# CSBS Maintains Focus on Continuing Education for Mortgage Loan Originators

BLOG POST

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Completing continuing education (CE) each year is an important step state-licensed mortgage loan originators (MLOs) must take before they can renew their license to conduct mortgage business for the coming year. However, a CSBS investigation in October revealed 14 MLOs associated with one mortgage company did not provide adequate identification for completing their CE courses online. As a result, these individuals will lose credit for 175 courses completed, collectively, and be required to retake those CE courses.

It is important that MLOs understand failing to verify their identity when taking online CE courses is a serious violation. The SAFE Mortgage Licensing Act of 2008, which requires state-licensed MLOs to complete eight hours of continuation education annually was established to ensure mortgage industry integrity for the purpose of consumer protection.

With more than 171,000 MLOs expected to complete CE online this year prior to requesting license renewal, CSBS is committed to ensuring MLOs have access to the resources needed to complete the process. These resources and instructions are available on the Education page of the NMLS Resource Center and include a list of NMLS-approved course providers, state-specific education requirements, and detailed instructions for the course authentication process.

As the NMLS annual renewal period progresses, CSBS will remain vigilant in monitoring CE activity. If we identify issues with MLOs not completing CE in accordance with the NMLS Rules of Conduct, we will take corrective actions.

**More About Requirements for Continuing Education**

- State-licensed MLOs must do the following to renew their license(s):
  - Complete a minimum of eight hours of continuing education annually.
  - Satisfy any state-specific CE requirements.
  - Review state-specific requirements to determine if an updated credit and criminal background check is needed.
  - Submit for renewal after their CE has been reported to NMLS.
  - Pay attention to the deadlines for completing CE in time to submit requests for license renewal. Deadlines are posted on the NMLS Resource Center.

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