



Important Notice About CE Courses and the SAFE Act's “Successive Years” Rule

Purpose

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

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

Pay Attention! Taking the same course two years in a row will result in CE not being applied to your record which may result in your license being ineligible for renewal!

Action for MLO to be in Compliance with the SAFE Act “Successive Year” Rule:

Before registering for a course, check the following:

- Review your education record in NMLS to see which courses you completed last year. See the [Course Completion Records Quick Guide](#) for assistance. Do not register for the same courses you completed last year.
- Check the course description to see if the course uses licensed content or shares content with another course. If it does, you may not take a course using the same content two years in a row. Courses using licensed content or sharing content with another course use the same course title or specific key words which are stated at the beginning of the course description. Regulators do review course completion records so *do not take a course with the same title or title keywords two years in a row.*