SAFE Act Continuing Education Requirements
AllRegs NMLS Approved Curriculum

NMLS Approval Information
The Nationwide Mortgage Licensing System & Registry (NMLS) has approved AllRegs as an Education Provider (#1400024), and approved the following courses.

Successive Years Rule
The SAFE Act specifically prohibits the taking of the same course in successive years. If you are a returning student, please review your 2012 course completion record prior to selecting your courses for 2013. Click here for more information on accessing your NMLS course completion record.

Please Note:
Credit banking fees are not included with course enrollment fees and must be remitted in order for credit to be reported to NMLS. Course completion will be credited to your NMLS account effective the date the course was completed. Courses included in this document are for the current year only. If you need to complete prior year continuing education the course must be listed in the NMLS Late CE Catalog.

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Alabama	Hawaii	Michigan	North Carolina	Texas
Alaska	Idaho	Minnesota	North Dakota	Utah
Arizona	Illinois	Mississippi	Ohio	Vermont
Arkansas	Indiana	Missouri	Oklahoma	Virginia
California	Iowa	Montana	Oregon	Virgin Islands
Colorado	Kansas	Nebraska	Pennsylvania	Washington
Connecticut	Kentucky	Nevada	Puerto Rico	West Virginia
Delaware	Louisiana	New Hampshire	Rhode Island	Wisconsin
District of Columbia	Maine	New Jersey	South Carolina	Wyoming
Florida	Maryland	New Mexico	South Dakota	
Georgia	Massachusetts	New York	Tennessee	

ALABAMA:

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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ALASKA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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ARIZONA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour **Arizona** Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Arizona specific requirement (1 Hour):

- State Option A: 1 Hour AZ SAFE CE: AZ Residential Mortgage Lending – Course #2081
- State Option B: 1 Hour AZ SAFE CE: AZ Prohibited Acts and Practices – Course #2964

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ARKANSAS

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from Option B this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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CALIFORNIA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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COLORADO

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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CONNECTICUT

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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DELAWARE

Deadline to Complete CE: 12/01/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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DISTRICT OF COLUMBIA

Deadline to Complete CE: 11/01/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour District of Columbia Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the District of Columbia specific requirement (1 Hour):

- State Option A: 1 Hour DC SAFE CE: DC Mortgage Lenders and Brokers Act – Course #1679
- State Option B: 1 Hour DC SAFE CE: DC Prohibited Acts and Practices – Course #2500

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FLORIDA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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GEORGIA

Deadline to Complete CE: 10/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Georgia Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Georgia specific requirement (1 Hour):

- State Option A: 1 Hour GA SAFE CE: GA Residential Mortgage Lending – Course #2034
- State Option B: 1 Hour GA SAFE CE: GA Prohibited Acts and Practices – Course #2953

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HAWAII

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Hawaii Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Hawaii specific requirement (1 Hour):

- 1 Hour HI SAFE CE: Hawaii Prohibited Acts and Practices – Course #4089

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IDAHO

Deadline to Complete CE: 12/15/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Idaho Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Idaho specific requirement (1 Hour):

- State Option A: 1 Hour ID SAFE CE: Idaho Residential Mortgage Practices Act – Course #1884
- State Option B: 1 Hour ID SAFE CE: ID Prohibited Acts and Practices – Course #2398

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ILLINOIS

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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INDIANA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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IOWA

Deadline to Complete CE: 12/01/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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KANSAS

Deadline to Complete CE: 12/01/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour Elective of Choice (View Electives)*

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KENTUCKY

Deadline to Complete CE: 11/30/2013

Minimum Requirements: 12 Hours. MLOs are only required to complete 4 hours of KY specific law every other year.

