



State-Specific Education Requirements PE and CE

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Questions or Comments:

Rich Madison, Sr. Director, Mortgage Education
rmadison@csbs.org / 202.728.5737

PE Expiration Policy

In 2016, the NMLS Policy Committee approved a policy that addresses situations in which an individual either 1) completes the Federal PE requirement and does not acquire a license within a reasonable amount of time, or 2) acquires a license, but then leaves the industry and returns after a long period and does required to become current on education.

The policy is as follows:

An individual who completed 20 hours Pre-Licensure education pursuant to 12 U.S.C. 5104(c) must retake 20 hours of pre-licensure education in order to be eligible for state mortgage loan originator licensure if he or she:

- (1) fails to acquire a valid state license or federal registration as a mortgage loan originator within three years from the date of federal compliance with 12 U.S.C. 5104(c); or
- (2) fails to acquire a valid state license or federal registration as a mortgage loan originator within three years from the last date of licensure or registration as a mortgage loan originator.

The policy has been enacted by many states as indicated on the following State-Specific Education Charts. No date has been set yet for nationwide compliance within NMLS.

Education and Temporary Authority to Operate

On March 15, 2018, Congress passed the [Economic Growth, Regulatory Relief and Consumer Protection Act \(S. 2155\)](#), which included a new provision under the [SAFE Act of 2008](#). This new provision, known as Temporary Authority to Operate, streamlines the license application process for federally registered mortgage loan originators (MLOs) seeking state licensure, and state-licensed MLOs seeking licensure in another state.

The Economic Growth, Regulatory Relief and Consumer Protection Act was signed into law May 24, 2018 and takes effect November 24, 2019.

A qualified MLO does not need to pass the SAFE MLO test or meet pre-licensure education requirements to obtain Temporary Authority. However, MLOs need to complete federal and state education requirements within 120 days of their Temporary Authority start date. During the 120-day Temporary Authority period MLOs are permitted to originate loans.

SMART Temporary Authority Deadlines: The following deadlines take into consideration the time required to complete education, for information to be reported, and for the education record to be updated in NMLS.

SMART TA: Requirements and Education Record is Updated within 90 Days of Temporary Authority

TA At Risk: Requirements and Education Record is Not Updated at 100 Days of Temporary Authority

PROBABLY GUARANTEED LOSS OF TA: Requirements and Education Record Not Updated at 100 Days of Temporary Authority

Uniform CE Policy

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

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

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

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

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

2020 CE Deadlines:

SMART Deadline: CE course reported to NMLS by Friday, December 11

At-Risk-to-Miss Renewal Deadline: Course reported to NMLS by Friday, December 18

Guaranteed to Miss Renewal Deadline: Course reported to NMLS on Tuesday, December 31

Anti-Fraud Authentication for Online CE Courses: Online Self-Study NMLS approved courses require a biometric signature. The biometric signature is in addition to the user ID and password already required. The biometric signature is used to help prevent against fraud and verify progress through the course. Information about the password requirement may be found on the [Student Authentication Support Page](#)

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

	State PE Hrs	Total PE Hrs	State CE Hrs	Total CE Hrs
AZ	4	20	1	8
CA-DBO	2	20	1	8
CO	2	20	1	8
CT	1	21	1	8
DC	3	20	1	8
FL	2	20	1	8
GA	0	20	1	8
HI	3	20	1	8
ID	2	20	1	8
IN-SOS	2	20	0	8
KY*	0	20	1	8
MD	5	20	1	8
MA	3	20	1	8
MI	2	20	0	8
MN*	0	20	1	8
MS	4	20	0	8
MO	0	20	1	8
MT	2	20	0	8
NE	2	22	0	8
NV	4	30	0	8
NJ	4	20	2	12
NM	3	20	1	8
NY	3	20	3	11
NC*	4	24	1	8

	State PE Hrs	Total PE Hrs	State CE Hrs	Total CE Hrs
NH	2	20	0	8
OH*	4	24	0	8
OK	1	20	0	8
OR	4	20	2	10
PA	3	20	1	8
RI	3	20	1	8
SC-BFI	3	20	1	8
SC-DCA	3	20	1	8
TN	2	20	0	8
TX-SML	3	23	0	8
UT-DRE*	15	35	2	10
VT	2	20	0	8
WA	4	22	1	9
WV*	4	24	2	9

Total Agencies with State-Specific PE: 33

Total Agencies with State-Specific CE: 25

*MN requires 1 hour of State specific CE even for those that completed CE prior to Aug. 1, 2018

*NV requires 10 hours (3 State Specific) for Late CE completed for 2010-2017.

