



# State-Specific Education Requirements PE and CE

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## 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. However, new MLOs will be tested on Alabama mortgage lending law as referenced in the [Alabama State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Alaska mortgage lending law as referenced in the [Alaska State Test Component Reference List](#).

### 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 with the first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 4 hrs 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.** New MLOs will be tested on Arizona mortgage lending law as referenced in the [Arizona State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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/+ 1 hr of AZ law = 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.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>Yes</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Arkansas mortgage lending law as referenced in the [Arkansas State Test Component Reference List](#).

### 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 with the first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 Corporations (DOC)

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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-DOC does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on California mortgage lending law as referenced in the [California State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 – Dept. of Real Estate (DRE)

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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-DRE does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on California mortgage lending law as referenced in the [California State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Colorado does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Colorado mortgage lending law as referenced in the [Colorado State Test Component Reference List](#).

## Continuing Education Requirements

**Colorado Mortgage Loan Originator Continuing Education (C.E.) Matrix**

Year of License Issuance	2009 C.E. Requirements	2010 C.E. Requirements	2011 C.E. Requirements	2012 C.E. Requirements	2013 C.E. Requirements
2006	No C.E. Requirements	Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2007	No C.E. Requirements	Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2008	No C.E. Requirements	Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2009	No C.E. Requirements	Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2010		Passage of the National Portion of the NMLS&R Administered S.A.F.E. Test	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2011			8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course*	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course
2012				8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course*	8 Hours of (national) NMLS&R C.E. 2 Hour (state) DRE MLO Annual Update Course

\* Licensees who successfully pass the National Portion of the S.A.F.E. Test in the same calendar year in which they were granted a Colorado license are exempt from all continuing education requirements for that year. All other licensees are required to complete 10 hours of continuing education, including the Colorado Two (2) Hour Annual Update Course as well as 8 hours of continuing education through the NMLS. Please refer to the NMLS for rules regarding the 8-hour continuing education requirement.

## **Deadline**

**The deadline to complete CE is December 31, 2011.** 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). **Number of hours is 3/3/2/12 = 20**

Connecticut does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Connecticut mortgage lending law as referenced in the [Connecticut State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Delaware mortgage lending law as referenced in the [Delaware State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 1, 2011.** 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/+ 3 hrs 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.** New MLOs will be tested on DC mortgage lending law as referenced in the [DC State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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/+ 1 hr 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.

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

### Deadline

**The deadline to complete CE is November 1, 2011.** 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, plus 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Florida does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Florida mortgage lending law as referenced in the [Florida State Test Component Reference List](#).

### 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 with the first year after they complete PE (see chart below). 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.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>Yes</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2011.** 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**

Georgia does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Georgia mortgage lending law as referenced in the [Georgia State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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/+ 1 hr 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.

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

### Deadline

**The deadline to complete CE is October 31, 2011.** 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.**

## 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 3/3/2/12 = 20**

Hawaii does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Hawaiian mortgage lending law as referenced in the [Hawaii State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 2 hrs 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.** New MLOs will be tested on Idaho mortgage lending law as referenced in the [Idaho State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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/+ 1 hr 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.

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

### Deadline

**The deadline to complete CE is December 15, 2011.** 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. However, new MLOs will be tested on Illinois mortgage lending law as referenced in the [Illinois State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 10 hours of undefined education (referred to as electives) + 2 hours of IN law. **Number of hours is 3/3/2/10/+ 2 hrs of IN law = 20**

**Indiana-DFI has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking an IN comprehensive course or a state-specific elective course.** New MLOs will be tested on Indiana mortgage lending law as referenced in the [Indiana State Test Component Reference List](#).

### 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 with the first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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

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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 IN law. **Number of hours is 3/3/2/10/+ 2 hrs 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.** New MLOs will be tested on Indiana mortgage lending law as referenced in the [Indiana State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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**

Iowa does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Iowa mortgage lending law as referenced in the [Iowa State Test Component Reference List](#).

