



# State-Specific Education Requirements PE and CE

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Nationwide Mortgage Licensing System and Registry  
Conference of State Bank Supervisors

Questions or Comments:

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## Uniform CE Policy

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In August, 2012, the NMLS Policy Committee (NMLSPC) passed the following CE policy. This new policy is intended to promote greater uniformity among all mortgage state-licensing agencies. Updates to the 2017 education charts reflect this new policy.

**Annual CE as a Condition of Renewal:** As a condition for license renewal, an MLO is required to complete at least eight (8) hours of CE in the same year in which he/she is placed in an approved license status by a state agency, with the following exception:

- An MLO who has completed his/her pre-licensure education (PE) course requirements in the same year in which the license was approved, is not required to complete CE.

In the event an MLO had a requirement to complete CE and failed to do so, and as a condition for renewal or reinstatement, "Late CE" is required to be completed to satisfy CE for the last year in which the MLO was in a renewable status. "Late CE" courses are those courses which have been specifically approved and configured, so that upon completion, course credit will be retroactively applied to the appropriate previous year.

Additionally and in accordance with the Model State Law (MSL), an MLO who subsequently becomes unlicensed must complete the CE requirements for the last year in which a license was held prior to the issuance of a new or renewed license.

### 2018 CE Deadlines:

**SMART Deadline:** Friday, December 14

**At-Risk-to-Miss Renewal Deadline:** Friday, December 21

**Guaranteed to Miss Renewal Deadline:** Monday, December 31

**MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator.  
PE education does not count towards meeting annual CE requirements.**

## Agencies Requiring State-Specific Education (see specific agency pages for key details)

	State PE Hrs	Total PE Hrs	State CE Hrs	Total CE Hrs		State PE Hrs	Total PE Hrs	State CE Hrs	Total CE Hrs
AZ	4	20	1	8	NH	2	20	0	0
CA-DBO	2	20	1	8	OH*	4	24	0	8
CO	2	20	1	8	OK	1	20	0	8
CT	1	21	1	8	OR	4	20	2	10
DC	3	20	1	8	PA	3	20	1	8
FL	2	20	1	8	RI	3	20	1	8
GA	0	20	1	8	SC-BFI	3	20	1	8
HI	3	20	1	8	SC-DCA	3	20	1	8
ID	2	20	1	8	TN	2	20	0	8
IN-SOS	2	20	0	8	TX-SML	3	23	0	8
KY*	0	20	1	8	UT-DRE*	15	35	2	10
MD	5	20	1	8	VT	2	20	0	8
MA	3	20	1	8	WA	4	22	1	9
MI	2	20	0	8	WV	2	22	1	8
MS	4	20	0	8					
MO	0	20	1	8					
MT	2	20	0	8					
NE	2	22	0	8					
NV	4	30	0	8					
NJ	4	20	2	12					
NM	3	20	1	8					
NY	3	20	3	11					
NC*	4	24	1	8					

Total Agencies with State-Specific PE: 33

Total Agencies with State-Specific CE: 25

\*UT-DRE Effective 2018, MLOs licensed by UT-DRE from May 8th 2017 to December 31, 2017, are required to complete a 5hr post-licensure course. This is in addition to the 10 hours of annual CE already required for MLOs (8hrs + 2hrs of UTspecific). The 5hr post-licensure course is for MLOs licensed by UT-DRE in 2017 and is required to be completed by October 21, 2018.

\*UT-DRE has an additional requirement of 15 hours of UT-DRE approved instruction for PE.

\*OH requires 4hrs of OH specific law for the OMBA license only

\*OR Per OAR 441-880-0310(1)(b), PE is valid 3yrs from date ed was completed or last day held a MLO license/registration in any jurisdiction, whichever is later.