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Question: **Did you complete your 4 hours of KY specific law in 2012?**

Answer: **No**

This is your KY State CE year and these are your requirements:

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)
- 4 hours Kentucky Specific Elective

Recommended AllRegs Federal Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets 8hr Requirements)

  OR

  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour **Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets 8hr Requirements)

  OR

  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

Recommended AllRegs Courses for the Kentucky Specific Requirements (4 Hour):

- 4 hour KY SAFE CE: KY Mortgage Licensing and Regulation Act – Course #1883

Answer: **Yes**

These are your non-KY specific law requirements for 2013:

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 5 hours *Elective of Choice (Federal or State)

Recommended AllRegs Courses (12 hours) :

- Option A: 8 Hour SAFE Comprehensive – Course #2011 ***AND*** 4 Hours *Elective of Choice *(View Electives)*

  OR

  7 Hour SAFE Core – Course #2012 ***AND*** *5 Hours *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 ***AND*** 4 Hours *Elective of Choice (View Electives)

  OR

  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *5 Hours *Elective of Choice (View Electives)*

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LOUISIANA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets All Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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MAINE

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets All Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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MARYLAND

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Maryland Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Maryland specific requirement (1 Hour):

- State Option A: 1 Hour MD SAFE CE: MD Equal Credit Opportunity Act – Course #2041
- State Option B: 1 Hour MD SAFE CE: MD Requirements and Prohibitions – Course #3072

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MASSACHUSETTS

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour Massachusetts Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Massachusetts specific requirement (1 Hour):

- State Option A: 1 Hour MA SAFE CE: MA Consumer Protection Act – Course #1746
- State Option B: 1 Hour MA SAFE CE: MA Prohibited Acts and Practices – Course #2545

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MICHIGAN

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets All Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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MINNESOTA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets All Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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MISSISSIPPI

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 12 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 3 hours *Elective of Choice (Federal or State)
- 2 hours Mississippi Specific Electives

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (10 Hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 **AND** 2 Hours Electives of Choice *(View Electives)*
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *3 Hours Electives of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 **AND** 2 Hours Electives of Choice *(View Electives)*
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *3 Hours Electives of Choice (View Electives)*

II. **Recommended AllRegs courses for the Mississippi specific requirement (2 Hours**):

- Option A: 2 Hour MS SAFE CE: MS Mortgage Licensing Act Course – Course #1881
- Option B: 2 Hour MS SAFE CE: Prohibited Acts and Practices – Course #3016

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MISSOURI

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets All Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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MONTANA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets All Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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NEBRASKA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets All Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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NEVADA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 10 Hours – (7 hours Federal PLUS 3 hour State)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 3 hour Nevada Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Nevada specific requirement (3 Hour):

- State Option A: 3 Hour NV SAFE CE: NV Consumer Protections – Course #3092
- State Option B: *Not available at this time – Coming Soon!*

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NEW HAMPSHIRE

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets All Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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NEW JERSEY

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 12 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 3 hours *Elective of Choice (Federal or State)
- 2 hours **New Jersey** Specific Electives

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the Federal requirement (10 Hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 **AND** 2 Hours Electives of Choice *(View Electives)*
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *3 Hours Electives of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 **AND** 2 Hours Electives of Choice *(View Electives)*
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *3 Hours Electives of Choice (View Electives)*

II. Recommended AllRegs courses for the New Jersey specific requirement (2 Hours):

- Option A: 2 Hour NJ SAFE CE: NJ Residential Mortgage Lending – Course #2144
- Option B: 2 Hour NJ SAFE CE: NJ Renewal Requirements and Prohibited Practices – Course #2992

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NEW MEXICO

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour **New Mexico** Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Pennsylvania specific requirement (1 Hour):

- State Option A: 1 Hour NM SAFE CE: NM Home Loan Protection Act – Course #2990
- State Option B: 1 Hour NM SAFE CE: NM Mortgage Loan Originator Licensing Act – Course #2033

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NEW YORK

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 11 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour **Federal** Elective
- 3 hours **New York** Specific Electives

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the Federal requirement (8 Hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011(Meets Minimum Federal Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour* ***Federal*** *Elective (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 (Meets Minimum Federal Requirements)
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour* ***Federal*** *Elective (View Electives)*

II. Recommended AllRegs courses for the New York specific requirement (3 Hours):

- Option A: 3 Hour NY SAFE CE: NY Banking, Predatory Lending and Servicing Laws – Course #1893
- Option B: 3 Hour NY SAFE CE: NY Requirements and Prohibitions – Course #2993

