



MLO SAFE Requirements Compliance Chart – Updated: 1/19/2011

During 2010, all states were engaged in implementing the required licensing provisions for Mortgage Loan Originators as required by the SAFE Act. The December 31, 2010 SAFE Compliance Deadline has passed. Existing licensees are now expected to be SAFE Compliant in order to continue conducting business. Licensees that did not meet their state's deadline should proceed in taking the necessary steps to complete them. All new applicants that wish to apply for a state license must comply with all the licensing requirements. For further details, please see the state licensing requirements checklists.

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. See the Certification Page of the NMLS Resource Center for more information.

CONTINUING EDUCATION (CE): SAFE requires 8 hours of continuing education to be completed each year prior to renewal. 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.

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

CRIMINAL BACKGROUND CHECK: SAFE requires all MLOs to submit fingerprints for a criminal background check. This criminal background check is available only to regulators.

Version Date: 1/19/2011 *Subject to change

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

CREDIT REPORT: SAFE requires a credit report pulled through NMLS. The credit report will be available only to regulators. For information on how each state will implement its review of the credit report, see the [Credit Report Review Chart](#).

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>AL</p> <p>For More Information, contact the Alabama State Banking Department at (334) 242-3452</p>	<p><i>Applicants who file prior to 6/1/2010 must complete 20 hours of NMLS approved education pre-licensure by 6/1/2010.</i></p> <p>All new applicants on or after 6/1/2010 must have completed 20 hours of NMLS approved pre-licensure education.</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 after June 1, 2010.</p>	<p><i>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.</i></p> <p>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><i>All licensees must submit fingerprints through NMLS for a criminal background check by 6/1/2010.</i></p> <p>All new applicants on or after 6/1/2010 must submit fingerprints through NMLS for a criminal background check at time of application.</p>	<p>All licensees/ applicants will be required to authorize a credit report through NMLS prior to the license renewal request being approved. New applicants must submit the authorization prior to their status being changed to approved.</p>
<p>Any individual covered by state law who does not have an Approved, Approved-Conditional, or Approved-Deficient status with the state through NMLS and has not completed 20 hours of pre-licensure education, passed the SAFE MLO National Test and has not had a criminal background check reviewed through NMLS may not originate residential mortgage loans on or after August 1, 2010. All individuals are encouraged to review their NMLS record for Requirements and/or Deficiencies and address those as soon as possible.</p>					

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<p style="text-align: center;">AK</p> <p>For More Information, contact the Alaska Division of Banking and Securities at (907) 269-4594</p>	<p>All licensees as of 7/1/2010 must complete 20 hours of NMLS approved pre-licensure education by 11/1/2010. All new applicants on or after 7/1/2010 must complete 20 hours of NMLS approved pre-licensure education before licensure.</p>	<p>All licensees must complete 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p>All licensees as of 7/1/2010 must pass the National Component of the SAFE MLO Test by 11/1/2010. All new applicants on or after 7/1/2010 must pass the National Component of the SAFE MLO Test before licensure.</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><u>CERTIFICATION</u></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 licensees as of 7/1/2010 must submit fingerprints through NMLS for a criminal background check by 11/1/2010. All new applicants on or after 7/1/2010 must submit fingerprints through NMLS for a criminal background check before licensure.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

*Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after **January 1, 2011**. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to "Terminated – Failed to Renew".*

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">AZ</p> <p>For more information, contact the Arizona Department of Financial Institutions at (602) 771-2783</p>	<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 in order to be issued a license by 7/1/2010.</p> <p><i>State approved courses will no longer be accepted after 12/31/2009.</i></p> <p>CERTIFICATION 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 in order to be issued a license by 7/1/2010.</p>	<p>All new applicants on or after 1/1/2009 must submit fingerprints through NMLS for a criminal background check in order to be issued a license 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>

Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after **July 1, 2010**.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">AR</p> <p>For more information contact the Arkansas Securities Department at (501) 324-9265</p>	<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>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 will be required to authorize a credit report through NMLS between October 2010 and November 1, 2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
CA-DOC For more information contact the California Department of Corporations at (866) ASK-CORP	<i>Any individual covered by state law who does not hold an approved license with the state through NMLS may not originate mortgages on or after August 1, 2010.</i>				
	All new applicants on or after 1/4/2010 must complete 20 hours of NMLS approved pre-licensure education by 6/15/2010 in order to ensure that applications will be processed by July 31.	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 must pass the National and State Component of the SAFE MLO Test by 6/15/2010 in order to ensure that applications will be processed by July 31.	All applicants must submit fingerprints through NMLS for a criminal background check by 6/15/2010 in order to ensure that applications will be processed by July 31.	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>CA-DRE</p> <p>For more information contact the California Department of Real Estate at (877) 373-4542</p>	<p>All new applicants 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 a MLO license endorsement application (Form MU4) and fee is filed by 12/1/2010.</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><u>CERTIFICATION</u> Currently licensed MLOs who have completed at least 20 hours of CA-DRE state approved education on or before 12/1/2010 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>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><i>Licensees may pass the National and State Component of the SAFE MLO Test by 12/31/2010, but are encouraged to do so by 9/15/2010 in order to receive licensure by January 2011.</i></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><i>Licensees may submit fingerprints through NMLS for a criminal background check by 12/31/2010, but are encouraged to do so by 9/15/2010 in order to receive licensure by January 2011.</i></p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

Any individual who performs mortgage loan origination activities under the authority of a real estate license issued by the Department of Real Estate may not continue to perform those activities on or after January 1, 2011, unless a Mortgage Loan Originator (MLO) License Endorsement has been issued for their real estate license by that date. The requirements to obtain a MLO License Endorsement include satisfying a 20 hour pre-license education requirement, successfully completing the SAFE MLO Test (both national and CA state components) and having a criminal background check reviewed and approved through the NMLS system.