\*NC PE must be completed within 3 years of new or subsequent license application

## **General “Rules” for Setting and Tracking PE and CE Requirements**

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**Q. Is NMLS tracking both Federal and State PE and CE requirements?**

*A. Yes, effective 6/24/2013 NMLS will track compliance for both Federal and State PE and CE requirements. Education records will reflect state PE and CE compliance status for past years. Compliance with 2017 continuing education requirements will be tracked using course completions on or after Jan 1, 2017.*

**Q. Will NMLS block application for a license if the MLO is not PE compliant?**

*A. Yes, if the agency has set the license setting to require PE compliance at the time of application, NMLS will validate that the MLO is compliant with BOTH Federal and State agency requirements prior to submission. NMLS will also require completion of pending CE requirements for the last year the MLO held the license if the MLO is applying for a previously held license.*

**Q. Will NMLS block renewal for a license if the MLO is not CE compliant?**

*A. Yes, if the agency has set the license setting to require CE compliance at renewal, NMLS will validate that the MLO is compliant with BOTH Federal and State annual CE requirements.*

**Q. When is CE required?**

*A. Per the new uniform CE policy approved last year, CE is required in the same year as licensure unless Federal PE was also completed that year. (See page 2)*

**Q. When is Late CE required?**

*A. Late CE is required during the annual reinstatement period. Late CE is also required if an MLO left and is returning to the industry and is used to satisfy CE requirements that were not completed in the last year the MLO held the license. (See page 2)*

**Q. Will NMLS track state-specific Late CE?**

*A. Yes. Course providers will report state-specific Late CE just like they do other courses and the system will automatically apply the Late CE to the appropriate year. In the event of an exception, the reported Late CE will be processed and manually applied to the correct year by SRR staff.*

**Q. What if an MLO completed state-specific PE this year, are they still required to complete CE?**

*A. Yes, if an MLO is already licensed with Federal PE compliance in a previous year and completes state-specific PE for another license, the MLO is still required to complete CE for that agency for that year. For example: An MLO is licensed in OR in 2016; in 2018, they complete 4 hours of WA state-specific PE and are granted a WA license on 6/12/16. The MLO is still required to complete CE in 2018 (including the 1hour of WA CE state-specific) as condition for renewal in both OR and WA. This also applies if an agency like AZ or NC requires an MLO to re-take 20hrs of PE and the MLO is licensed with multiple agencies. The MLO will still be required to complete CE for the other agencies he/she is licensed with.*

**Q. How does NMLS know what the education requirements are for each agency?**

*A. NMLS is programmed with Federal PE and CE requirements as required by the SAFE Act. State-specific PE and CE requirements are set by each state agency through a license setting interface based on requirements set forth in state statute or regulation. Every agency can set their own state-specific requirements for each of their license types. NMLS performs compliance checks at the time of application for PE, and sets the CE requirement when the license is approved.*

**Q. What if an agency wants to change its state-specific education requirements?**

*A. State agencies can modify their state-specific education requirements at any time with advance notice. The advance notice is required to ensure industry is aware of the new requirement and so course providers can modify courses.*

**Q. What happens if an agency changes its PE or CE hour requirements?**

*A. If there is a change to PE requirements any applicant will be required to meet the new requirements on or after the effective date of the new requirement. For example, if an agency changes their PE requirement from 2 hours to 4 hours of state-specific education effective July 1, any application filed and in a pending status as of June 30<sup>th</sup>, will remain compliant for having met the 2 hour requirement. Any application submitted on or after July 1 will not be accepted if the individual has not completed the 4 hours of state-specific education.*

*If a state agency changes its CE requirements at any time during the calendar year, all MLO's licensed with that agency will be required to meet the new hour requirement even if they were already CE compliant. For example, if an agency had a requirement for 8 hours of CE on 1/1/2017, and then the agency changes their requirement to include 1 hour of state-specific CE effective July 1, 2017, any MLO that was already CE compliant as of 6/30/2017 will now have to complete the 1 hour of state-specific education.*

**Q. Will the system be placing a license item for CE?**

*A. The system will automatically place a license item on each MLO license if the MLO is not yet CE compliant for the license on July 15 of that year. The license setting will be cleared by the system once the MLO has become compliant for CE (both federal and any state requirement).*