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NORTH CAROLINA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour North Carolina Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the Federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the North Carolina specific requirement (1 Hour):

- State Option A: 1 Hour NC SAFE CE: NC Anti-Predatory Lending Law – Course #1825
- State Option B: 1 Hour NC SAFE CE: NC Prohibited Acts and Practices – Course #2952

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NORTH DAKOTA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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OHIO

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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OKLAHOMA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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OREGON

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 10 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 3 hours *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (10 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 ***AND*** *2 Hours Electives of Choice (View Electives)*
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *3 Hours Electives of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987 ***AND*** *2 Hours Electives of Choice (View Electives)*
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *3 Hours Electives of Choice (View Electives)*

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PENNSYLVANIA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour **Pennsylvania** Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the Federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. **Recommended AllRegs courses for the Pennsylvania specific requirement (1 Hour):**

- State Option A: 1 Hour PA SAFE CE: PA Mortgage Licensing Act – Course #1643
- State Option B: 1 Hour PA SAFE CE: PA Requirements and Prohibitions – Course #2581

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PUERTO RICO

Deadline to Complete CE: 12/01/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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RHODE ISLAND

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour **Rhode Island** Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the Federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the Rhode Island specific requirement (1 Hour):

- State Option A: 1 Hour RI SAFE CE: RI Prohibited Acts and Practices – Course #2980
- State Option B: 1 Hour RI SAFE CE: RI SAFE Mortgage Licensing Act – Course #1866

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SOUTH CAROLINA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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SOUTH DAKOTA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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TENNESSEE

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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TEXAS

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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UTAH

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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VERMONT

Deadline to Complete CE: 12/01/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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VIRGINIA

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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VIRGIN ISLANDS

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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WASHINGTON

Deadline to Complete CE: 12/14/2013

Minimum Requirements: 9 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)
- 1 hour **Washington** Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the Federal requirement (8 Hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

II. Recommended AllRegs courses for the Washington specific requirement (1 Hour):

- Option A: 1 Hour WA SAFE CE: WA Consumer Loan Act and Mortgage Broker Practices Act – Course #1867
- Option B: 1 Hour WA SAFE CE: WA Prohibited Acts and Practices – Course #3023

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WEST VIRGINIA

Deadline to Complete CE: 11/30/2013

Minimum Requirements: 8 Hours – (7 hours federal PLUS 1 hour state)

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour West Virginia Specific Elective

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

I. Recommended AllRegs courses for the Federal requirement (7 Hours):

- Federal Option A: 7 Hour SAFE Core – Course #2012 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive – Course #2011
- Federal Option B: 7 Hour SAFE Core: MLO Development – Course #2986 (Meets Minimum Federal Requirements)
  OR
  8 Hour SAFE Comprehensive: MLO Development – Course #2987

II. Recommended AllRegs courses for the West Virginia specific requirement (1 Hour):

- State Option A: 1 Hour WV SAFE CE: WV Mortgage Licensing Act – Course #1644
- State Option B: 1 Hour WV SAFE CE: WV Prohibited Acts and Practices – Course #2406

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WISCONSIN

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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WYOMING

Deadline to Complete CE: 12/31/2013

Minimum Requirements: 8 Hours

- 7 hours of approved federal courses (including 3hrs Federal Law, 2hrs Ethics, 2hrs Nontraditional Mortgage Lending)
- 1 hour *Elective of Choice (Federal or State)

Successive Years Rule: The SAFE Act does not allow Mortgage Loan Originators to take the same continuing education course in successive years. If you took any course from **Option A** last year, you must choose a course from **Option B** this year to meet the successive year requirements.