*MLOs licensed by UT-DRE from January 01, 2018 to December 31, 2018, are required to complete a 5hr post-licensure course. This is in addition to the 10 hours of annual CE already required for MLOs (8hrs + 2hrs of UT-specific). The 5hr post-licensure course is for MLOs licensed by UT-DRE in 2018 and is required to be completed by October 21, 2019

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

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

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

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

*WV see page 62

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

Q. What is PE Expiration?

A. In 2016, the NMLS Policy Committee approved a policy that addresses situations in which an individual either 1) completes the Federal PE requirement and does not acquire a license within a reasonable amount of time, or 2) acquires a license, but then leaves the industry and returns after a long period and does required to become current on education. The policy reads as follows:

“An individual who completed 20 hours Pre-Licensure education pursuant to 12 U.S.C. 5104(c) must retake 20 hours of pre-licensure education in order to be eligible for state mortgage loan originator licensure if he or she:

- (3) fails to acquire a valid state license or federal registration as a mortgage loan originator within three years from the date of federal compliance with 12 U.S.C. 5104(c); or*
- (4) fails to acquire a valid state license or federal registration as a mortgage loan originator within three years from the last date of licensure or registration as a mortgage loan originator.”*

Q. When is the PE Expiration policy in force?

A. Several states have already or are in the process of enacting the PE Expiration policy.

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

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

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

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

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

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

Q. When is CE required?

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

Q. When is Late CE required?

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

Q. Will NMLS track state-specific Late CE?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Q. What about CE compliance for MU2 individuals?

A. NMLS is not currently tracking CE compliance for MU2 individuals. However, requirements for MU2 individuals are listed on the charts and the requirements are being manually reviewed by relevant state agencies.

Alabama

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

Number of hours is $3/3/2/12 = 20$

PE Expiration: Pending Enactment See the [AL Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Alabama are prevented from applying 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

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

Number of hours is $3/3/2/12 = 20$

PE Expiration: Pending Enactment See the [AK Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Alaska are prevented from applying 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

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. *AZ 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.*

Number of hours is 3/3/2/8/+ 4hrs of AZ law = 20

PE Expiration: Enacted See the [AZ Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: Responsible Individuals. See the [AZ Renewal Requirements Checklist for details](#).

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Arizona are prevented from applying 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.

Arkansas

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

Number of hours is 3/3/2/12 = 20

PE Expiration: Pending Enactment See the [AR Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

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

California – Dept. of Business Oversight (DBO)

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of CA-DBO law. *CA-DBO has a requirement for 2 hours of instruction on state-specific laws which may be satisfied by either taking a CA-DBO comprehensive course or a state-specific elective course.*

Number of hours is 3/3/2/10/ + 2hrs of CA-DBO law = 20

PE Expiration: Pending Enactment See the [CA-DBO Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

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

California – Bureau of Real Estate (BRE)

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

Number of hours is $3/3/2/12 = 20$

PE Expiration: Pending Enactment See the [CA-DRE Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

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

Colorado

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of CO law. *CO has a requirement for 2 hours of instruction on state-specific laws which may be satisfied by either taking a CO comprehensive course or a state-specific elective course.*
Number of hours is 3/3/2/10/ + 2hrs of CO law = 20

PE Expiration: Enacted See the [CO Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Colorado are prevented from applying 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

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 12 hours of undefined education (referred to as electives) + 1 hour of CT law. *Connecticut has a requirement for 1 hour of instruction on state-specific laws which may be satisfied by either taking a CT comprehensive course or a state-specific elective course.*

Number of hours is 3/3/2/12/ + 1hr of CT law = 21

PE Expiration: Enacted See the [CT Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: Mortgage Loan Process and Under Writer Licenses. See the [CT Renewal Requirements Checklist](#) for details.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Connecticut are prohibited from applying 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

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.

