completed 24 hours of NMLS approved pre-licensure education, including 4 hours of NC specific.</p> <p>Existing licensees must have completed 20 hours of NC approved pre-licensure education by 12/31/2009.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of NC state approved education on or before 12/31/2009 are eligible to participate in the PE certification process and will not need to take the 20 hour NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education, including 1 hour of NC specific in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 7/31/2010.</p> <p>Currently licensed MLOs who have passed the NC mortgage test no later than 7/31/2009 are eligible to participate in the testing certification process and will not need to take the NC Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 3/31/2010. A state criminal background check is required to be submitted outside of NMLS.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
ND	<p>All new applicants on or after 7/31/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees must complete 20 hours of state approved pre-licensure education by 7/30/2010.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was taken in 2010.</p>	<p>All licensees must pass the National Component of the SAFE MLO Test by 7/31/2010.</p> <p>All licensees must pass the State Component of the SAFE MLO Test by 9/30/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>
NE	<p>All new applicants on or after 1/4/2010 must have completed 20 hours of NMLS approved pre-licensure education by 6/1/2010.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All new applicants are must pass the National and State Components of the SAFE MLO Test by 6/1/2010.</p>	<p>All new applicants must submit fingerprints through NMLS for a criminal background check by 6/1/2010.</p>	<p>All new applicants must authorize a credit report through NMLS by 6/1/2010.</p>
NH	<p>All new applicants on or after 7/31/2009 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees as of 7/30/2009 must complete 20 hours of state approved pre-licensure education by 12/31/2009.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 12/31/2009.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 5/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 5/31/2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">NM</p>	<p>All new applicants must have completed 20 hours of NMLS approved pre-licensure education, including 3 hours of NM specific.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education, including 1 hour of NM specific in 2011 in order to renew for 2012.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 7/31/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by TBD.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
NJ	<p>All new applicants on or after 1/4/2010 must have completed 20 hours of NMLS approved pre-licensure education, including 4 hours of NJ specific.</p> <p>Existing individual licensees and sole proprietors must complete 20 hours of NMLS approved pre-licensure education, including 4 hours of NJ specific, by 4/30/2010.</p> <p>Existing mortgage solicitor registrants must complete 20 hours of NMLS approved pre-licensure education, including 4 hours of NJ specific, by 5/15/2010.</p>	<p>All licensees must take 12 hours of NMLS approved continuing education, including 2 hours of NJ specific, in 2011 in order to renew for 2012.</p>	<p>Existing individual licensees and sole proprietors must pass the National and State Components of the SAFE MLO Test by 4/30/2010.</p> <p>Existing mortgage solicitor registrants must pass the National and State Components of the SAFE MLO Test by 5/15/2010.</p> <p>Currently licensed Individual Licensed Lenders and sole proprietor Licensed Lenders as well as any currently registered mortgage solicitors who have passed the NJ Licensed Lender test between 11/2004 and 12/31/2009 may be eligible to participate in the testing certification process and may not need to take the NJ Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>All individual licensees and sole proprietors must submit fingerprints through NMLS for an FBI criminal background check by 4/30/2010. A NJ state criminal background check is required to be submitted outside of NMLS.</p> <p>All mortgage solicitor registrants must submit fingerprints through NMLS for an FBI criminal background check by 5/15/2010. A NJ state criminal background check is required to be submitted outside of NMLS.</p>	<p>All individual licensees, sole proprietors and mortgage solicitor registrants will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>
NV	TBD	TBD	TBD	TBD	TBD

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p align="center">NY</p>	<p>All applicants on or after 7/11/09 must have completed 20 hours of NMLS approved pre-licensure education, including 3 hours of NY specific, by 5/31/2010.</p> <p>Existing licensees approved as of 7/11/09 must have completed 20 hours of NMLS approved pre-licensure education, including 3 hours of NY specific, by 8/31/2010.</p> <p>Anyone who filed an application prior to 7/11/09 that has not been approved, withdrawn or denied must have completed 20 hours of NMLS approved pre-licensure education, including 3 hours of NY specific, by 5/31/2010.</p> <p><i>NY intends to participate in the pre-licensure education certification process. State approved courses taken after 11/30/2009 will not be accepted for certification as part of the pre-licensure education process.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of NY state approved education on or before 11/30/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 11 hours of NMLS approved continuing education, including 2 hours of NY specific, in 2011 in order to renew for 2012.</p>	<p>All applicants who filed an application after 7/11/09 must pass the National and State Components of the SAFE MLO Test by 5/31/2010.</p> <p>Existing licensees approved as of 7/11/09 must pass the National and State Components of the SAFE MLO Test by 8/31/2010.</p> <p>Anyone who filed an application prior to 7/11/09 that has not been approved, withdrawn or denied must pass the National and State Components of the SAFE MLO Test by 5/31/2010</p>	<p>All applicants who filed an application after 7/11/09 must submit fingerprints through NMLS for a criminal background check by 5/31/2010. A state criminal background check is required to be submitted outside of NMLS.</p> <p>Existing licensees must submit fingerprints through the NMLS for a criminal background check by 8/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