**Q. What if an MLO is licensed on November 15?**

*A. If an MLO is licensed between November 1 and December 31 of any year, they will not be required to complete CE for that year. On Jan 1, YYYY, NMLS will automatically set the CE requirement for the next year. However, if the license status date is entered with a date prior to November 1 during the renewal period, the MLO will be required to complete CE for that year.*

**Q. What about MU2 individuals?**

*A. NMLS is not currently tracking CE requirements for MU2 individuals.*

## Alabama

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Alabama does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Alabama are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Alaska

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Alaska does not have a requirement for instruction on state-specific law.

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Alaska are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Arizona

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 8 hours of undefined education (referred to as electives) + 4 hours of AZ law. **Number of hours is 3/3/2/8/+ 4hrs of AZ law = 20**

**Arizona has a requirement for 4 hours of instruction on state-specific laws which may be satisfied by either taking an AZ comprehensive course or a state-specific elective course.**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of AZ state-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of AZ law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.



# Arkansas

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Arkansas does not have a requirement for instruction on state-specific law.

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Arkansas are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time

## California – Dept. of Business Oversight (DBO)

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives),+ 2 hours of CA-DBO law. **Number of hours is 3/3/2/10/ + 2hrs of CA-DBO law = 20**

**California - DBO has a requirement for 2 hours of instruction on state-specific laws which may be satisfied by either taking a CA-DBO comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of CA-DBO specific education** (referred to as an elective). **Number of hours is 3/2/2/ + 1hr of agency law = 8**

MLOs are advised that to comply with the SAFE Act’s “successive years” rule, they may not take the same CE course two years in a row. MLO’s are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with CA-DOC are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## California – Bureau of Real Estate (BRE)

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

CA-BRE does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus one (1) additional hour of undefined (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with CA-DRE are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Colorado

### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives),+ 2 hours of CO law. **Number of hours is 3/3/2/10/ + 2hrs of CO law = 20**

**Colorado has a requirement for 2 hours of instruction on state-specific laws which may be satisfied by either taking a CO comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of CO specific education** (referred to as an elective). **Number of hours is 3/2/2/ + 1hr of CO law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Colorado are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Connecticut

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives) + 1 hour of CT law. **Number of hours is 3/3/2/12/ + 1hr of CT law = 21**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

**Connecticut has a requirement for 1 hour of instruction on state-specific laws which may be satisfied by either taking a CT comprehensive course or a state-specific elective course.**

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of CT education** (referred to as an elective). **Number of hours is 3/2/2/ + 1hr of CT law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Connecticut are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Delaware

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Delaware does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 1, 2018.** However, MLOs in Delaware are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## District of Columbia

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 9 hours of undefined education (referred to as electives) + 3 hours of DC law. **Number of hours is 3/3/2/9/+ 3hrs of DC law = 20**

**DC has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a DC comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of DC-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of DC law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is November 1, 2018.** However, MLOs in DC are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Florida

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 10 hours of undefined education (referred to as electives), plus 2 hours of FL Law. **Number of hours is 3/3/2/10 + 2 Hours of FL law = 20**

***FL has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a FL comprehensive course or a state-specific elective course.***

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of FL-specific education**. **Number of hours is 3/2/2 + 1 hour of FL law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Florida are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.



