



## Notice on 2026 Late CE Course Catalog 8/22/2025

### Purpose

The purpose of this notice is to inform course providers that, between October 1 and November 15, 2025, NMLS will accept applications to have an NMLS approved continuing education (CE) courses designated for the 2026 Late CE Course Catalog. Late CE courses are those courses that an MLO is required to complete to make-up a CE requirement during the 60-day reinstatement period following the annual licensure renewal period. Reinstatement is January 1<sup>st</sup> through February 28<sup>th</sup>. Additionally, and in accordance with the Model State Law, an MLO who subsequently becomes unlicensed must complete the CE for the last year in which a license was held prior to the issuance of a new or renewed license. Late CE courses are the only courses which may be completed to satisfy this requirement.

### IMPORTANT HIGHLIGHTS

- New course applications for Late CE approval will be accepted between **October 1 and November 15, 2025. The course must be an exact duplicate of an approved CE course.**
- Late CE courses are not eligible for renewal.
- Use the Late CE naming convention and course description when submitting the application. *HINT: Check the "late ce" box to automatically insert "Late CE" in the title. [See pg 4 on how to fill out the application in the EMS.](#)*
- Credit banking is completed by the course provider using the normal credit banking process.
- Course offerings are set up by the course provider using the normal creating course offering process.
- The normal course application fee schedule applies for Late CE course applications.
- All applications will be reviewed. Course application must reach approval by Dec 15 to be included in the 2026 Late CE catalog. **Please submit early.**

### Invitation to Course Providers

Course providers with approved CE courses are invited to submit courses for inclusion into the catalog. The following details pertain:

- Course providers seeking to have a course included in the Late CE catalog are required to submit the course with the Late CE naming convention between October 1 and November 15 through the normal application process. The course(s) must be an exact duplicate of an approved CE course. Standard course approval application fees apply (\$300 plus \$20 per credit hour).
- All courses submitted for Late CE will go through a full review via the normal course review process. The course application must reach an approved status by Dec 15 in order to be included in the 2025 Late CE catalog. Initial reviews take 15-20 business days and frequently require revisions and another review cycle. Allow ample time for the course review process.
- NMLS will issue the Late CE course ID number for approved applications and will prepare the catalog. The updated catalog with the Late CE courses listed will be made available on January 1, 2026.
- The following state agencies have state-specific CE education requirements and are thus required in the catalog: AZ, CA-DFPI, CO, CT, DC, FL, GA, HI, ID, KY, MD, MA, MN, MO, NJ, NM, NY, NC, NV, OR, PA, RI, SC-BFI, SC-DCA, UT-DRE, WA, WV. Consult the [State Specific Education Requirements](#) for details.

**Note: there will be no exceptions to the November 15 deadline. Any course application submitted for Late CE after November 15 will be denied and the fees will not be refunded.**

## Late CE Course Naming Convention

Courses are required to be titled differently than regular CE courses. The course naming convention is as follows: the words “Late CE” followed by the approved title of the “parent” course, followed by the “parent” course’s approved course ID number in parentheses. For example: “Late CE 8 Hour KY Comprehensive Mortgage Law Review (1234).” [See pg 3 on how to fill out the application in the EMS.](#)

The parent course number is the course ID number of the originally approved course. NMLS will assign the Late CE course a new course number; this number will be the “child” number of the parent and is the number that will appear in the course catalog and on the MLO’s course completion record. The “parent” course number is included to address a SAFE Act requirement that MLOs cannot take the same CE course two years in a row.

- If the student took the parent course in 2024, they cannot take the Late CE in 2025.
- If the MLO takes the Late CE course, they cannot take the parent course to satisfy 2025 requirements.

## Course Offerings and Credit Banking

While course offerings and the credit banking process are the same on the side of the course provider, Late CE credits **are not automatically** applied to students’ records like regular CE. NMLS receives notification when credits have been reported for a Late CE course, and NMLS staff will manually apply the credits to the appropriate year one by one. **Have a plan in place to communicate and manage student expectations regarding the reporting of Late CE course completions.**

## How to fill out a new course application for Late CE in the EMS:

1. Know the parent course’s information:

Example of parent course info:

Course ID: 1234

Title: 1 Hour PA SAFE: CE

Instruction method: Online Self Study

Category: CE Elective

State agency: PA

Requested hours: 1

2. Fill out the new application in EMS like this:

Use the parent course information to fill out the Late CE course application

The screenshot shows the 'Course Application' form in the NMLS system. The form is divided into sections: 'Details' and 'Hours'. The 'Details' section includes fields for 'Course Title', 'Instruction Method', 'Category', 'State Agency', 'Open to Public', and 'Description'. The 'Hours' section includes 'Requested Hours' and 'Course Name'. Annotations with red circles and arrows point to specific fields: '2020 CE (1234)' in the 'Course Title' field, 'Is this a Late CE Course?' with the 'Yes' radio button selected, and 'Late CE 1 Hour PA SAFE: 2020 CE (1234)' in the 'Course Name' field. A note at the bottom of the 'Course Name' field states: 'Generated based on the hours, category, state agency, and course title'.