

## 2011 State-Specific Education Requirement for Pre-Licensure (PE) and Continuing Education (CE)

**PURPOSE:** The purpose of this document is to inform which states have a requirement for state-specific education.

**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).

**Continuing Education Requirements:** Every state-licensed MLO is required to complete at least 8 hours of NMLS approved education annually (Note: CE is not required in the same year in which PE was completed). This 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).

Some states require a certain number of hours be devoted to state law (using up the elective hour), while other states may require a specific number of additional hours above the SAFE Act minimum requirement. Individuals seeking licensure in multiple states must meet each state's specific requirements.

*Federal law, ethics, nontraditional mortgage lending plus elective is displayed as 3/2/2/x = y (where x = specific hours elective hours and y = total hours).*

State	State-Specific Education Requirement	Number of Hours	Comments
AK (PE)	No	3/3/2/12 = 20	
AK (CE)	No	3/2/2/1 = 8	
AL (PE)	No	3/3/2/12 = 20	
AL (CE)	No	3/2/2/1 = 8	
AR (PE)	No	3/3/2/12 = 20	
AR (CE)	No	3/2/2/1 = 8	
AZ (PE)	Yes	3/3/2/8/+ 4 hours of AZ Law = 20	
AZ (CE)	Yes	3/2/2/+ 1 hour of AZ law = 8	

State	State-Specific Education Requirement	Number of Hours	Comments
CA-DOC (PE)	No	3/3/2/12 = 20	
CA-DOC (CE)	No	3/2/2/1 = 8	
CA-DRE (PE)	No	3/3/2/12 = 20	
CA-DRE (CE)	No	3/2/2/1 = 8	
CO (PE)	No	3/3/2/12 = 20	
CO (CE)	No	3/2/2/1 = 8	Note: In addition to the NMLS approved, CO requires 2 additional hours of DORA- approved education.
CT (PE)	No	3/3/2/12 = 20	
CT (CE)	No	3/2/2/1 = 8	
DC (PE)	Yes	3/3/2/9+ 3 hour of DC law = 20	
DC (CE)	Yes	3/2/2/+ 1 hour of DC law = 8	
DE (PE)	No	3/3/2/12 = 20	
DE (CE)	No	3/2/2/1 = 8	
FL (PE)	No	3/3/2/12 = 20	
FL (CE)	No	3/2/2/1 = 8	
GA (PE)	No	3/3/2/12 = 20	
GA (CE)	Yes	3/2/2/ + 1 hour of GA law = 8	
		Page 2 of 8	

State	State-Specific Education Requirement	Number of Hours	Comments
HI (PE)	No	3/3/2/12 = 20	
HI (CE)	No	3/2/2/1 = 8	
IA (PE)	No	3/3/2/12 = 20	
IA (CE)	No	3/2/2/1 = 8	
ID (PE)	Yes	3/3/2/10 + 2 hour of ID law = 20	
ID (CE)	Yes	3/2/2/ + 1 hour of ID law = 8	
IL (PE)	No	3/3/2/12 = 20	
IL (CE)	No	3/2/2/1 = 8	
IN-DFI (PE)	Yes	3/3/2/10 + 2hrs of IN law = 20	
IN-DFI (CE)	No	3/2/2/1 = 8	
IN-SOS (PE)	Yes	3/3/2/10 + 2hrs of IN-SOS specific = 20	
IN-SOS (CE)	No	3/2/2/1 = 8	
KY (PE)	No	3/3/2/12 = 20	
KY (CE)	Yes	3/2/2/1 + 4hrs of KY law = 12	
KS (PE)	No	3/3/2/12 = 20	
KS (CE)	No	3/2/2/1 = 8	
		Page 3 of 8	

State	State-Specific Education Requirement	Number of Hours	Comments
LA (PE)	No	3/3/2/12 = 20	
LA (CE)	No	3/2/2/1 = 8	
MA (PE)	Yes	3/3/2/9 + 3 hour of MA law = 20	
MA (CE)	Yes	3/2/2/ + 1 hour of MA law = 8	
MD (PE)	Yes	3/3/2/7 + 5 hour of MD law = 20	
MD (CE)	Yes	3/2/2/ + 1 hour of MD law = 8	
ME (PE)	No	3/3/2/12 = 20	
ME (CE)	No	3/2/2/1 = 8	
MI (PE)	No	3/3/2/12 = 20	
MI (CE)	No	3/2/2/1 = 8	
MN (PE)	No	3/3/2/12 = 20	
MN (CE)	No	3/2/2/1 = 8	
MO (PE)	No	3/3/2/12 = 20	
MO (CE)	No	3/2/2/1 = 8	
MS (PE)	Yes	3/3/2/8 + 4 hours of MS law = 20	4 hours on MS SAFE Act of 2009
MS (CE)	Yes	3/2/2/3 + 2 hours of MS law = 12	2 hours on MS SAFE Act of 2009
		Page 4 of 8	