OH	<p>All new applicants under both the OMBA and OMLA, on or after 1/1/2010 must have completed 20 hours of NMLS approved pre-licensure education. Applicants under the OMBA must also take an additional 4 hours of NMLS and OH DFI approved pre-licensure education.</p> <p>Existing licensees under the OMBA must complete either the existing 24 hour OH approved pre-licensure education or a minimum of 20 hours of OH approved continuing education by 12/31/2009.</p> <p><i>State approved continuing education courses will no longer be accepted after 12/31/2009.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees under the OMBA must pass the National Component of the SAFE MLO Test by 4/30/2010.</p> <p>Existing licensees under the OMBA that passed the existing OH licensing test prior to 1/1/2004 must retake the OH licensing test currently offered by PSI prior to 4/30/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 12/31/2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
OK	<p>All new applicants on or after 7/1/2009 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees as of 6/30/2009 must complete 20 hours of NMLS approved pre-licensure education by 12/31/2009, unless the licensee completed at least 20 hours of state approved education prior to 8/1/2009.</p> <p><i>State approved courses will no longer be accepted after 8/1/2009.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 7/31/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 7/31/2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
OR	<p>All new loan originators on or after 1/1/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing listed loan originators as of 12/31/2009 must complete 20 hours of NMLS approved pre-licensure education by 5/31/2010, unless the loan originator has completed at least 20 hours of MLEB approved education prior to 12/31/2009.</p> <p><i>MLEB approved continuing education courses will no longer be accepted after 12/31/2010.</i></p> <p>Currently listed MLOs who have completed at least 20 hours of OR state approved education on or before 12/31/2009 and apply for a license by 5/31/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 10 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>National Component All licensees must pass the National Component of the SAFE MLO Test by 5/31/2010. Also, all licensees must pass the currently administered OR state test by 5/31/2010.</p> <p>State Component The State Component of the SAFE MLO Test is scheduled to be available on 6/14/2010 and on that date the currently administered OR state test will be discontinued. All new applicants after 6/14/2010 must pass the National and State Components of the SAFE MLO Test prior to licensure.</p> <p>Currently listed MLOs who have passed the OR mortgage test no later than 6/13/2010 may be eligible to participate in the testing certification process and may not need to take the OR Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 5/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
PA	<p>All new applicants on or after 9/1/2009 must have completed 20 hours of NMLS approved pre-licensure education, including 3 hours of PA specific.</p> <p>Existing licensees as of 8/30/2009 must complete 20 hours of NMLS approved pre-licensure education by 12/31/2009.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education, including 1 hour of PA specific, in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 4/30/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010. A state criminal background check is required to be submitted outside of NMLS.</p>	<p>PA will continue to have the applicant provide a credit report that contains a credit score until NMLS credit report functionality is established.</p> <p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>
PR	TBD	TBD	TBD	TBD	TBD

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
RI	<p>All new applicants on or after 9/11/2009 must have completed 20 hours of NMLS approved pre-licensure education, including 3 hours of RI specific.</p> <p>Existing licensees as of 9/10/2009 must complete a total of 20 hours of either RI state approved education taken prior to 12/1/2009 or NMLS approved education by 11/30/2009.</p> <p><i>State approved education will no longer be accepted after 12/1/2009.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of RI state approved education on or before 11/30/2009 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education, including 1 hour of RI specific, in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 12/31/2009.</p> <p>All licensees must pass the National and State Components of the SAFE MLO Test in order to obtain or maintain a license.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 10/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
SC-BFI	All new applicants must complete 20 hours of NMLS approved pre-licensure education no later than 7/30/2010 .	All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.	All licensees must pass the National and State Component of the SAFE MLO Test by 7/30/2010 .	All licensees must submit fingerprints through NMLS for a criminal background check by 7/30/2010 .	SC BFI will require a credit bureau dated within 30 days of application and submitted with all other jurisdictional documents. This policy will be in place until the functionality is established through NMLS. Once available through NMLS all licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>SC-DCA</p>	<p>All new applicants on or after 7/30/2009 must have completed 20 hours of pre-licensure education by 7/30/2010.</p> <p>Existing licensees before 7/30/2009 must complete 20 hours of NMLS approved pre-licensure education by 12/31/2010, unless the licensee completed at least 20 hours of state approved education prior to 3/31/2010.</p> <p><i>State approved courses will no longer be accepted after 3/31/2010.</i></p> <p>Currently licensed MLOs who have completed at least 20 hours of SC-DCA state approved education on or before 3/31/2010 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All new applicants on or after 7/30/2009 must pass the National and State Components of the SAFE MLO Test 7/30/2010.</p> <p>Existing licensees before 7/30/2009 must pass the National and State Components of the SAFE MLO Test by 12/31/2010.</p>	<p>All new applicants on or after 7/30/2009 must submit fingerprints through NMLS for a background check by 7/30/2010.</p> <p>Existing licensees on or before 7/30/2009 must submit fingerprints through NMLS for a background check by 12/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
