Department of Real Estate
SAFE ACT - Frequently Asked Questions

Questions Regarding Continuing Education for a MLO License Endorsement

Q. Do I need to complete continuing education (CE) to maintain my MLO license endorsement if it was issued BEFORE November 1st in the same year?

A. Yes. MLO license endorsements issued prior to November 1st will be required to renew and 8 hours of CE must be completed in order to be valid the following year. If a renewal request is not submitted through NMLS, the MLO license endorsement will expire on December 31st.

The renewal requirements for a MLO license endorsement include a renewal request filed electronically through NMLS, a renewal fee, and evidence of CE taken through a NMLS approved course provider.

Q. Do I need to complete continuing education (CE) to maintain my MLO license endorsement if it was issued ON or AFTER November 1st in the same year?

A. No. MLO license endorsements issued on or after November 1st will not be required to be renewed and will expire at the end of the following year.

Q. Can I use any part of my 45 hours of CE for my real estate license as CE for the MLO License Endorsement CE requirement through NMLS? If not next year, can this happen in the future?

A. No, not at this time. CE submitted to satisfy your four-year real estate license renewal requirement must be completed through a DRE approved course offering. However, nothing precludes a CE provider from creating a course that meets all the NMLS requirements as well as the DRE requirements for CE credit, qualifying and approving the course under NMLS and also DRE, and then offering the course to licensees.

Q. I was granted an exemption from the 45 hour CE requirements for my real estate license based on my age and being licensed in good standing for 30 years. Will my exemption apply to the CE requirement for the MLO License Endorsement through NMLS?

A. No. Currently there are no provisions in the SAFE Act or the Business and Professions Code which provide for an exemption from the MLO License Endorsement annual CE requirement through NMLS.

Q: I previously held an MLO license endorsement with CA-DRE, but I did not renew it before the deadline. Do I have to complete continuing education (CE) to apply for a new MLO license endorsement?

A: Yes. If you let a previously held MLO license endorsement expire and want to apply for it again, you must provide proof that you completed 8 hours of CE for the last year in which you held the endorsement (Business and Professions Code section 10166.10(j)). Because CE is tracked by NMLS, please contact your NMLS-approved CE provider to confirm that you are completing CE for the correct year.