PE Expiration: Pending Enactment See the [DE Requirements Checklist](#) for details

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 1. However, MLOs in Delaware are prohibited from applying 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

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. *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.* Number of hours is 3/3/2/9/+ 3hrs of DC law = 20

PE Expiration: Pending Enactment See the [DC Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is November 1. However, MLOs in DC are prohibited from applying 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

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 10 hours of undefined education (referred to as electives), plus 2 hours of FL Law. *FL has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a FL comprehensive course or a state-specific elective course.*

Number of hours is $3/3/2/10 + 2$ Hours of FL law = 20

PE Expiration: Pending Enactment See the [FL Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Florida are prohibited from applying 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

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**

PE Expiration: Enacted See the [GA Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is October 31. However, MLOs in Georgia are prohibited from applying 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 may assess a \$100 late fee outside of NMLS if CE is completed after October 31.**

Guam

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**

PE Expiration: Pending Enactment See the [GU Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

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

Hawaii

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). *Hawaii has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a HI comprehensive course or a state-specific elective course. Number of hours is 3/3/2/9/+ 3hrs of HI Law = 20*

PE Expiration: Enacted See the [HI Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2030	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Hawaii are prohibited from applying 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

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

PE Expiration: Pending Enactment See the [ID Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 1. However, MLOs in Idaho are prohibited from applying 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

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**

PE Expiration: Enacted See the [IL Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Illinois are prohibited from applying 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

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**

PE Expiration: Enacted See the [IN-DFI Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

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

Indiana – SoS

Pre-Licensure Education Requirements

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

PE Expiration: Enacted See the [IN-SoS Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: Principle Managers. See the [IN-SoS Renewal Requirements Checklist](#) for details.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs with Indiana-SOS are prohibited from applying 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

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**

PE Expiration: Enacted See the [IA Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 1. However, MLOs in Iowa are prohibited from applying 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

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**

PE Expiration: Enacted See the [KS Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 1. However, MLOs in Kansas are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [KY Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is November 30. However, MLOs in Kentucky are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [LA Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Louisiana are prohibited from applying 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.

Maine

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**

PE Expiration: Pending Enactment See the [ME Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Maine are prohibited from applying 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

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 which must include 3 hours of MD mortgage-related law and 2 hours of Maryland's finder-fees law. **Number of hours is 3/3/2/7/+ 5hrs of MD law = 20**

PE Expiration: Pending Enactment See the [MD Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: Each Maryland Qualified Individual and Branch Manager must complete 8 hours of NMLS CE to include 1 hour of instruction on MD mortgage-related law.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline:

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

Massachusetts

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. *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.*
Number of hours is 3/3/2/9/+ 3hrs of MA law = 20

PE Expiration: Enacted See the [MA Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Massachusetts are prohibited from applying 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

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). *Michigan has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a MI comprehensive course or a state-specific elective course. Number of hours is 3/3/2/10 + 2hr MI = 20*

PE Expiration: Enacted See the [MI Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Michigan are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [MN Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Minnesota are prohibited from applying 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

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. *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.*
Number of hours is 3/3/2/8/+ 4hrs of MS law = 20

PE Expiration: Pending Enactment See the [MS Requirements Checklist for details.](#)

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Mississippi are prohibited from applying 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

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**

PE Expiration: Enacted See the [MO Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Missouri are prohibited from applying 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.

Montana

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). *Montana has requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a MT comprehensive course or a state-specific elective course. Number of hours is 3/3/2/10 + 2hrs of MT law = 20*

PE Expiration: Enacted See the [MT Requirements Checklist for details.](#)

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Montana are prohibited from applying 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

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). *NE has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a NE comprehensive course or a state-specific elective course. Number of hours is 3/3/2/12/+ 2hrs NE law = 22*

PE Expiration: Pending Enactment See the [NE Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Nebraska are prohibited from applying 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

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. *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.*

Number of hours is 3/3/2/18/+ 4hrs of NV law = 30

PE Expiration: Pending Enactment See the [NV Requirements Checklist](#) for details.