### 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 with the first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 1, 2011.** 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. However, new MLOs will be tested on Kansas mortgage lending law as referenced in the [Kansas State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 1, 2011.** 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. However, new MLOs will be tested on Kentucky mortgage lending law as referenced in the [Kentucky State Test Component Reference List](#).

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 12 hours of NMLS approved education annually beginning the year immediately following completion of PE (see chart below). 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 an elective), **plus 4 hours of KY-specific\***. **Number of hours is 3/2/2/1 + 4hrs of KY law = 12**

*\*MLOs are required to complete 12 hours of CE every year; the requirement to take is 4 hours of KY-specific law is every-other-year.*

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 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is November 30, 2011.** 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. However, new MLOs will be tested on Louisiana mortgage lending law as referenced in the [Louisiana State Test Component Reference List](#).

### 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 first year after they complete PE (see chart below). 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.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>Yes</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Maine mortgage lending law as referenced in the [Maine State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 5 hrs 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.** New MLOs will be tested on Maryland mortgage lending law as referenced in the [Maryland State Test Component Reference List](#).

### 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 with the first year after they are licensed (see chart below). 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/+ 1 hr 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** However, 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, 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.

## 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/+ 3 hrs 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.** New MLOs will be tested on Massachusetts mortgage lending law as referenced in the [Massachusetts State Test Component Reference List](#).

### 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 with the first year after they are licensed (see chart below). 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/+ 1 hr 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 3/3/2/12 = 20**

Michigan does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Michigan mortgage lending law as referenced in the [Michigan State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Minnesota mortgage lending law as referenced in the [Minnesota State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 4 hrs 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.** New MLOs will be tested on Mississippi mortgage lending law as referenced in the [Mississippi State Test Component Reference List](#).

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 12 hours of NMLS approved education annually beginning the year immediately following completion of PE (see chart below). 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 MS-specific education** (MS SAFE Act of 2009). **Number of hours is 3/2/2/3 + 2 hr of MS 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Missouri mortgage lending law as referenced in the [Missouri State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 3/3/2/12 = 20**

Montana does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Montana mortgage lending law as referenced in the [Montana State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 = 20**

Nebraska does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Nebraska mortgage lending law as referenced in the [Nebraska State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 4 hrs 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.** New MLOs will be tested on Nevada mortgage lending law as referenced in the [Nevada State Test Component Reference List](#).

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 10 hours of NMLS approved education annually beginning the year immediately following completion of PE (see chart below). 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 3 hours of NV-specific education**. **Number of hours is 3/2/2/+ 3 hr of NV law = 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

New Hampshire does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on New Hampshire mortgage lending law as referenced in the [New Hampshire State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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

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### 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/+ 4 hrs 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.*** New MLOs will be tested on New Jersey mortgage lending law as referenced in the [New Jersey State Test Component Reference List](#).

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) and Qualified Individual is required to complete at least 12 hours of NMLS approved education annually beginning the year following completion of PE (see chart below). 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 + 2 hrs 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.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>Yes</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 3 hrs 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.*** New MLOs will be tested on New Mexico mortgage lending law as referenced in the [New Mexico State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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/+ 1 hr 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 3 hrs 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.*** New MLOs will be tested on New York mortgage lending law as referenced in the [New York State Test Component Reference List](#).

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 11 hours of NMLS approved education annually beginning the first year after they are licensed (see chart below). 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 + 3 hr of NY law = 11**

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 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 4 hrs 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.** New MLOs will be tested on North Carolina mortgage lending law as referenced in the [North Carolina State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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/ + 1 hr 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 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on North Dakota mortgage lending law as referenced in the [North Dakota State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 4 hrs of OH law = 24**

**Ohio has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a 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.** New MLOs will be tested on Ohio mortgage lending law as referenced in the [Ohio State Test Component Reference List](#).

## 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 first year after they are licensed (see chart below). 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.

