Purpose
The purpose of this notice is to inform NMLS approved course providers of the required topics to be covered in the 2 hour state specific pre-licensure education (PE) requirement which must be met as a condition for obtaining a mortgage loan originator (MLO) license with the Tennessee Department of Financial Institutions.

PE requirements are as follows:
• 3 hours of Federal law;
• 3 hours of Ethics;
• 2 hours of non-traditional mortgage lending;
• 10 hours of general electives;
• 2 hours of TN state-specific defined electives

Total PE: 20 Hours

TDFI has established the following required topics list for the 2 hours of state-specific PE:

Required Topics:
• Tennessee Residential Lending, Brokerage and Servicing Act (Title 45, Chapter 13)
• Tennessee Home Loan Protection Act (Title 45, Chapter 20)
• Tennessee Rules pertaining to mortgage lending, loan servicing and loan brokering (Chapter 0180-17)

References:

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

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