## Georgia

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

**NOTE: Be advised that PE expires after three years without a valid MLO license or federal registration per Department Rule 80-11-5-.04.**

Georgia does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of GA-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of GA law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is October 31, 2018.** However, MLOs in Georgia are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time. **Note: GA will assess a \$100 late fee outside of NMLS if CE is completed after October 31.**

## Guam

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Guam does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Guam are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Hawaii

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/9/+ 3hrs of HI Law = 20**

**Hawaii has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a HI comprehensive course or a state-specific elective course. Upon completion of the pre-licensing education, an individual has up to twelve months to submit an application for licensure as a mortgage loan originator. An individual who submits an application after the twelve months have expired will be required to repeat the pre-licensing education requirements.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of HI-specific education (referred to as an elective)**. **Number of hours is 3/2/2 + 1hr of HI law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Hawaii are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Idaho

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of ID law. **Number of hours is 3/3/2/10/+ 2hrs of ID law = 20**

**Idaho has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking an ID comprehensive course or a state-specific elective course.**

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of ID-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of ID law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 1, 2018.** However, MLOs in Idaho are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time

## Illinois

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Illinois does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Illinois are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Indiana - DFI

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

Indiana-DFI does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with Indiana-DFI are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Indiana – SoS Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of IN law. **Number of hours is 3/3/2/10/+ 2hrs of IN law = 20**

**Indiana-SOS has a requirement for 2 hours of instruction on IN-SOS specific law which may be satisfied by either taking an IN comprehensive course or a state-specific elective course.**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one (1) additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with Indiana-SOS are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Iowa

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

Iowa does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 1, 2018.** However, MLOs in Iowa are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.



## Kansas

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Kansas does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 1, 2018.** However, MLOs in Kansas are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Kentucky

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Kentucky does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 1 hour of KY-specific education. **Number of hours is 3/2/2 + 1hr of KY law = 8 1 hour of KY law is effective July 12, 2017.**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is November 30, 2018.** However, MLOs in Kentucky are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Louisiana

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Louisiana does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Maine

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Maine does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Maine are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Maryland

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 7 hours of undefined education (referred to as electives) + 5 hours of MD law. **Number of hours is 3/3/2/7/+ 5hrs of MD law = 20**

**Maryland has a requirement for 5 hours of instruction on state-specific law which may be satisfied by either taking a MD comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every MD Mortgage Lender licensee (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the first year of licensure (the chart below is NOT applicable to the Mortgage Lender licensee). The individual listed as the Qualifying Individual (on the MU1) must satisfy the CE requirement for the MU1 location and the individual listed as the Branch Manager (on the MU3) must satisfy the CE requirements for the MU3 location. Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of MD-specific education** (referred to as an elective).

**Number of hours is 3/2/2/+ 1hr of MD law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, both Mortgage Lender Licensees and MLOs in Maryland are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, licensees are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Massachusetts

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 9 hours of undefined education (referred to as electives) + 3 hours of MA law. **Number of hours is 3/3/2/9/+ 3hrs of MA law = 20**

**Massachusetts has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a MA comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of MA-specific education** (referred to as an elective). **Number of hours is 3/2/2/+ 1hr of MA law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Massachusetts are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Michigan

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/10 + 2hr MI = 20**

**MI has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a MI comprehensive course or a state-specific elective course.**

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Michigan are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Minnesota

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Minnesota does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Minnesota are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.



# Mississippi

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 8 hours of undefined education (referred to as electives) + 4 hours of MS law. **Number of hours is 3/3/2/8/+ 4hrs of MS law = 20**

**Mississippi has a requirement for 4 hours of instruction on state-specific law (MS S.A.F.E Mortgage Act) which may be satisfied by either taking a MS comprehensive course or a state-specific elective course.**

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 1 hour of undefined education (referred to as electives). **Number of hours is 3/2/2/1 = 8 Effective July 1, 2017, MS will no longer require state-specific CE.**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Mississippi are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time

# Missouri

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Missouri does not have a requirement for instruction on state-specific law.

