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## **Connecticut Department of Banking (CT-DOB) Pre-licensure Education (PE) Notice**

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### **Purpose**

The purpose of this notice is to inform NMLS approved course providers of the required topics to be covered in the 1 hour state specific pre-licensure education (PE) requirement which must be met as a condition for obtaining a mortgage loan originator (MLO) license with the Connecticut Department of Banking.

### **CT-DOB PE requirements are as follows:**

- 3 hours of Federal law;
- 3 hours of Ethics; include fraud, consumer protection and fair lending issues
- 2 hours of non-traditional mortgage lending;
- 12 hours of general electives;
- 1 hour of Connecticut state-specific defined electives

**Total PE: 21 Hours**

### **Required Learning Objective:**

- Identify practices that are fraudulent.
- Illustrate that MLOs signing documents on behalf of borrowers is fraud.
- Explain that MLOs requiring up-front cash payments from borrowers to take an application is fraud.

### **CT has established the following required topics list for the 1 hour of state-specific PE:**

- CT Abusive Home Loan Lending Practices Act, Sections 36a-746 to 36a-746g, inclusive.  
[https://www.cga.ct.gov/current/pub/chap\\_669.htm](https://www.cga.ct.gov/current/pub/chap_669.htm)
- Other Mortgage and Loan Practices, Sections 36a-755 to 36a-760j, inclusive.  
[https://www.cga.ct.gov/current/pub/chap\\_669.htm](https://www.cga.ct.gov/current/pub/chap_669.htm)
- General Mortgage Statutes Sections 36a-485 to 36a-534c, inclusive.  
[https://www.cga.ct.gov/current/pub/chap\\_668.htm](https://www.cga.ct.gov/current/pub/chap_668.htm)

NMLS Approving Authority

In accordance with the SAFE Act, NMLS is the approval authority for courses that are intended to satisfy the PE & CE requirement for an MLO to be licensed by a state-agency. Courses intending to satisfy these requirements must also meet NMLS course approval standards as detailed in the *Functional Specification for All NMLS Approved Courses*.

Legislative Updates

Course providers are responsible for keeping abreast of changes made to the applicable statutes, regulations and rules.