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STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">CO</p> <p>For more information contact the Colorado - Department of Regulatory Agencies - Department of Real Estate at (303) 894-2166</p>	<p>All new applicants on or after 12/31/2009 must complete 20 hours of NMLS approved pre-licensure education.</p> <p><u>CERTIFICATION</u> Currently licensed MLOs who have completed at least 20 hours of CO 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>Please refer to the Colorado Mortgage Loan Originator Continuing Education Matrix found on the CO website.</p>	<p>National Component All new applicants approved on or after 1/1/2010 must pass the National Component of the SAFE MLO test prior to their application being approved.</p> <p>Existing licensees as of 1/1/2010 must pass the National Component of the SAFE MLO Test by 12/31/2010.</p> <p>State Component All new applicants approved on or after 1/1/2010 must pass the State Component of the SAFE MLO test prior to their application being approved.</p> <p><u>CERTIFICATION</u> Currently licensed MLOs who have passed the CO mortgage test no later than 12/31/2009 may be eligible to participate in the testing certification process and may not need to take the CO Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>Existing licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p> <p>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.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>
<p>For further information on CO's compliance requirements, please visit the CO website at: http://www.dora.state.co.us/real-estate/mortgagebrokerregistration.htm.</p>					

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<p style="text-align: center;">CT</p> <p>For more information contact the Connecticut Department of Banking at (860) 240-8221</p>	<p>Effective 4/1/2010 all new applicants 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 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>Effective 4/1/2010 all new applicants must pass the National and State Components of the SAFE MLO Test for licensure.*</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. The STATE Component of the SAFE MLO Test must be passed no later than 4/1/2010.†</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>*The statutory requirement for passage of the written test on April 1, 2010 (including both the National and State components) was not amended during the 2010 regular legislative session and the Department is therefore unable to defer the requirement for passage of the State test to October 31, 2010 as previously indicated.</p> <p>†See above.</p>	<p>Effective 4/1/2010 all new applicants must submit fingerprints through NMLS for a criminal background check.</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 November 30, 2010.</p>

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<p>D.C.</p> <p>For more information contact the D.C. Department of Insurance, Securities and Banking Bureau at (202) 442-7821</p>	<p><i>Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after July 31, 2010. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to "Terminated-Expired".</i></p>				
	<p>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.</p>	<p>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.</p>	<p>All licensees must pass the National and State Component 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 will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

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<p style="text-align: center;">DE</p> <p>For more information contact the Delaware Office of the State Bank Commissioner at (302) 739-4235</p>	<p>Any individual desiring to conduct Delaware business as a mortgage loan professional covered by Chapter 24, Title 5 of the Delaware Code (Delaware SAFE Act) who does not hold an approved license under that Act may not conduct such business on or after August 1, 2010. Individuals licensed as of August 1, 2010 who have not completed the NMLS-certified 20 hours of pre-licensure education, passed the national component of the SAFE MLO test and had a criminal background check through NMLS will have their license status in NMLS changed to "approved – inactive".</p>				
	<p>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.</p> <p>Existing licensees must complete 20 hours of NMLS approved pre-licensure education by 7/31/2010.</p>	<p>All licensees must complete 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.</p>	<p><i>All licensees must pass the National Component of the SAFE MLO Test by 7/31/2010.</i></p> <p>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.</p> <p>All licensees must pass the 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 7/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and November 30, 2010.</p>

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<p>FL</p> <p>For more information contact the Florida Office of Financial Regulation at (850) 410-9895</p>	<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><u>CERTIFICATION</u> Individual mortgage brokers that are actively licensed on or before September 30, 2010 who have completed at least 20 hours of FL state approved education prior to 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><u>CERTIFICATION</u> Individual mortgage brokers that are actively licensed on or before September 30, 2010 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>

All current Florida licensees must file a new license application in NMLS by December 31, 2010. Individuals and businesses holding an active license can continue to work beyond December 31 as long as the application has been filed and all license requirements are completed by March 31, 2011. See, <http://www.flofr.com/PressReleases/ViewMediaRelease.asp?ID=3771> for the Florida Office of Financial Regulation press release.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
GA For more information contact the Georgia Department of Banking and Finance at (770) 986-1633	<i>Any individual covered by state law who does not hold an approved license with the state through NMLS may not originate mortgage loans on or after August 1, 2010.</i>				
	All new applicants on or after 1/4/2010 must complete 20 hours of NMLS approved pre-licensure education by 3/31/2010. All new applicants on or after 4/1/2010 must complete 20 hours of NMLS approved education prior to application.	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.	All new applicants must pass the National and State Components of the SAFE MLO Test by 4/16/2010. All new applicants on or after 4/1/2010 must pass the National and State Components of the SAFE MLO Test prior to application.	All new applicants must submit fingerprints through NMLS for a criminal background check by 3/31/2010.	All licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
HI	All new applicants must complete 20 hours of NMLS approved pre-licensure education before a license will be issued.	All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.	All new applicants must pass the National and State Component of the SAFE MLO Test before a license will be issued.	All new applicants must submit fingerprints through NMLS for a criminal background check before a license will be issued. A state criminal background check is required to be submitted outside of NMLS.	All new applicants will be required to authorize a credit report through NMLS before a license will be issued.

The U.S. Department of Housing and Urban Development has allowed the State of Hawaii until March 31, 2011 to fully comply with the licensing provisions of the federal and Hawaii Safe Acts. For information on the applicability of this decision to Hawaii Mortgage Loan Originator and Mortgage Loan Originator Company license applications, see [Hawaii DFI Extension](#).

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<p>IA</p> <p>For more information contact the Iowa Division of Banking at (515) 281-4014</p>	<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 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>CERTIFICATION 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>CERTIFICATION 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 December 31, 2010.</p>

Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgage on or after **December 31, 2010**. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to "expired".

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>ID</p> <p>For more information contact the Idaho Department of Finance at (208) 332-8002</p>	<p><i>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.</i></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>CERTIFICATION 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 state content, in 2010 in order to renew for 2011, except for licensees who completed PE in 2010, or existing licensees who successfully completed the PE certification process.</p>	<p><i>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.</i></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><i>All new applicants approved on or after 7/1/2009 must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</i></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 December 31, 2010.</p>

Licensees who have not completed 20 hours of pre-licensure education, passed the SAFE MLO Tests (both national and state components, had a criminal background check reviewed through NMLS, and provided requested documentation, if any, to the Direction by July 31, 2010 will be subject to termination of their mortgage loan originator licenses beginning August 2, 2010. Licensees should discontinue all mortgage loan origination activities if they have not timely satisfied SAFE Act licensing requirements set forth above.