Recommended AllRegs Courses (8 hours):

- Option A: 8 Hour SAFE Comprehensive – Course #2011 (Meets All Requirements)
  OR
  7 Hour SAFE Core – Course #2012 ***AND*** *1 Hour *Elective of Choice (View Electives)*
- Option B: 8 Hour SAFE Comprehensive: MLO Development – Course #2987
  OR
  7 Hour SAFE Core: MLO Development - #2986 ***AND*** *1 Hour *Elective of Choice (View Electives)*

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NMLS APPROVED ELECTIVE COURSES

Note Regarding *Elective of Choice: The SAFE Act specifically prohibits the taking of the same course in successive years. If you are a returning student, please review your 2012 course completion record prior to selecting your elective courses for 2013. You may not take the same course elective in successive years.

Federal Electives

- 1 Hour SAFE CE: Evaluating Consumer Credit Information - Course #2598
- 1 Hour SAFE CE: Fair Lending – The Essentials - Course #2597
- 1 Hour SAFE CE: Examining the USA PATRIOT Act - Course #2616
- 1 Hour SAFE CE: Clarifying Conventional Mortgage Lending - Course #2731

State Electives

- 1 Hour AZ SAFE CE: AZ Residential Mortgage Lending- Course #2081
- 1 Hour AZ SAFE CE: Prohibited Acts and Practices - Course #2964
- 1 Hour DC SAFE CE: DC Mortgage Lenders and Brokers Act - Course #1679
- 1 Hour DC SAFE CE: DC Prohibited Acts and Practices - Course #2500
- 1 Hour GA SAFE CE: Georgia Residential Mortgage Lending - Course #2034
- 1 Hour GA SAFE CE: Prohibited Acts and Practices - Course #2953
- 1 Hour HI SAFE CE: Hawaii Prohibited Acts and Practices - Course #4089
- 1 Hour ID SAFE CE: Idaho Residential Mortgage Practices Act - Course #1884
- 1 Hour ID SAFE CE: ID Prohibited Acts and Practices - Course #2398
- 4 Hour KY SAFE CE: KY Mortgage Licensing and Regulation Act - Course #1883
- 1 Hour MA SAFE CE: MA Consumer Protection Act - Course #1746
- 1 Hour MA SAFE CE: MA Prohibited Acts and Practices - Course #2545
- 1 Hour MD SAFE CE: MD Equal Credit Opportunity Act - Course #2041
- 1 Hour MD SAFE CE: MD Requirements and Prohibitions – Course #3072
- 2 Hour MS SAFE CE: MS Mortgage Licensing Act Course - Course #1881
- 2 Hour MS SAFE CE: Prohibited Acts and Practices - Course #3016
- 1 Hour NC SAFE CE: NC Anti-Predatory Lending Law - Course #1825
- 1 Hour NC SAFE CE: NC Prohibited Acts and Practices - Course #2952
- 2 Hour NJ SAFE CE: New Jersey Residential Mortgage Lending Course - Course #2144
- 2 Hour NJ SAFE CE: NJ Renewal Requirements and Prohibited Practices - Course #2992
- 1 Hour NM SAFE CE: NM Mortgage Loan Originator Licensing Act - Course #2033
- 1 Hour NM SAFE CE: NM Home Loan Protection Act - Course #2990
- 3 Hour NV SAFE CE: NV State Laws - Course #2197
- 3 Hour NV SAFE CE: NV Consumer Protections – Course #3092
- 3 Hour NY SAFE CE: NY Banking, Predatory Lending and Servicing Laws - Course #1893
- 3 Hour NY SAFE CE: NY Requirements and Prohibitions - Course #2993
- 1 Hour PA SAFE CE: PA Mortgage Licensing Act - Course #1643
- 1 Hour PA SAFE CE: PA Requirements and Prohibitions - Course #2581
- 1 Hour RI SAFE CE: RI Prohibited Acts and Practices - Course #2980
- 1 Hour RI SAFE CE: RI SAFE Mortgage Licensing Act - Course #1866
- 1 Hour WA SAFE CE: WA Consumer Loan Act and Mortgage Broker Practices Act - Course #1867
- 1 Hour WA SAFE CE: WA Prohibited Acts and Practices - Course #3023
- 1 Hour WV SAFE CE: WV Mortgage Licensing Act - Course #1644
- 1 Hour WV SAFE CE: WV Prohibited Acts and Practices - Course #2406

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