

The following standards will apply to candidates requesting approval as a MLO for North Carolina:

I. **Initial applicants** – never held a license in any of the approved states participating in NMLS must:

1. Complete a 20 hour live classroom or classroom equivalent PE course for approval as outlined by the SAFE Mortgage Act standards developed by the T & E committee.

**NC § Gen. Stat. 53-244.070 (d)**

2. Complete a 4 hour live classroom or classroom equivalent PE course to meet the additional hours of education requirement for N.C.

II. **Candidates formerly licensed and/or have taken the 20 hour PE course** within the past 3 years in any other state approved through NMLS may:

1. Complete a live classroom, classroom equivalent or online instructor - led course for approval as outlined by the SAFE Mortgage Act standards developed by the T & E committee.

**NC § Gen. Stat. 53-244.070 (e)**

2. Complete a 4 hour live classroom or classroom equivalent course to meet the additional hours of education requirement for N.C.