Mortgage loan originators that do not timely satisfy the SAFE Act requirements set forth above may **voluntarily surrender** their Idaho mortgage loan originator licenses through the NMLS by July 31, 2010, and thereby avoid incurring a reportable administrative action.

Individuals who held an Idaho mortgage loan originator license **prior** to July 31, 2009, and successfully renewed that license on or before December 31, 2009, have through December 31, 2010, to become compliant with the SAFE Act requirements. No change in license status will occur on August 1, 2010 as to this category of licenses. No license renewals will be approved during the 2010 license renewal process unless all SAFE Act requirements are timely satisfied.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">IL</p> <p>For more information contact the Illinois Department of Financial and Professional Regulation at (312) 793-2284</p>	<p><i>All new applicants on or after 7/31/2009 must have completed 20 hours of NMLS approved pre-licensure education by 6/30/2010.</i></p> <p><i>Existing licensees as of 7/30/2009 may complete and certify 20 hours of state approved pre-licensure education by 12/31/2009.</i></p> <p>Existing licensees as of 7/30/2009 who did not complete and certify 20 hours of state approved pre-licensure education by 12/31/2009 must have completed 20 hours of NMLS approved pre-licensure education by 12/31/2010.</p> <p>State approved courses will no longer be accepted after 12/31/2009.</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><i>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 May 31, 2010.</i></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><i>All new applicants licensed on or after 7/31/2009 must submit fingerprints through NMLS for a criminal background check by 6/30/2010.</i></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 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>IN-DFI</p> <p>For more information contact the Indiana Department of Financial Institutions at (317) 232-3955</p>	<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><u>DEADLINE PASSED</u></p> <p>All licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>
<p>Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after July 1, 2010.</p>					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>IN-SOS</p> <p>For more information contact the Indiana Secretary of State at (317) 232-6681</p>	<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><u>CERTIFICATION</u> 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><u>CERTIFICATION</u> 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 12/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>KY</p> <p>For more information contact the Kentucky Department of Financial Institutions at (800) 223-2579</p>	<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><u>CERTIFICATION</u> Currently licensed MLOs who have completed at least 20 hours of KY 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, 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 will be required to authorize a credit report through NMLS between October 2010 and November 30, 2010.</p>

Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgage on or after **June 30, 2010**. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to "Suspended".

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>KS</p> <p>For more information contact the Kansas Office of the State Bank Commissioner at (785) 296-2266</p>	<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>CERTIFICATION Currently licensed MLOs who have completed at least 20 hours of KS state approved education on or before 8/31/2010 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 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 10/31/2010.</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 December 31, 2010.</p>
<p>Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO National Test and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after January 1, 2011. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to Terminated-Expired.</p>					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>LA</p> <p>For more information contact the Louisiana Office of Financial Institutions at (225) 925-4660</p>	<p>All new applicants on or after 07/31/2009 must have completed 20 hours of NMLS approved pre-licensure education before a license will be issued.</p> <p><u>CERTIFICATION</u> Currently licensed LO's, who have completed at least 20 hours of LA state-approved education on or before 08/31/2010 may be eligible to participate in the PE certification process but may still need to obtain 8 hours of continuing education to renew for 2011. Those eligible for certification have been notified by NMLS via email notification in their NMLS account and a notification to pay the \$15 certification fee. Questions? Contact NMLS@ofi.louisiana.gov.</p>	<p>All licensees must complete at least 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, on or after 7/31/2009, must pass the National and State Component of the SAFE MLO Test before a license will be issued.</p> <p>Existing licensees must pass the National and State Component of the SAFE MLO Test by 12/31/2010.</p> <p><u>CERTIFICATION</u> Currently licensed LO's, who passed the Louisiana state RML test between January 1, 2004 and July 30, 2009 may be eligible for testing certification. Those qualifying individuals were contacted by La. OFI on April 29, 2010 via an email to your originator email address stated in the NMLS. Those qualifying for certification should not schedule the LA State Component of the NMLS SAFE LO Test. Additional details for banking the certification with NMLS will be forthcoming. Please check your email. Questions? Contact NMLS@ofi.louisiana.gov.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p>	<p>Pursuant to LSA-R.S. 6:1088(C)(3)(a) and 6:1088.3(C)(1)(a), all licensees will be required to authorize and pay for a credit report through NMLS in conjunction with submitting a license renewal between November 1, 2010 and December 31, 2010. An authorization provided between January 1, 2011 and February 28, 2011 will result in a late renewal and a late fee assessed. Failure to submit the authorization by February 28, 2011 will result in termination of the MLO license.</p>

Any individual who did not hold an approved license but was operating subject to an exemption that expired July 30, 2010 per R.S. 6:1087(D) and that individual has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components), has not had a criminal background check reviewed through NMLS and has not received an "APPROVED" license status may not originate mortgage loans on or after July 31, 2010. Individuals who had an approved license prior to this date but have not completed the above requirements by December 31, 2010 will have their license status in NMLS changed to "Terminated - Failed to Renew."

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">MA</p> <p>For more information contact the Massachusetts Division of Banks at (617) 956-1500</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><u>CERTIFICATION</u> 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 hour 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 December 31, 2010.</p>

