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

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.
- Other Mortgage and Loan Practices, Sections 36a-755 to 36a-760j, inclusive.
- General Mortgage Statutes
  Sections 36a-485 to 36a-534c, inclusive.
  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.