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus one (1) additional hour of MO-specific education** (referred to as an elective). **Number of hours is 3/2/2/ plus 1hr of MO law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Montana

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/10 + 2hrs of MT law = 20**

**Montana has requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a MT comprehensive course or a state-specific elective course.**

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1= 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Montana are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Nebraska

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12/+ 2hrs NE law = 22**

**NE has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a NE comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Nebraska are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Nevada

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 30 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 18 hours of undefined education (referred to as electives) + 4 hours of NV law. **Number of hours is 3/3/2/18/+ 4hrs of NV law = 30**

***Nevada has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a NV comprehensive course or a state-specific elective course.***

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Nevada are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## New Hampshire

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of NH law. **Number of hours is 3/3/2/10 + 2hrs of NH law = 20**

***New Hampshire has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a NH comprehensive course or a state-specific elective course.***

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in New Hampshire are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## New Jersey Pre-Licensure Education Requirements

New state-licensed MLOs and Qualified Individuals are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 8 hours of undefined education (referred to as electives) + 4 hours of NJ law. **Number of hours is 3/3/2/8/+ 4hrs of NJ law = 20**

***New Jersey has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a comprehensive NJ course or a state-specific elective course.***

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 3 hours of electives, **plus 2 hours of NJ-specific education. Number of hours is 3/2/2/3 + 2hrs of NJ law = 12**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs and Qualified Individuals in New Jersey are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs and Qualified Individuals are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## New Mexico

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 9 hours of undefined education (referred to as electives) + 3 hours of NM law. **Number of hours is 3/3/2/9/+ 3hrs of NM law = 20**

***New Mexico has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a NM comprehensive course or a state-specific elective course.***

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of NM-specific education**. **Number of hours is 3/2/2/+ 1hr of NM law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in New Mexico are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.



## New York

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 9 hours of undefined education (referred to as electives) + 3 hours of NY law. **Number of hours is 3/3/2/9/+ 3hrs of NY law = 20**

***New York has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a NY comprehensive course or a state-specific elective course.***

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 1 hour of elective, **plus 3 hours of NY-specific education**. **Number of hours is 3/2/2/1 + 3hr of NY law =11**

***Note: NY-DFI will not accept any hours of other state-specific education to count towards the 1 hour of elective. MLOs are advised to complete either an 11 hour NY Comprehensive course or an 8 hour Comprehensive course and a 3 hour NY elective course.***

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in New York are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## North Carolina

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 24 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 12 hours of undefined education (referred to as electives) + 4 hours of NC law. **Number of hours is 3/3/2/12/+ 4hrs of NC law = 24**

**North Carolina has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a NC comprehensive course or a state-specific elective course.**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of NC-specific education**. **Number of hours is 3/2/2/ + 1hr of NC law =8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in North Carolina are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## North Dakota

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

North Dakota does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in North Dakota are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Ohio

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 24\* hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 12 hours of undefined education (referred to as electives) + 4 hours of OH OMBA law. **Number of hours is 3/3/2/12/+ 4hrs of OH law = 24**

**Ohio has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking an OH comprehensive course or a state-specific elective course.**

**Note:** Only applicants under OMBA must take the additional 4hrs of education. OMLA applicants only require 20 hours.

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 hour of elective. **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Oklahoma

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/11+ 1 Hour of OK Law = 20**

***Oklahoma has a requirement for 1 hour of instruction on state-specific law which may be satisfied by either taking an OK comprehensive course or a state-specific elective course.***

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Oklahoma are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Oregon

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 8 hours of undefined education (referred to as electives) + 4hrs of OR law. **Number of hours is 3/3/2/8 + 4 hrs of OR law = 20**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

**Oregon has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking an OR comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 hour elective + **2 hours of OR - specific education. Number of hours is 3/2/2/3 = 10**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Oregon are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Pennsylvania

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 9 hours of undefined education (referred to as electives) + 3 hours of PA law. **Number of hours is 3/3/2/9/+ 3hrs of PA law = 20**

***Pennsylvania has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a PA comprehensive course or a state-specific elective course.***

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of PA-specific education**. **Number of hours is 3/2/2/ + 1hr of PA law =8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Pennsylvania are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Puerto Rico

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Puerto Rico does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus 1 hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 1, 2018.** However, MLOs in Puerto Rico are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.