Any individual who applied for a mortgage loan originator license after 7/31/2009 and holds such license in an approved status (including 'approved', 'approved-inactive', 'approved-deficient', and 'approved-conditional' statuses) and has not completed 20 hours of pre-licensure education (OR gained SAFE education certification from Massachusetts or another jurisdiction), passed the SAFE MLO Test (both the national and Massachusetts components) and has not had a criminal background check reviewed through NMLS will be prohibited from originating residential mortgage loan applications after 7/31/2010. Failure to comply with the above licensing requirements will result in the entering of a Temporary Cease and Desist Order against you by the Division after 7/31/10. If entered, a Temporary Cease and Desist Order will immediately prohibit you from operating in Massachusetts as a mortgage loan originator. If you do not intend, or are unable, to complete these requirements by 7/31/2010, you can avoid the entering of the Temporary Cease and Desist Order against you by surrendering your Massachusetts mortgage loan originator license prior to 7/31/2010.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>MD</p> <p>For more information contact the Maryland Commissioner of Financial Regulation at (410) 230-6155</p>	<p><i>Interim or previously exempt licensees must complete 20 hours of NMLS approved pre-licensure education by 7/31/2010. 9/30/2010.</i></p> <p>Existing licensees must complete 20 hours of NMLS approved pre-licensure education by 12/31/2010. State approved courses will no longer be accepted after 1/1/2010.</p> <p>CERTIFICATION Currently licensed MLOs who have completed at least 20 hours of MD state approved education on or before 1/1/2010 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>Maryland will not be requiring CE in 2010 in order to renew for 2011.</p> <p>However, all licensees must complete at least 8 hours of NMLS approved continuing education (including 1 hour of Maryland specific instruction on mortgage-related laws) in 2011 in order to renew for 2012.</p>	<p><i>Interim or previously exempt licensees must pass the National and State Components of the SAFE MLO Test by 7/31/2010. 9/30/2010.</i></p> <p>Existing licensees must pass the National and State Components of the SAFE MLO Test by 12/31/2010.</p>	<p><i>Interim or previously exempt licensees must submit fingerprints through NMLS for a Federal criminal background check by 7/31/2010-9/30/2010.</i></p> <p><i>Interim or previously exempt licensees are also required to submit, outside of NMLS, fingerprints for a state criminal background check by 7/31/2010. 9/30/2010.</i></p> <p>Existing licensees must submit fingerprints through NMLS for a Federal criminal background check by 12/31/2010.</p>	<p>All licensees are required to authorize a credit report through NMLS at the time of application (both a new license request and a renewal request for 2011).</p>

If an interim mortgage loan originator as described in Md. Code Annotated, Financial Institutions § 11-605.1, you may not originate mortgage loans on or after **October 1, 2010** unless you hold an approved license (without any conditions or deficiencies). Individuals who had an “approved deficient” license prior to **October 1, 2010** but have not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components), satisfied the financial responsibility requirement, have not had a criminal background check reviewed through NMLS, and a State criminal background check completed by Maryland CJIS will have their license status in NMLS changed to “Approved – Inactive”.

If any licensee other than an interim mortgage loan originator as described in Md. Code Annotated, Financial Institutions § 11-605.1, you may not originate mortgage loans on or after **January 1, 2011** unless you hold an approved license (without any conditions or deficiencies). Individuals who had an “approved conditional” license prior to **January 1, 2011** but have not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components), satisfied the financial responsibility requirement, and have not had a criminal background check reviewed through NMLS will not be allowed to renew for 2011.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
ME	<p>To be eligible for state certification, existing licensed mortgage loan officers must have completed at least 20 hours of Maine-approved pre-licensure or continuing education before 10/1/2010. Those for whom certification is granted will not be required to take the NMLS-approved pre-licensure education.</p> <p><i>State-approved courses taken on or after 10/1/2010 will not be accepted for certification.</i></p> <p>Applicants who have not completed a cumulative total of 20 hours or more of Maine-approved courses prior to 10/1/2010 must satisfy pre-licensure course requirements with NMLS-approved courses.</p>	<p>The Maine Continuing Education requirement for existing licensees has been waived for 2010, except to the extent that loan officers need courses to reach the 20-hour cumulative total prior to October 1, 2010 to make themselves eligible for certification.</p> <p>In order to renew their licenses for 2012, all licensees must take 8 hours of NMLS-approved continuing education during 2011.</p>	<p>Existing licensees must pass the State Component of the SAFE MLO Test by 3/31/2011 unless otherwise notified.</p> <p>Existing licensees must pass the National Component of the SAFE MLO Test by 12/31/2010.</p> <p>All new applicants must pass the National and State Component of the SAFE MLO Test before a license will be approved.</p>	<p>Existing licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p> <p>All new applicants on or after 10/1/2010 must submit fingerprints through NMLS for a criminal background check before a license will be approved.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 2011.</p>

Individuals who have submitted license applications and completed all required prerequisites with the exception of the state component of the SAFE MLO Test by December 31, 2010, will have a license status of "Approved-Conditional". All such individuals must pass the state component of the SAFE MLO Test by March 31, 2011 in order to be able to originate mortgages after that date.

Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to "Pending-Incomplete".

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">MI</p> <p>For more information contact the Michigan Office of Financial and Insurance Regulation at (877) 999-6442</p>	<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><u>CERTIFICATION</u> 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>There is no NMLS approved continuing education required in 2010 to renew mortgage loan originator licenses for 2011.</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><u>CERTIFICATION</u> 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>MLO's are required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

Any individual covered by Michigan law who does not hold an approved mortgage loan originator license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE National MLO Test, passed the Michigan test components, and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after **July 31, 2010**. Individuals who had an approved mortgage loan officer registration prior to this date will have their registration status terminated in NMLS on July 31, 2010.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
MN	<p>All new applicants must complete 20 hours of NMLS approved pre-licensure education before they will be licensed.</p> <p><u>CERTIFICATION</u> MLOs who have completed at least 20 hours of MN state approved education on or before 7/31/2010 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Refer to MN DOC's website (www.commerce.state.mn.us) for more information on certification.</p> <p><i>State approved courses will no longer be accepted after 7/31/2010.</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 applicants must pass the National and State Components of the SAFE MLO Test in order to obtain a license.</p> <p>Existing licensees pass the National and State Components of the SAFE MLO Test by 12/31/2010.</p> <p>The State Component of the SAFE MLO Test will be available as of 10/1/2010.</p>	<p>All applicants must submit fingerprints through NMLS for a criminal background check.</p> <p>Existing licensees 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 December 31, 2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">MO</p> <p>For more information contact the Missouri Division of Finance at (573) 751-4243</p>	<p>All new applicants must have completed 20 hours of NMLS approved pre-licensure education before submitting an application in NMLS.</p>	<p>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>	<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 new or renewal applicants must submit fingerprints through NMLS for a criminal background check at the time of applying or renewing a license in NMLS.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>
<p>Any individual covered by state law who does not hold an approved license with the state through NMLS may not originate residential real estate mortgages on or after July 31, 2010.</p>					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>MS</p> <p>For more information contact the Mississippi Department of Banking and Consumer Finance at 1 (800) 844-2499</p>	<p><i>All new applicants approved on or after 7/31/09 must complete 20 hours of NMLS approved pre-licensure education, including 4 hours of MS specific, by 7/31/2010 for approved applications or prior to their application being approved if a new applicant.</i></p> <p>Existing licensees as of 7/30/2009 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. See Certification below:</p> <p><u>CERTIFICATION</u> Existing licensed MLOs who have completed at least 20 hours of MS state approved education on or before 1/1/2010 may be eligible to participate in the PE (pre-licensure education) certification process and may not need to take the NMLS approved pre-licensure education. Refer to MS for more information.</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, except for licensees who completed PE in 2010, or existing licensees who successfully completed the PE certification process.</p>	<p><i>All new applicants approved on or after 7/31/09 must pass the National and State components of the SAFE MLO Test by 7/31/2010 for approved applications or prior to their application being approved if a new applicant.</i></p> <p>Existing licensees as of 7/30/2009 must pass the National and State Components of the SAFE MLO Test by 12/31/2010, including those that participated in the PE certification process for the education hours.</p>	<p><i>All licensees must submit fingerprints through NMLS for a criminal background check by 7/31/2010.</i></p> <p><i>All licensees must also submit an additional fingerprint card to MS for the state background check by 7/31/2010.</i></p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

