

## NMLS Florida Testing Education Requirements Breakdown

STATE	PRE-LICENSURE EDUCATION	CONTINUING EDUCATION	SAFE MLO TEST	CRIMINAL BACKGROUND CHECK	CREDIT REPORT
<b>FL</b> For more information contact the Florida Office of Financial Regulation at (850) 410-9895	All new applicants on or after <b>10/1/2010</b> must have completed 20 hours of NMLS approved pre-licensure education. <i>State approved courses will no longer be accepted after 10/1/2010.</i> <b>CERTIFICATION</b> Currently licensed MLOs who have completed at least 20 hours of FL state approved education on or before <b>10/1/2010</b> may be eligible to participate in the PE certification process and may not need to take the NMLS approved pre-licensure education.*	All licensees must take 8 hours of NMLS approved continuing education in 2011 in order to renew for 2012.	All new applicants on or after <b>10/1/2010</b> must pass the National and State Components of the SAFE MLO Test. <b>CERTIFICATION</b> Currently licensed MLOs who have passed the FL mortgage test on or after 1/1/2004 may be eligible to participate in the testing certification process and may not need to take the FL Component of the SAFE MLO Test.**	All new applicants on or after <b>10/1/2010</b> must submit fingerprints through NMLS for a national criminal background check. All new applicants on or after 10/1/2010 must also submit fingerprints to the state for a state criminal background check.	All new applicants on or after <b>10/1/2010</b> will be required to authorize a credit report through NMLS.

This chart displays Florida's deadline for certain requirements that mortgage loan originators must meet in order to be SAFE<sup>1</sup> compliant.

<sup>1</sup>Title V of the Housing and Economic Recovery Act of 2008 (H.E.R.A.), "the SAFE Act", became effective July 30, 2009 and mandates that state-licensed mortgage loan originators meet certain minimum requirements for licensure. States were required to enact SAFE laws that will bring their mortgage loan originators into compliance with the SAFE Act no later than December 31, 2010.

\* In order to be "**education certified**", the applicant must be actively licensed as a Florida Mortgage Broker as of September 30, 2010 **AND** must apply for the new Mortgage Loan Originator (MLO) license between **October 1, 2010 – November 30, 2010**.

\*\* In order to be "**state MLO test certified**", the applicant must have passed the Florida Mortgage Broker examination on or after January 1, 2004 **AND** be actively licensed as a Florida Mortgage Broker as of September 30, 2010 **AND** apply for the MLO license between **October 1, 2010 – November 30, 2010**.