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

## Deadline

**The deadline to complete CE is December 31, 2011.** 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 3/3/2/12 = 20**

Oklahoma does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Oklahoma mortgage lending law as referenced in the [Oklahoma State Test Component Reference List](#).

### 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 first year after they have completed PE (see chart below). 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.

Am I required to take Continuing Education this year?			
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>Yes</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 12 hours of undefined education (referred to as electives). **Number of hours is 3/3/2/12 = 20**

Oregon does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Oregon mortgage lending law as referenced in the [Oregon State Test Component Reference List](#).

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 10 hours of NMLS approved education annually beginning the first year after they are licensed (see chart below). 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 3 additional hours of undefined education** (referred to as an elective). **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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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/+ 3 hrs 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.** New MLOs will be tested on Pennsylvania mortgage lending law as referenced in the [Pennsylvania State Test Component Reference List](#).

## 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 first year after they completed PE (see chart below). 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/ + 1 hr 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 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>Yes</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

## Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Puerto Rico mortgage lending law as referenced in the [Puerto Rico State Test Component Reference List](#).

### 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 first year after PE is completed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 1, 2011.** 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/+ 3 hrs 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.** New MLOs will be tested on Rhode Island mortgage lending law as referenced in the [Rhode Island State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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/ + 1 hr 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 3/3/2/12 = 20**

South Carolina-BFI does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on South Carolina mortgage lending law as referenced in the [South Carolina State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 3/3/2/12 = 20**

South Carolina-DCA does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on South Carolina mortgage lending law as referenced in the [South Carolina State Test Component Reference List](#).

### 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 first year immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on South Dakota mortgage lending law as referenced in the [South Dakota State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 3/3/2/12 = 20**

Tennessee does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Tennessee mortgage lending law as referenced in the [Tennessee State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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**

Texas-OCCC does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Texas mortgage lending law as referenced in the [Texas State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 = 20**

Texas-SML does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Texas mortgage lending law as referenced in the [Texas State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Utah mortgage lending law as referenced in the [Utah State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 40 hours of UT-DRE approved instruction.** New MLOs will be tested on Utah mortgage lending law as referenced in the [Utah State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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 3/3/2/12 = 20**

Vermont does not have a requirement for instruction on state-specific law. However, new MLOs will be tested on Vermont mortgage lending law as referenced in the [Vermont State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 1, 2011.** 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. However, new MLOs will be tested on Virgin Island mortgage lending law as referenced in the [Virgin Island State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Virginia mortgage lending law as referenced in the [Virginia State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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

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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) + 2 hours of WA law. **Number of hours is 3/3/2/10/+ 2 hrs of WA law = 20**

**Washington has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a WA comprehensive course or a state-specific elective course.** New MLOs will be tested on Washington mortgage lending law as referenced in the [Washington State Test Component Reference List](#).

### Continuing Education Requirements

Every state-licensed MLO (in any approved status) is required to complete at least 9 hours of NMLS approved education annually beginning the year immediately following completion of PE (see chart below). 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 + 1 hr of WA law =9**

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may 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 or 2010	and I was approved for an initial license in 2010	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2009 or 2010	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>YES</b>
If I completed SAFE Act PE in 2011	and I was approved for an initial license in 2011	am I required to complete CE in 2011	<b>No</b>

### Deadline

**The deadline to complete CE is December 15, 2011.** 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/+ 2 hrs 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.** New MLOs will be tested on West Virginia mortgage lending law as referenced in the [West Virginia State Test Component Reference List](#).

### 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 first year after they are licensed (see chart below). 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/+ 1 hr 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.

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

### Deadline

**The deadline to complete CE is November 30, 2011.** 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. However, new MLOs will be tested on Wisconsin mortgage lending law as referenced in the [Wisconsin State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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. However, new MLOs will be tested on Wyoming mortgage lending law as referenced in the [Wyoming State Test Component Reference List](#).

### 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 immediately following completion of PE (see chart below). 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.

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

### Deadline

**The deadline to complete CE is December 31, 2011.** 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.