## Rhode Island

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 9 hours of undefined education (referred to as electives) + 3 hours of RI law. **Number of hours is 3/3/2/9/+ 3hrs of RI law = 20**

***Rhode Island has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a RI comprehensive course or a state-specific elective course.***

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of RI-specific education**. **Number of hours is 3/2/2/ + 1hr of RI law =8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Rhode Island are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## South Carolina – BFI

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/9 + 3 hours of SC-BFI law = 20**

**South Carolina BFI has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a SC-BFI comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of SC-BFI-specific education** **Number of hours is 3/2/2/+ 1hr of SC-BFI law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with South Carolina-BFI are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## South Carolina – DCA

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/9 + 3 hours of SC-DCA law = 20**

**South Carolina DCA has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a SC-DCA comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of SC-DCA-specific education**. **Number of hours is 3/2/2/+ 1hr of SC-DCA law = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with South Carolina-DCA are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## South Dakota

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

South Dakota does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in South Dakota are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Tennessee

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/10/+ 2hrs of TN law = 20**

***TN has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a TN comprehensive course or a state-specific elective course.***

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Tennessee are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time

## Texas – OCCC

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

Texas-OCCC does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with Texas-OCCC are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Texas – SML

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 + 3hrs of TX-SML law = 23**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

**TX-SM has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a TX comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with Texas-SML are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Utah – DFI

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Utah-DFI does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs with Utah-DFI are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.



## Utah – DRE

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. NMLS approved education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

**UT-DRE also has an additional requirement of 15 hours of UT-DRE approved instruction.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective) **plus 2 hour Utah-approved specific annual update course.** **Number of hours is 3/2/2/1 + 2hr UT annual update course = 10** **NOTE:** Effective 2018, MLOs licensed by UT-DRE after May 8, 2017, are required to complete a 5hr post-licensure course. This is in addition to the 10 hours of annual CE already required for MLOs (8hrs + 2hrs of UT-specific). The 5 hr post-licensure course is for MLOs licensed by UT-DRE from May 8th 2017 to December 31, 2017 and is required to be completed by October 21, 2018.

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete both Federal and State CE is December 15, 2018.** However, MLOs with Utah-DRE are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Vermont

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/10/+ 2hrs of VT law = 20**

**Note: PE must be completed within 3 years of a new or subsequent license application.**

**VT has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a VT comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 1, 2018.** However, MLOs in Vermont are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Virgin Islands

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

The Virgin Islands does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in the Virgin Islands are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Virginia

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## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Virginia does not have a requirement for instruction on state-specific law.

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Virginia are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

# Washington

## Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 10 hours of undefined education (referred to as electives) + 4 hours of WA law. **Number of hours is 3/3/2/10/+ 4hrs of WA law = 22**

**Washington has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a WA comprehensive course or a state-specific elective course.**

## Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 1 hour of elective, **plus 1 hour of WA-specific education**. **Number of hours is 3/2/2/1 + 1hr of WA law =9**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

## Deadline

**The deadline to complete CE is December 15, 2018.** However, MLOs in Washington are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## West Virginia

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 22 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 12 hours of undefined education (referred to as electives) + 2 hours of WV law. **Number of hours is 3/3/2/12/+ 2hrs of WV law = 22**

**West Virginia has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a WV comprehensive course or a state-specific elective course.**

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, **plus 1 hour of WV-specific education**. **Number of hours is 3/2/2/+ 1hr of WV law =8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is November 30, 2018.** However, MLOs in West Virginia are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Wisconsin

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Wisconsin does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Wisconsin are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.

## Wyoming

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### Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Wyoming does not have a requirement for instruction on state-specific law.

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). **Number of hours is 3/2/2/1 = 8**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row. MLO's are advised not to retake pre-licensure education (PE) unless directed to by a State Regulator. PE education does not count towards meeting annual CE requirements.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, or 2017	and I was licensed in 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, or 2018	am I required to complete CE in 2018	<b>YES</b>
If I completed SAFE Act PE in 2018	and I was approved for an initial license in 2018	am I required to complete CE in 2018	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2018.** However, MLOs in Wyoming are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.