State	State-Specific Education Requirement	Number of Hours	Comments
MT (PE)	No	3/3/2/12 = 20	
MT (CE)	Yes	3/2/2/5 = 12	The 5hrs of elective may be only any topic.
NC (PE)	Yes	3/3/2/12 + 4 hour of NC law = 24	
NC (CE)	Yes	3/2/2/ + 1 hour of NC law = 8	
ND (PE)	No	3/3/2/12 = 20	
ND (CE)	No	3/2/2/1 = 8	
NE (PE)	No	3/3/2/12 = 20	
NE (CE)	No	3/2/2/1 = 8	
NH (PE)	No	3/3/2/12 = 20	
NH (CE)	No	3/2/2/1 = 8	
NM (PE)	Yes	3/3/2/9 + 3 hour of NM Law = 20	
NM (CE)	Yes	3/2/2/ + 1 hour of NM law = 8	
NJ (PE)	Yes	3/3/2/8 + 4 hour of NJ Law = 20	
NJ (CE)	Yes	3/2/2/3 + 2 hours of NJ law = 12	
NY (PE)	Yes	3/3/2/9 + 3 hour of NY Law = 20	
NY (CE)	Yes	3/2/2/1 + 3 hours of NY law = 11	
		Page 5 of 8	

State	State-Specific Education Requirement	Number of Hours	Comments
NV (PE)	Yes	3/3/2/18 + 4 hour of NV Law = 30	
NV (CE)	Yes	3/2/2/+3 hours of NV law = 10	
OH (PE)	Yes	3/3/2/12 + 4 hour of OH Law = 24	Only applicants under OMBA must take the additional 4hrs of education. OMLA applicants only require 20hrs
OH (CE)	No	3/2/2/1 = 8	
OK (PE)	No	3/3/2/12 = 20	
OK (CE)	No	3/2/2/1 = 8	
OR (PE)	No	3/3/2/12 = 20	
OR (CE)	Yes	3/2/2/3 = 10	3hrs of electives may be on any elective topic.
PA (PE)	Yes	3/3/2/9 + 3 hour of PA Law = 20	
PA (CE)	Yes	3/2/2/ + 1 hour of PA law = 8	
PR (PE)	No	3/3/2/12 = 20	
PR (CE)	No	3/2/2/1 = 8	
RI (PE)	Yes	3/3/2/ 9+ 3 hour of RI law = 20	
RI (CE)	Yes	3/2/2/ + 1 hour of RI law = 8	
SC-BFI (PE)	No	3/3/2/12 = 20	
SC-BFI (CE)	No	3/2/2/1 = 8	
		Page 6 of 8	

State	State-Specific Education Requirement	Number of Hours	Comments
SC-DCA (PE)	No	3/3/2/12 = 20	
SC-DCA (CE)	No	3/2/2/1 = 8	
SD (PE)	No	3/3/2/12 = 20	
SD (CE)	No	3/2/2/1 = 8	
TN (PE)	No	3/3/2/12 = 20	
TN (CE)	No	3/2/2/1 = 8	
TX-OCCC (PE)	No	3/3/2/12 = 20	
TX-OCCC (CE)	No	3/2/2/1 = 8	
TX-SML (PE)	No	3/3/2/12 = 20	
TX-SML (CE)	No	3/2/2/1 = 8	
UT-DFI (PE)	No	3/2/2/12 = 20	
UT-DFI (CE)	No	3/2/2/1 = 8	
UT-DRE (PE)	<b>Yes</b>	3/2/2/12 +40 Hours of UT Law = 60	20hrs approved by NMLS/40hrs approved by UT-DRE
UT-DRE (CE)	No	3/2/2/1 = 8	
VA (PE)	No	3/3/2/12 = 20	
VA (CE)	No	3/2/2/1 = 8	
		Page 7 of 8	

State	State-Specific Education Requirement	Number of Hours	Comments
VI (PE)	No	3/3/2/12 = 20	
VI (CE)	No	3/2/2/1 = 8	
VT (PE)	No	3/3/2/12 = 20	
VT (CE)	No	3/2/2/1 = 8	
WA (PE)	Yes	3/3/2/ 10+ 2 hour of WA law = 20	
WA (CE)	Yes	3/2/2/1 + 1 hour of WA law = 9	
WI (PE)	No	3/3/2/12 = 20	
WI (CE)	No	3/2/2/1 = 8	
WV (PE)	Yes	3/3/2/ 10 + 2 hour of WV law = 22	
WV (CE)	Yes	3/2/2/ + 1 hour of WV law = 8	
WY (PE)	No	3/3/2/12 = 20	
WY (CE)	No	3/2/2/1 = 8	
		Page 8 of 8	