SD	<p>All new applicants on or after 1/1/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees as of 12/31/2009 must complete 20 hours of NMLS approved pre-licensure education by 12/31/2010, unless the licensee has completed at least 20 hours of SDDOB approved education prior to 12/31/2009.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 12/31/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a background check by 12/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by 12/31/2010.</p>
TN	<p>All new applicants on or after 7/31/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees must complete 20 hours of NMLS approved pre-licensure education by 7/30/2010.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 7/30/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p> <p>Existing licensees who have not submitted fingerprints to TN in calendar year 2009 must do so in order to renew for 2010 through TN.</p>	<p>All licensees must authorize a credit report through NMLS by 12/31/2010.</p>
TX-OCCC	TBD	TBD	TBD	TBD	TBD

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
TX-SML	<p>Mortgage Banker; FSC; CUSO; Auxiliary; and Independent LP & Underwriter RMLOs All new applicants on or after 4/2/2010 must have completed 20 hours of NMLS approved pre-licensure education prior to filing form MU4 in NMLS.</p> <p>Existing licensees must complete 20 hours of NMLS approved, or be able to have certified Texas SML approved, pre-licensure education prior to transitioning to NMLS by 5/31/2010.</p> <p>Mortgage Company RMLOs All new applicants on or after 7/1/2010 must have completed 20 hours of NMLS approved pre-licensure education prior to filing form MU4 in NMLS.</p> <p>Existing licensees must complete 20 hours of NMLS approved, or be able to have certified Texas SML approved, pre-licensure education prior to transitioning to NMLS by 8/31/2010.</p> <p>Currently licensed MLOs who have completed at least 20 hours of TX-SML state approved education on or before 8/13/2010 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to your state agency for more information.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>Existing licensees licensed on or before 7/31/2009 must pass the National Component of the SAFE MLO Test prior to renewing their license for 2011.</p> <p>Existing licensees licensed on or after 8/1/2009 and all new applicants must pass the National Component of the SAFE MLO Test prior to filing form MU4 in NMLS.</p> <p>Existing licensees and all new applicants must pass the State Component of the SAFE MLO Test or be able to have certified passage of the Texas MB/LO Pre-Licensing Examination prior to filing form MU4 in NMLS.</p> <p><i>The State Component of the SAFE MLO Test will be available as of 8/16/2010, at which time the Texas MB/LO Pre-Licensing Examination will no longer be available.</i></p> <p>Currently licensed MLOs who have passed the TX RMLO Pre-licensing Examination no later than 8/15/2010 may be eligible to participate in the testing certification process and may not need to take the TX Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check at time of filing form MU4 in NMLS.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
UT-DFI	TBD	TBD	TBD	TBD	TBD
UT-DRE	<p>All new applicants on or after 1/1/2010 must have completed 20 hours of NMLS approved pre-licensure education, and an additional 40 hours of UT specific.</p> <p>Existing licensees will not need 20 hours of NMLS approved pre-license education if all other MLO requirements are met by 12/31/2010.</p>	<p>All licensees prior to 10/1/2009 must complete 14 hours of Utah DRE or NMLS approved continuing education in 2010 in order to renew for 2011.</p> <p>All licensees after 10/1/2009 must complete 8 hours of Utah DRE or NMLS approved continuing education in 2010 in order to renew for 2011.</p>	<p>Existing licensees must pass the National and State Components of the SAFE MLO Test at time of renewal in 2010 but no later than 12/31/2010.</p> <p>It is recommended that individuals pass the National and State Components of the SAFE MLO Test by 5/31/2010 in order to ensure adequate time for processing of the application.</p> <p>All new applicants must pass the National and State Components of the SAFE MLO Test before a license will be approved.</p>	<p>Licensees must submit fingerprints through NMLS for a criminal background check prior to renewal in 2010 but no later than 12/31/2010.</p>	<p>Licensees must authorize a credit report through NMLS at renewal in 2010 but no later than 12/31/2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
VA	<p>All new applicants must complete 20 hours of NMLS approved pre-licensure education prior to 7/1/2010.</p> <p>It is recommended that individuals complete the pre-licensure education well ahead of the July 1, 2010 in order to ensure adequate time for processing of the MLO application.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 7/1/2010.</p> <p>It is recommended that applicants pass the National and State Components of the SAFE MLO Test as soon as possible in order to ensure adequate time for processing of the application by July 1, 2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check.</p>	<p>Virginia is obtaining credit reports directly from the credit bureau, until NMLS credit report functionality is established.</p> <p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
VI	All new applicants must have completed 20 hours of NMLS approved pre-licensure education by 12/01/2010 .	All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.	All licensees must pass the National and State Component of the SAFE MLO Test by 10/31/2010 .	All licensees must submit fingerprints through NMLS for a criminal background check by 12/01/2010 .	All licensees must authorize a credit report through NMLS by 12/01/2010 .