Continuing Education Requirements

MLO/Qualified Employee: Every state licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, plus one additional hour of undefined education (referred to as an elective). The Qualified Employee (QE) for each office is required to take 1 hour of Nevada Law in lieu of the elective. *Number of hours is 3/2/2/1 = 8 Note: NV requires 10 hours (3 State Specific) for Late CE completed for 2010-2017.*

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Nevada are prohibited from applying 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

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 10 hours of undefined education (referred to as electives) + 2 hours of NH law. *New Hampshire has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a NH comprehensive course or a state-specific elective course.* Number of hours is 3/3/2/10 + 2hrs of NH law = 20

PE Expiration: Pending Enactment See the [NH Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

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

New Jersey

Pre-Licensure Education Requirements

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

PE Expiration: Pending Enactment See the [NJ Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: Qualified Individuals. See the [Renewal Checklist](#) for details.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs and Qualified Individuals in New Jersey are prohibited from applying 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

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. *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.*

Number of hours is 3/3/2/9/+ 3hrs of NM law = 20

PE Expiration: Pending Enactment See the [NM Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in New Mexico are prohibited from applying 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

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. *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.*
Number of hours is 3/3/2/9/+ 3hrs of NY law = 20

PE Expiration: Pending Enactment See the [NY Requirements Checklist](#) for details.

Continuing Education Requirements

MLO: Every state licensed MLO (in any approved status) is required to complete at least 8 hours of NMLS approved education annually beginning the year they are licensed (unless PE was completed in the same year). Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), and 2 hours of non-traditional mortgage lending, 1 hour of elective, **plus 3 hours of NY-specific education**. Number of hours is 3/2/2/1 + 3hr of NY law =11 Note: *NY-DFI will not accept any hours of other state-specific education to count towards the 1 hour of elective. MLOs are advised to complete either an 11 hour NY Comprehensive course or an 8 hour Comprehensive course and a 3 hour NY elective course.*

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in New York are prohibited from applying 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

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. *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. Number of hours is 3/3/2/12/+ 4hrs of NC law = 24*

PE Expiration: Enacted See the [NC Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in North Carolina are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [ND Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in North Dakota are prohibited from applying 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

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 ORMLA law. *Ohio has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking an OH comprehensive course or a state-specific elective course.* Number of hours is 3/3/2/12/+ 4hrs of OH law = 24 Note: Only applicants under ORMLA must take the additional 4hrs of education. ORMLA applicants only require 20 hours.

PE Expiration: Pending Enactment See the [OH Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in North Dakota are prohibited from applying 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.

Oklahoma

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). *Oklahoma has a requirement for 1 hour of instruction on state-specific law which may be satisfied by either taking an OK comprehensive course or a state-specific elective course.* Number of hours is 3/3/2/11+ 1 Hour of OK Law = 20

PE Expiration: Pending Enactment See the [OK Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Oklahoma are prohibited from applying 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

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, plus 8 hours of undefined education (referred to as electives) + 4hrs of OR law. *Oregon has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking an OR comprehensive course or a state-specific elective course.*
Number of hours is 3/3/2/8 + 4 hrs of OR law = 20

PE Expiration: Enacted See the [OR Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Oregon are prohibited from applying 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

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. *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.*
Number of hours is 3/3/2/9/+ 3hrs of PA law = 20

PE Expiration: Pending Enactment See the [PA Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: Qualified Individuals and Branch Managers. See [PA Requirements Checklist](#) for details.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Pennsylvania are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [PR Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 1. However, MLOs in Puerto Rico are prohibited from applying 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

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. *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.*
Number of hours is 3/3/2/9/+ 3hrs of RI law = 20

PE Expiration: Pending Enactment See the [RI Requirements Checklist](#) for details

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Rhode Island are prohibited from applying 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

