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. 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

NOTE: Use this link to the 2018 Supplement to the General Statutes for current language of statutes amended by Public Acts 17-38, 17-233, 17-236
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.