



S.2155 - Temporary Authority

Professional Standards: Testing and Education



Testing & Education

Law

Requirements

Scenarios



Permits qualified MLOs to originate loans while completing SAFE Act mandated federal and/or state-specific requirements for licensure, such as education or testing.

The Law

A qualified MLO does not need to pass the SAFE Act Test or meet pre-licensure education requirements [to obtain Temporary Authority](#).

NMLS Approved Education

Approved Course
Provider List

Late CE
Courses

Make-up CE for 2010-2018

[Completing Late CE Video](#)

Required

MLOs need to complete testing, federal and state education requirements within 120 days of their Temporary Authority start date. During this 120-day Temporary Authority period, qualified MLOs are permitted to originate loans.



State-Specific Education Requirements PE and CE

Aug 22, 2019

Nationwide Multistate Licensing System and Registry
Conference of State Bank Supervisors

Questions or Comments:

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State-Specific NMLS Required Education Charts 2019

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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	8
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*	4	24	2	9
MN*	0	20	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

*MN requires 1 hour of State specific CE even for those that completed CE prior to Aug. 1, 2018
*NV requires 10 hours (3 State Specific) for Late CE completed for 2010-2017.
*MLOs licensed by UT-DRE from January 01, 2018 to December 31, 2018, 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 5hr post-licensure course is for MLOs licensed by UT-DRE in 2018 and is required to be completed by October 21, 2019
*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 ORMLA license only
*OR Per OAR 441-080-0310(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
*WV see page 62

State-Specific NMLS Required Education Charts 2019

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State-Specific Education Chart

MLOs should access the Professional Standards link on the NMLS Resource Center and review the [State-Specific Education Chart](#).

Education Record



The [Course Completion and Compliance Record](#) functionality in NMLS is an integral part of determining if an individual is compliant with Pre-Licensure Education (PE) and Continuing Education (CE) requirements.

An approved course provider has seven calendar days after the end of a course (or in the case of an online self-paced course, from the time the student completes the course) to report (bank) a student's credits in NMLS.

****Click the Course Completion and Compliance Record to view the Course Completion Quick Guide****

SMART TA: Requirements and Education Record Is Updated Within 90 days of Temporary Authority
TA At Risk: Requirements and Education Record Not Updated at 100 days of Temporary Authority
PROBABABLE GUARANTEED LOSS OF TA: Requirements and Education Record Not Updated at 110 days of Temporary Authority

Smart Temporary Authority Deadlines

The deadlines above take into consideration the time required to complete education, for information to be reported, and for the education record to be updated in NMLS.

Official Test Results

Below is a list of official test results for each unique national and/or state test the Individual has taken.

Click the Test Name link to view all results for the selected test.

Test Name	Test Date	Result	Score
SAFE Mortgage Loan Originator Test - National Component with Uniform State Content	5/24/2019	 Pass	82

If the Uniform State Test is taken, the score is combined with the National Test score and the final result and score will be Originator Test – National Component with Uniform State Content above.



[Unofficial Test Results Replaced by Uniform State Test](#)

Current National Test with UST Example

Official Test Results

Below is a list of official test results for each unique national and/or state test the Individual has

Click the Test Name link to view all results for the selected test.

Test Name	Test Date	Result	Score
SAFE Mortgage Loan Originator Test - National Component	4/8/2010	 Pass	86
WA - SAFE Mortgage Loan Originator Test - State Component	4/8/2010	 Pass	90

If the Uniform State Test is taken, the score is combined with the National Test score and the final result and score will be Originator Test – National Component with Uniform State Content above.

[Unofficial Test Results Replaced by Uniform State Test](#)

Retired National and State Test Example

MLOs must pass the SAFE MLO Test, which is composed of either the National Component with Uniform State Content (available since 2013), or the legacy National Component along with the appropriate State Test, which have been retired.

Testing Record

MLOS may need to take and pass the National Test with Uniform State Content (UST) within 120 days of their Temporary Authority start date. The Testing Record in NMLS should be consulted to determine what test requirement must be met. Individuals who have not yet passed the National Test, or any person who did not pass the previously available UST, are required to take the National Test with UST to remain approved after TA has expired.

SCENARIO

The next six examples are used to depict common scenarios. These scenarios are not all inclusive and many variations exist. MLOs may confirm testing requirements with the NMLS Call Center.

Be sure to access the Education page located in the Professional Standards section on the NMLS Resource Center and review the State-Specific Education Charts for additional information on PE Expiration, Late CE, Federal and State requirements, and other agency-specific non-education requirements that may need to be completed within 120 days of Temporary Authority start date.

MLOS that took the National Test before April 2013 may need to take and pass the National Test within 120 days of their Temporary Authority start date. During this 120 – day Temporary Authority period, qualified MLOs are permitted to originate loans.

Situation

Federal registrant has been **with a bank for several years** and has **never been state licensed** and has not taken and passed the National test.

The registrant is seeking licensure in Missouri.



Requirement:

PE =



Pass the National Test

Situation

Federal registrant has been with a bank for several years and has never been state licensed, has not taken and passed the National Test.

The registrant is seeking licensure in Florida.



Requirement:

PE =



Including 2 hrs of FL
state-specific education,
Pass the National Test

Situation

Federal registrant has been with a bank for several years and had previously been state licensed, has not taken and passed the National Test.

The registrant is seeking licensure in Florida and North Carolina.



Requirement:

Including 2 hrs of FL state-specific and 4 hrs of NC state-specific, pass the National Test

PE =



Situation

Federal registrant has been **working for a bank for four years.**

The person was **state-licensed in Florida and North Carolina in 2015, passed the National Test, did not complete annual CE and the licenses went into a terminated failed to renew status.**



Requirement:

PE =



Would need to reapply for MLO license in NC since **NC requires the PE be completed within 3 years** of the license application.

CE =



Would need to complete **FL state-specific Late CE** to satisfy the outstanding FL CE requirement for 2015.

**SRR will need to apply 8 hrs of Admin CE to satisfy the remaining 2015 CE requirements which were satisfied through the retaking of PE.*

Situation

Individual currently maintains an endorsement on their real estate license with CA-DRE.

The individual is **seeking to expand** and do business in Nevada and Arizona.



Requirement:

PE =  10 HOURS

4 hrs must be NV state-specific and 4 hrs must be AZ state-specific.

Note: The total for NV is 30 hrs of PE. The scenario assumes that the individual already completed 20hrs of the CA-DRE license and now is required to complete an additional 10 hrs.

Note: The total for NV is 30 hrs of PE. The scenario assumes that the individual already completed 20hrs of the CA-DRE license and now is required to complete an additional 10 hrs.

Situation

Individual currently maintains a license in CT. In response to S.2155, the MLO is seeking licensure in NJ, NY, and MA, passed the National Test in 2011 but no other state tests.

The MLO was previously licensed in MA in 2015 but didn't complete CE and the license went into a terminated failed to renew status.



Requirement:

PE =



NJ License



NY License

Late CE =



MA License (1 hr MA state-specific), Pass the National Test to satisfy the testing requirement for all states



Support

Send questions to NMLS.ED1@CSBS.ORG

Be sure to favorite the [EDUCATION PAGE](#) on the NMLS Resource Center