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

Number of hours is 3/3/2/9 + 3 hours of SC-BFI law = 20

PE Expiration: Pending Enactment See the [SC-BFI Requirements Checklist](#) for details

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs with South Carolina-BFI are prohibited from applying 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

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

Number of hours is 3/3/2/9 + 3 hours of SC-DCA law = 20

PE Expiration: Pending Enactment See the [SC-DCA Requirements Checklist](#) for details

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is November 30. However, MLOs with South Carolina-DCA are prohibited from applying 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

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**

PE Expiration: Pending Enactment Effective Jan 1, 2020 See the [SD Requirements Checklist](#) for details

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in South Dakota are prohibited from applying 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

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). *TN has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a TN comprehensive course or a state-specific elective course. Number of hours is 3/3/2/10/+ 2hrs of TN law = 20*

PE Expiration: Pending Enactment See the [TN Requirements Checklist](#) for details

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Tennessee are prohibited from applying 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

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**

PE Expiration: Enacted See the [TX-OCC Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A.

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs with Texas-OCCC are prohibited from applying 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

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). *TX-SM has a requirement for 3 hours of instruction on state-specific law which may be satisfied by either taking a TX comprehensive course or a state-specific elective course. Number of hours is 3/3/2/12 + 3hrs of TX-SML law = 23*

PE Expiration: Enacted See the [TX-SML Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs with Texas-SML are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [UT-DFI Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs with Utah-DFI are prohibited from applying 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

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**

NOTE: UT-DRE also has an additional requirement of 15 hours of UT-DRE approved instruction which is not reported into NMLS.

PE Expiration: Pending Enactment See the [UT-DRE Requirements Checklist](#) for details.

Continuing Education Requirements

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

NOTE: MLOs licensed by UT-DRE between Jan 1 – Dec 31, 2019, are required to complete a 5hr post-licensure course in 2019. This is in addition to the 10 hours of annual CE already required for MLOs (8hrs + 2hrs of UT-specific). This 5hr course is required to be completed by October 31.

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete both Federal and State CE is December 15. However, MLOs with Utah-DRE are prohibited from applying 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

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). *VT has a requirement for 2 hours of instruction on state-specific law which may be satisfied by either taking a VT comprehensive course or a state-specific elective course. Number of hours is 3/3/2/10/+ 2hrs of VT law = 20*

PE Expiration: Enacted See the [VT Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 1. However, MLOs in Vermont are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [VI Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in the Virgin Islands are prohibited from applying 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

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**

PE Expiration: Enacted See the [VA Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

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

Washington

Pre-Licensure Education Requirements

New state-licensed MLOs are required to complete 20 hours of NMLS-approved education. This education must include 3 hours of Federal law, 3 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 2 hours of non-traditional mortgage lending, 10 hours of undefined education (referred to as electives) + 4 hours of WA law. *Washington has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a WA comprehensive course or a state-specific elective course.*
Number of hours is 3/3/2/10/+ 4hrs of WA law = 22

PE Expiration: Pending Enactment See the [WA Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 15. However, MLOs in Washington are prohibited from applying 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

Pre-Licensure Education Requirements

*Alert: Effective June 1, 2019, 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 WV law. *West Virginia has a requirement for 4 hours of instruction on state-specific law which may be satisfied by either taking a WV comprehensive course or a state-specific elective course. Number of hours is 3/3/2/12/+ 4hrs of WV law = 24*

PE Expiration: Pending Enactment See the [WV Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is November 1. However, MLOs in West Virginia are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [WI Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Wisconsin are prohibited from applying 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

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**

PE Expiration: Pending Enactment See the [WY Requirements Checklist](#) for details.

Continuing Education Requirements

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

Additional Persons: N/A

Am I required to take Continuing Education this year?			
If I became federal compliant for PE between 2009 - 2019	and was licensed between 2009 - 2019	am I required to complete CE in 2020	YES
If I became compliant for PE in 2020	and I was approved for an initial license in 2020	am I required to complete CE in 2020	No

Deadline

The deadline to complete CE is December 31. However, MLOs in Wyoming are prohibited from applying 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.