Any individual covered by Mississippi state law who does not hold an approved license with the state of Mississippi cannot originate mortgage loans on MS residential property. Individuals licensed as a loan originator in MS between July 31, 2009 and June 1, 2010 through NMLS and has not completed 20 hours of pre-licensure education, 4 hours of MS pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS and a separate state background check may not originate mortgage loans on or after **July 31, 2010**. These Individuals will have their license status in NMLS changed to Approved – Inactive on July 31, 2010.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>MT</p> <p>For more information contact the Montana Division of Banking and Financial Institutions at (406) 841-2928</p>	<p><i>Any individual covered by the Montana Mortgage Broker, Mortgage Lender, and Mortgage Loan Originator Licensing Act who does not hold an approved or approved conditional license from Montana through NMLS may not solicit, originate, close, or participate in the making of a mortgage loan on or after July 1, 2010. Individuals who had an approved license prior to this date but have not completed the all the requirements for transition will have their license status in NMLS changed to "Terminated - Expired" on July 1, 2010. As of that date, they will not be able to transact business in Montana as a mortgage loan originator.</i></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><u>CERTIFICATION</u> 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 the Montana Division of Banking 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 by 11/30/2010.</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 December 31, 2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">NC</p> <p>For more information contact the North Carolina Commissioner of Banks Office at (919) 733-0589</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>CERTIFICATION 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 individual licensees must take 8 hours of NMLS approved continuing education, including 1 hour of NC specific in 2010 in order to renew for 2011. If initially licensed and completed PE in 2010, MLO is not required to take 8 hours of continuing education for this renewal period.</p>	<p>All licensees must pass the National and State Components of the SAFE MLO Test by 7/31/2010.</p> <p>CERTIFICATION 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.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not engage in the mortgage business. Individuals who have an approved license but have not completed the above requirements on **August 1st, 2010**, the license is deemed ineligible for renewal until the SAFE requirements are met. Even though a MLO **will still be able to originate** until December 31, 2010.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>ND</p> <p>For more information contact the North Dakota Department of Financial Institutions at (701) 328-9932</p>	<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>

Any individual covered by state law who does not hold an approved and active license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgage loans on or after **September 30, 2010**. Individuals who had an approved-conditional license prior to this date but have not completed the above requirements will have their license status in NMLS changed to Approved-Inactive. Any individuals moved to an Approved-Inactive status that have not completed any of the requirements by year end will not be allowed to renew and their license will be cancelled by the Department.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">NE</p> <p>For more information contact the Nebraska Department of Banking and Finance at (402) 471-2171</p>	<p><i>Any individual covered by state law who does not hold an approved license with the state through NMLS may not originate mortgage loans after July 31, 2010.</i></p>				
	<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 licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>NH</p> <p>For more information contact the New Hampshire Banking Department at (603) 271-8675</p>	<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 will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

Any individual who does not hold an approved license with the state on New Hampshire through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>NM</p> <p>For more information contact the New Mexico Financial Institutions Division at (505) 476-4566</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 will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate residential mortgage loans on or after **July 31, 2010**.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">NJ</p> <p>For more information contact the New Jersey Department of Banking and Insurance at (609) 292-7272</p>	<p>All new applicants and transitioning licensees and registrants on or after 1/4/2010 must complete 20 hours of NMLS approved pre-licensure education, including 4 hours of NJ specific.</p> <p>Transitioning 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>Transitioning 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>All new qualifying individual, sole proprietor, and mortgage loan originator applicants and all transitioning individual and sole proprietor licensees and registered mortgage solicitors on or after 1/4/2010 must pass the National and State Components of the SAFE MLO Test.</p> <p>Transitioning individual licensees and sole proprietors must pass the National and State Components of the SAFE MLO Test by 4/30/2010.</p> <p>Transitioning mortgage solicitor registrants must pass the National and State Components of the SAFE MLO Test by 5/15/2010.</p> <p><u>CERTIFICATION</u> 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 new qualifying individual and sole proprietor licensees and registered mortgage solicitors on or after 1/4/2010 must submit fingerprints through NMLS for an FBI criminal background check. A NJ state criminal background check is required to be submitted outside of NMLS.</p> <p>Transitioning individual licensees and sole proprietors must complete the FBI background check through NMLS and complete the NJ state criminal background check through the NJ LiveScan process by 4/30/2010.</p> <p>Transitioning mortgage solicitor registrants must complete the FBI background check through NMLS and complete the NJ state criminal background check through the NJ LiveScan process by 5/15/2010.</p>	<p>All new qualifying individual and sole proprietor and mortgage loan originator applicants and all transitioning individual and sole proprietor licensees and registered mortgage solicitors on or after 1/3/2010 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;">NV</p> <p>For more information contact the Nevada Division of Mortgage Lending at (775) 684-7060</p>	<p>All new applicants on or after 10/1/2010 must have completed 30 hours of NMLS approved pre-licensure education before a license will be issued.</p> <p>Existing licensees as of 9/30/2010 must complete 30 hours of Nevada approved pre-licensure education or 20 hours of continuing education, obtained through two subsequent renewals by 10/1/2010.</p> <p><i>State approved courses will no longer be accepted after 9/30/2010.</i></p> <p><u>CERTIFICATION</u> Currently licensed mortgage agents who have completed at least 30 hours of NV pre-licensure education or completed at least 20 hours of continuing education through two subsequent renewals on or before 9/30/2010 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education. Nevada will submit certification lists to NMLS after November 30, 2010. Refer to www.mld.nv.gov for more information. (Select licensee records > active mortgage agents)</p>	<p>All mortgage agents must take 10 hours of NMLS approved continuing education in 2011 in order to renew on NMLS for 2012.</p> <p>All mortgage agents must continue to renew their licenses directly with the Nevada Division of Mortgage Lending through 10/31/2011 and include support of 10 hours of CE. CE taken to complete the state renewal may be applied towards the NMLS renewal requirement.</p>	<p>All new applicants on or after 10/1/2010 must pass the National and State Components of the SAFE MLO Test prior to licensure.</p> <p>Existing licensees as of 9/30/2010 must pass the National and State components of the SAFE MLO Test by 12/31/2010. The NV law test will not be offered through NMLS until 10/1/2010. However, the NV PSI test will be offered until 9/30/2010.</p> <p><u>CERTIFICATION</u> Currently licensed agents who have passed the NV PSI test no later than 9/30/2010 are eligible to participate in the testing certification process and will not need to take the NV Component of the SAFE MLO Test. Nevada will submit certification lists to NMLS after November 30, 2010. Refer to www.mld.nv.gov for more information. (Select licensee records > active mortgage agents)</p>	<p>All licensees 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 December 31, 2010.</p>

