



State-Specific Education Requirements PE and CE

November 7, 2011

Nationwide Mortgage Licensing System and Registry
Conference of State Bank Supervisors
1129 20th St. N.W. 9th Floor
Washington, D.C. 20036

Questions or Comments:

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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). **Number of hours is 3/3/2/12 = 20**

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

Continuing Education Requirements

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

MLOs are advised that to comply with the SAFE Act's "successive years" rule, they may not take the same CE course two years in a row.

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

Deadline

The deadline to complete CE is December 31, 2011. However, MLOs in Hawaii are prohibited from submitting an application to renew their license if they have not completed CE. Since it may take as long as seven (7) days for a course provider to report a course completion into NMLS, MLOs are strongly encouraged not to wait until the last minute to try to complete CE or they may be prevented from submitting for renewal on time.