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
VT	<p>All new applicants on or after 4/1/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees as of 3/31/2010 must complete 20 hours of NMLS approved pre-licensure education by 7/1/2010.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All new applicants on or after 4/1/2010 must have passed the National and State Components of the SAFE MLO Test.</p> <p>Existing licensees as of 3/31/2010 must pass the National and State Components of the SAFE MLO Test by 7/1/2010.</p>	<p>All new applicants on or after 4/1/2010 must submit fingerprints through the NMLS for a criminal background check.</p> <p>Existing licensees as of 3/31/2010 must submit fingerprints through NMLS for a criminal background check by 7/1/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p> <p>All new applicants must submit a credit report and credit score directly to VT issued by one of the recognized credit agencies pending NMLS credit report functionality</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
WA	<p>All new applicants on or after 11/1/2009 must have completed 20 hours of NMLS approved pre-licensure education, including 2 hours of WA specific.</p> <p>Existing licensees as of 10/31/2009 must complete 20 hours of NMLS approved education by 12/31/2010, unless the licensee has completed at least 20 hours of DFI approved education prior to 5/31/2010.</p>	<p>All licensees must take 9 hours of NMLS approved continuing education, including 1 hour of WA specific, in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees must pass the National Component of the SAFE MLO Test by 12/31/2010.</p> <p>Existing licensees who did not pass a Washington test administered by PearsonVue between June 2007 and July 2009 must also pass the State Component of the SAFE MLO Test by 12/31/2010.</p> <p>All new applicants must pass the National & State Components of the SAFE MLO test. If the applicant applies for a license on or before 5/31/2010 and passed the Washington PearsonVue test between June 2007 and July 2009 then they do not need to pass the State Component of the SAFE MLO Test.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p>	<p>All licensees must authorize a credit report through NMLS by TBD.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
WI	<p>All new applicants on or after 1/1/2010 must have completed 20 hours of NMLS approved pre-licensure education.</p> <p>Existing licensees as of 12/31/2009 must complete 20 hours of NMLS approved pre-licensure education by 12/31/2010.</p> <p><i>State approved courses will no longer be accepted after 12/31/2010.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 12/31/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p>	<p>All licensees must authorize pulling of a credit report by 12/31/2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
WV	<p>All new applicants on or after 1/4/2010 must complete 20 hours of NMLS approved pre-licensure education, including 2 hours of WV specific.</p> <p>Existing licensees prior to 7/1/2009 must complete 20 hours of NMLS approved pre-licensure education, including 2 hours of WV specific, by 10/31/2010, unless the licensee has completed at least 20 hours of state approved education prior to 12/31/2009.</p> <p>Licensees approved between 7/1/2009 and 12/31/2009 must complete 20 hours of NMLS approved pre-licensure education, including 2 hours of WV specific by 1/31/2010.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p>	<p>All licensees must take 8 hours of NMLS approved continuing education, including 1 hour of WV specific, in 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p>All licensees approved before 7/1/2009 must pass the National Component of the SAFE MLO Test by 10/31/2010.</p> <p>All licensees approved on or after 7/1/2009 must pass the National Component of the SAFE MLO Test no later than 1/31/2010.</p> <p>All licensees must pass the State Component of the SAFE MLO Test by 10/31/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by TBD.</p>	<p>All licensees must authorize a credit report through NMLS by TBD.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
WY	All new applicants on or after 7/1/2009 must have completed 20 hours of pre-licensure education by 6/1/2010 .	All licensees must complete 8 hours of NMLS approved continuing education in 2010 in order to renew for 2011, unless PE was completed in 2010.	All new applicants on or after 10/22/09 must pass the National and State Components of the SAFE MLO Test by 6/1/2010 .	All new applicants must submit fingerprints through NMLS for a criminal background check by 6/1/2010 .	All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.

¹Title V of the Housing and Economic Recovery Act of 2008 (H.E.R.A.), “the SAFE Act”, became effective July 30, 2009 and mandates that state-licensed mortgage loan originators meet certain minimum requirements for licensure. States were required to enact SAFE laws that will bring their mortgage loan originators into compliance with the SAFE Act no later than December 31, 2010.