Any individual covered by Nevada state law who does not hold an approved license with the state through NMLS or has not completed the education requirement through pre-licensure education or at least 20 hours of continuing education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after **January 1, 2011**. Individuals who had an approved license prior to this date but have not completed the above requirements are subject to immediate administrative action by the Division of Mortgage Lending.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p align="center">NY</p>	<p><i>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.</i></p> <p><i>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.</i></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. Note: reciprocity cannot be granted for State specific courses required to meet the requirements of other jurisdiction.</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>All Licensees with 2009 Compliant education are required to complete 11 hours of Continuing Education, including 3 hours of New York Specific content in 2010 in order to renew for 2011.</p>	<p><i>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.</i></p> <p><i>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.</i></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>Individuals that filed an application prior to January 25, 2010 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>
<p><i>Any individual covered by state law who does not hold an approved license with the state through NMLS or did not file an application prior to December 1, 2009, and complete the 20 hours of pre-licensure education, pass the SAFE MLO Test (both national and state components) and submit a request for criminal background check through the NMLS may not originate mortgage on or after July 31, 2010.</i></p>					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">OH</p> <p>For more information contact the Ohio Division of Financial Institutions at (614) 728-8400</p>	<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>All licensees under the OMLA must complete 20 hours of NMLS approved pre-licensure education by 12/31/2010.</p> <p><i>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.</i></p> <p><i>State approved continuing education courses will no longer be accepted after 12/31/2009.</i></p> <p><u>CERTIFICATION</u> Currently licensed LOs who have completed at least 20 hours of OH 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>Individuals licensed for the first time in 2010 do not need to take CE for 2010. Returning licensees and existing licensees will need to complete 8 hours of CE for 2010.</p>	<p><i>All licensees under the OMBA must pass the National Component of the SAFE MLO Test by 4/30/2010.</i></p> <p><i>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.</i></p> <p>All licensees under the OMLA must pass the National and State Component of the SAFE MLO Test by 12/31/2010.</p> <p><u>CERTIFICATION</u> Currently licensed LOs who have passed the OH mortgage test no later than 4/30/2010 may be eligible to participate in the testing certification process and may not need to take the OH Component of the SAFE LO Test. Refer to your state agency for more information.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>Any individual covered by the <i>Ohio Mortgage Broker Act</i> who does not hold an approved license with the state through NMLS or has not completed 24 hours of pre-licensure education, passed the SAFE LO Test (both national and state components) and has not had a criminal background check reviewed for compliance with the new SAFE Act requirements may not originate mortgages on or after May 1, 2010. Individuals who held an approved license prior to this date and have applied for renewal but have not yet completed the above requirements may be subject to a denial of their renewal application and a termination of their ability to work."</p> <p>Any individual covered by the <i>Ohio Mortgage Loan Act</i> who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after January 1, 2011.</p>					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>OK</p> <p>For more information contact the Oklahoma Department of Consumer Credit Licensing at (405) 521-3653</p>	<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><u>CERTIFICATION</u> Currently licensed MLOs who have completed at least 20 hours of OK state approved education on or before 8/1/2010 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 2010 in order to renew for 2011, unless PE was completed in 2010.</p>	<p><i>All licensees must pass the National and State Components of the SAFE MLO Test by 7/31/2010.</i></p> <p>Individuals who received a license prior to July 31, 2010, but have not passed both parts of the test due to the unavailability of one or both parts of the test when an application was submitted have until December 31, 2010 to complete the test requirements.</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 December 31, 2010.</p>

Any entity or individual covered by state law who does not hold an approved license with the state through NMLS may not originate mortgage loans on or after **July 31, 2010**.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>OR</p> <p>For more information contact the Oregon Division of Finance and Corporate Securities at (503) 947-7478</p>	<p><i>Any individual covered by state law who does not hold an approved license with the state through NMLS may not originate mortgages on or after August 1, 2010.</i></p>				
	<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><u>CERTIFICATION</u> 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 5/31/2010 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 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><u>CERTIFICATION</u> 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 December 1, 2010</p>

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

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>PA</p> <p>For more information contact the Pennsylvania Department of Banking at (717) 787-3717 *Listen to the voice message to get the extension you need to receive the quickest assistance.</p>	<p><i>Any individual covered by state law who does not hold an approved license with the state through NMLS may not originate mortgages. Any individual covered by state law who has not completed 20 hours of pre-licensure education and passed the SAFE MLO Test (both national and state components) will be subject to license suspension after July 31, 2010. Any individual covered by state law who was initially licensed in 2009 or earlier, and has not completed 8 hours of continued education during calendar year 2010, will not qualify to renew their license for calendar year 2011. Any individual covered by state law who has not had a FBI criminal background check completed <u>through NMLS</u> may be subject to enforcement action after December 31, 2010.</i></p>				
	<p>All new applicants on or after 9/1/2009 must have completed 20 hours of NMLS approved pre-licensure education, which includes 3 hours of PA specific.</p> <p>Existing licensees as of 8/30/2009 must complete 20 hours of NMLS approved pre-licensure education, which must include 3 hours of PA specific, by 12/31/2009.</p>	<p>All MLO licensees who held a license in 2009 must complete 8 hours of NMLS approved continuing education, including 1 hour of PA specific, 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 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>All licensees will be required to <u>authorize</u> a credit report through NMLS by December 31, 2010.</p>
<p>PR</p>	<p>TBD</p>	<p>TBD</p>	<p>TBD</p>	<p>TBD</p>	<p>TBD</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">RI</p> <p>For more information contact the Rhode Island Department of Business Regulation at (401) 462-9503</p>	<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><u>CERTIFICATION</u> 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>
<p>Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after October 31, 2010. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to SUSPENDED.</p>					

Version Date: 1/19/2011 *Subject to change

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

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>SC-BFI</p> <p>For more information contact the South Carolina Board of Financial Institutions at (803) 734-2020</p>	<p>All new applicants must complete 20 hours of NMLS approved pre-licensure education.</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 and State Component of the SAFE MLO Test.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>
<p>All applicants that filed by 11/1/2010 have until 2/28/2011 to have all requirements completed. Applicants will not be approved unless all state requirements are completed and they are SAFE compliant by this date. If not, applicants will not be able to continue to originate beyond this date (3/1/2011) without jeopardizing the company's license for whom they work. Those filed after 11/1/2010 will not be able to operate beyond the 12/13/2010 deadline until they have met all licensing requirements, State and Federal.</p>					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>SC-DCA</p> <p>For more information contact the South Carolina Department of Consumer Affairs at (803) 734-4358</p>	<p><i>All new applicants on or after 7/30/2009 must have completed 20 hours of pre-licensure education by 7/30/2010.</i></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><u>CERTIFICATION</u> 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><i>All new applicants on or after 7/30/2009 must pass the National and State Components of the SAFE MLO Test 9/30/2010.</i></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><i>All new applicants on or after 7/30/2009 must submit fingerprints through NMLS for a background check by 7/30/2010.</i></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 December 31, 2010.</p>

Any individual covered by state law who does not hold an approved license **issued before July 30, 2009** with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgage loans on or after **December 31, 2010**. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to **Suspended**.

Any individual covered by state law who does not hold an approved license **issued after July 30, 2009** with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgage loans on or after **October 1, 2010**. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to **Suspended**.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>SD</p> <p>For more information contact the South Dakota Division of Banking at (605) 773-3421</p>	<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><u>CERTIFICATION</u> Currently licensed MLOs who have completed at least 20 hours of SD 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 prior to renewal in 2010 and no later than 12/31/2010.</p>	<p>All licensees must submit fingerprints through NMLS for a background check prior to renewal in 2010 and no later than 12/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>
<p>Any individual covered by state law who does not hold an approved license with SD through NMLS may not originate mortgages on or after July 31, 2010. Individuals who had an approved license prior to this date but have not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and had a criminal background check reviewed through NMLS will have their license status in NMLS changed to "Terminated – Expired" and may not originate mortgages on or after January 1, 2011.</p>					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">TN</p> <p>For more information contact the Tennessee Department of Financial Institutions at (615) 253-6714</p>	<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 new applicants on or after 7/31/2010 must have taken and passed both the National and State Components 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 will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

Any individual covered by state law who does not hold an approved license with the state through NMLS and has not completed 20 hours of pre-licensure education, and passed the SAFE MLO Test (both national and Tennessee state components) may not originate mortgage loans on or after **July 31, 2010**. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to "Terminated-Expired".

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>TX-OCCC</p> <p>For more information contact the Texas Office of Consumer Credit Commissioner at (512) 936-7600</p>	<p>All new applicants must have completed 20 hours of NMLS approved pre-licensure education prior to a license being issued.</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 Component of the SAFE MLO Test prior to a license being issued.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check prior to a license being issued.</p>	<p>All licensees must authorize a credit report through NMLS prior to a license being issued.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>TX-SML</p> <p>For more information contact the Texas Department of Savings and Mortgage Lending at (877) 276-5550</p>	<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><u>CERTIFICATION</u> 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><u>CERTIFICATION</u> 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 December 31, 2010. Licensees are encouraged to authorize a credit report through NMLS prior to renewing their license for 2011.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
UT-DFI	All new applicants must have completed 20 hours of NMLS approved pre-licensure education by 12/31/2010 .	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 12/31/2010 .	All licensees must submit fingerprints through NMLS for a criminal background check by 12/31/2010 .	All licensees will be required to authorize a credit report through NMLS between October 2010 and March 1, 2011.
Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after January 1, 2011 .					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>UT-DRE</p> <p>For more information contact the Utah Division of Real Estate at (801) 530-6297 or (801) 530-6759</p>	<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><u>CERTIFICATION</u> Currently licensed MLOs who have completed at least 20 hours of UT-DRE 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 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 new 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 Component 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 Component of the SAFE MLO Test early 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><u>CERTIFICATION</u> Currently licensed MLOs who have passed the UT-DRE mortgage test no later than 2/21/2010 may be eligible to participate in the testing certification process and may not need to take the UT-DRE State Component of the SAFE MLO Test. Refer to your state agency for more information.</p>	<p>Licensees (regardless if you were previously fingerprinted) must submit fingerprints through NMLS for a criminal background check prior to renewal in 2010 but no later than 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>

Any individual covered by state law who does not hold an approved license with the state of Utah through NMLS or has not completed 20 hours of pre-licensure education, 40 hours of Utah specific pre-licensing education, passed the SAFE MLO Test (both national and state components), and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after **January 1, 2011**. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to "Terminated, expired."

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p style="text-align: center;">VA</p> <p>For more information contact the Virginia Bureau of Financial Institutions at (804) 371-0484</p>	<p>All applicants must have completed 20 hours of NMLS approved pre-licensure education prior to 7/1/2010.</p> <p>All applicants on or after 7/1/2010 must have completed 20 hours of NMLS approved pre-licensure education prior to 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 applicants must pass the National and State Components of the SAFE MLO Test by 7/1/2010.</p> <p>All applicants on or after 7/1/2010 must pass the National and State Components of the SAFE MLO Test prior to application.</p>	<p>All licensees must submit fingerprints through NMLS for a criminal background check by 7/1/2010.</p> <p>All applicants on or after 7/1/2010 must submit fingerprints through NMLS for a criminal background check when the application is submitted.</p>	<p>All applicants are required to authorize a credit report through NMLS by December 31, 2010.</p>
<p>Any individual covered by Virginia law must obtain a mortgage loan originator license or a provisional license in order to originate Virginia mortgage loans on or after July 1, 2010.</p>					

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>VI</p> <p>For more information contact the Virgin Islands Division of Banking and Insurance at (340) 774-7166</p>	<p>All new applicants must have completed 20 hours of NMLS approved pre-licensure education by 12/01/2010.</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 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 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>
<p>VT</p> <p>For more information contact the Vermont Department of Banking, Insurance, Securities, and Health Care Administration at (802) 828-3307</p>	<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 2010 in order to renew for 2011, unless PE was 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.</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 December 1, 2011.</p>

Any individual covered by Vermont law who does not hold an approved Mortgage Loan Originator license with Vermont through NMLS may not originate mortgages on or after July 1, 2010. Individuals who had been approved as an Authorized Mortgage Broker will have their Authorized Mortgage Broker status in NMLS changed to "Terminated - Surrendered/Cancelled" on **July 1, 2010** regardless of whether or not they have obtained a Mortgage Loan Originator license.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>WA</p> <p>For more information contact the Washington Department of Financial Institutions at (360) 902-8703</p>	<p>All new applicants must complete 20 hours of NMLS approved pre-licensure education, including 2 hours in WA law before a license will be issued.</p> <p><u>CERTIFICATION</u> Individuals licensed as of 7/30/09, who renewed for 2010 and who completed 20 hours of WA state approved education on or before 5/31/2010 may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensing education. Refer to WA state's website for more information: http://dfi.wa.gov/cs/mlo-certification.htm</p>	<p>All licensees must take 9 hours of NMLS approved continuing education, including 1 hour in WA state content, in 2010 in order to renew for 2011, unless PE was completed or certified by WA in 2010.</p>	<p>All new applicants must pass the National and State Components of the SAFE MLO Test before a license will be issued.</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><u>CERTIFICATION</u> 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 new applicants must submit fingerprints through NMLS for a criminal background check before a license will be issued.</p> <p>All licensees 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 the NMLS between October 2010 and December 31, 2010. All new applicants after 11/1/10 must authorize a credit report through the NMLS before a license will be issued.</p>

Any individual covered by WA state law who does not hold an approved, approved-conditional, approved-deficient license with the state through NMLS, or who has not received direct email communication from Washington DFI authorizing continued work until July 31st if conditions of that email are met, may not originate mortgages. Individuals who had an approved license prior November 1, 2009 but have not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS not completed will not be able to renew their license for 2011.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>WI</p> <p>For more information contact the Wisconsin Department of Financial Institutions at (608) 261-7578</p>	<p>All new MLO applicants must complete 20 hours of NMLS approved pre-licensing education before they will be licensed.</p> <p><u>CERTIFICATION</u> Unless certified as having already taken 20 hours of Wisconsin approved continuing education, existing MLOs must complete 20 hours of NMLS approved pre-licensing education before 12/31/10. Refer to WI DFI's website (www.wdfi.org) for additional information on certification.</p>	<p>All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew his or her license for 2012.</p> <p>If your existing Wisconsin MLO license expires during 2010, there are Wisconsin specific continuing education requirements you will need to meet in order to have your license renewed to 12/31/10. Refer to WI DFI's website (www.wdfi.org) for additional information.</p>	<p>All new MLO applicants must pass the national component of the SAFE MLO test before they will be licensed.</p> <p>All existing MLOs must pass the national component of the SAFE MLO test before 12/31/2010.</p> <p>All new MLO applicants must pass the state component of the SAFE MLO test between 8/16/10 (scheduled date of availability) and 12/31/2010.</p> <p><u>CERTIFICATION</u> Unless certified as having already passed the Wisconsin test or test-out, existing MLOs must pass the state component of the SAFE MLO test between 8/16/10 (scheduled date of availability) and 12/31/10. Refer to WI DFI's website (www.wdfi.org) for additional information on certification.</p>	<p>All new MLO applicants are required to request a FBI criminal background check ("CBC") with the submission of a license request.</p> <p>All existing MLO licensees must request a CBC prior to 12/31/2010.</p>	<p>All licensees will be required to authorize a credit report through NMLS between October 2010 and no later than 12/31/2010.</p>

Any individual covered by state law who does not hold an approved license with the state through NMLS or has not completed 20 hours of pre-licensure education, passed the SAFE MLO Test (both national and state components) and has not had a criminal background check reviewed through NMLS may not originate mortgages on or after **12/31/2010**. Individuals who had an approved license prior to this date but have not completed the above requirements will have their license status in NMLS changed to Terminated-Failed to Renew.

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>WV</p> <p>For more information contact the West Virginia Division of Banking at (304) 558-2294</p>	<p><i>Any individual covered by WV state law who does not hold an approved license with WV through NMLS, or has not completed 20 hours of pre-licensure education, or has not passed both the SAFE MLO state and national testing components may not originate WV mortgage loans after October 31, 2010. Individuals who had an approved license prior to this date but have not completed a criminal background check through NMLS will have their license status in NMLS changed to Approved-Deficient.</i></p>				
	<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 will be required to authorize a credit report through NMLS between October 2010 and December 31, 2010.</p>

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<p>WY</p> <p>For more information contact the Wyoming Division of Banking at (307) 777-6483</p>	<p><i>Any individual covered by state law who does not hold an approved license with the state through NMLS may not originate mortgage loans on or after July 1, 2010.</i></p>				
	<p>All new applicants on or after 7/1/2009 must have completed 20 hours of pre-licensure education by 6/1/2010.</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 new applicants on or after 10/22/09 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>MLO's are required to authorize a credit report through NMLS between October 2010 and March 1, 2011.</p>

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.