

## Current Education Requirements – Division of Mortgage Lending (3/4/2020)

Licensee Type	Total PE Hours	Course Requirements	Total CE Hours	Course Requirements
Escrow Agencies	0		0	
Escrow Agents (NAC 645A.070) (NAC 645A.075)	15	<ul style="list-style-type: none"> <li>• 3 Hrs. professional ethics including fraud and consumer protection;</li> <li>• 4 Hrs. of NV law and regulations relating to escrow agencies or escrow agents (2 of these hours must be on NRS 645A and NAC 645A);</li> <li>• 6 Hrs. of applicable federal law or regulations, practical application of escrow processes, or a specialized area of practice; and</li> <li>• 2 Hrs. of electives</li> </ul>	10	<ul style="list-style-type: none"> <li>• 2 Hrs. of professional ethics including fraud and consumer protection;</li> <li>• 4 Hrs. of Nevada law and regulations relating to NRS 645A and NAC 645A or other NV or federal laws relating to escrow; and</li> <li>• 4 Hrs. of electives</li> </ul>
Mortgage Company [if a natural person; or Qualified Employee (QE) if not] (NAC 645B.367) (NAC 645B.373)	30	<ul style="list-style-type: none"> <li>• 3 Hrs. of ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 3 Hrs. of federal law and regulations related to mortgage lending;</li> <li>• 2 Hrs. of training relating to lending standards for the nontraditional mortgage product marketplace;</li> <li>• 4 Hrs. of NV law and regulations relating to mortgage lending; and</li> <li>• 18 Hrs. of electives</li> </ul>	8	<ul style="list-style-type: none"> <li>• 3 Hrs. of federal laws and regulations related to mortgage lending;</li> <li>• 2 Hrs. of ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 2 Hrs. of training related to lending standards for nontraditional mortgage products; and</li> <li>• 1 Hr. of NV laws and regulations [Required of Company or Branch Manager or Qualified Employee (QE)]</li> </ul>
Mortgage Loan Originators (NAC 645B.367) (NAC 645B.373)	30	<ul style="list-style-type: none"> <li>• 3 Hrs. of ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 3 Hrs. of federal law and regulations related to mortgage lending;</li> <li>• 2 Hrs. of training relating to lending standards for the nontraditional mortgage product marketplace;</li> </ul>	8	<ul style="list-style-type: none"> <li>• 3 Hrs. of federal laws and regulations related to mortgage lending;</li> <li>• 2 Hrs. of ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 2 Hrs. of training related to lending standards for nontraditional mortgage products; and</li> <li>• 1 Hr. Electives [If Qualified Employee (QE) of the Mortgage Company, this</li> </ul>

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		<ul style="list-style-type: none"> <li>• 4 Hrs. of NV law and regulations relating to mortgage lending; and</li> <li>• 18 Hrs. of electives</li> </ul>		must be 1 hour Nevada Specific education]
Commercial Only (non NMLS companies and loan originators)	30	<ul style="list-style-type: none"> <li>• 3 Hrs. of ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 3 Hrs. of federal law and regulations related to mortgage lending;</li> <li>• 2 Hrs. of training relating to lending standards for the nontraditional mortgage product marketplace;</li> <li>• 4 Hrs. of NV law and regulations relating to mortgage lending; and</li> <li>• 18 Hrs. of electives</li> </ul>	5	<ul style="list-style-type: none"> <li>• 2 Hrs. of ethics including fraud, consumer protection, and fair lending issues</li> <li>• 3 Hrs. electives [Company Qualified Employee (QE) is required to take 1 hour Nevada Specific Education as one of the three elective hours]</li> </ul>
Mortgage Servicers	0		0	
Covered Service Providers (NAC 645F.500) (NAC 645F.505)	25	<ul style="list-style-type: none"> <li>• 3 Hrs. of professional ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 6 Hrs. of federal law and regulations relating to mortgage lending which must include not less than (2) Hrs. regarding RESPA, (2) Hrs. on TILA, and (2) Hrs. regarding other federal laws and regulations including loan modification and foreclosure;</li> <li>• 4 Hrs. of NV law and regulations; (2) Hrs. of which must be on NRS 645F and NAC 645F; and</li> <li>• 12 Hrs. of electives</li> </ul>	10	<ul style="list-style-type: none"> <li>• 2 Hrs. of professional ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 2 Hrs. of federal law and regulations related to mortgage lending;</li> <li>• 1 Hr. of NV law and regulations relating to NRS 645F and NAC 645F; and</li> <li>• 5 Hrs. of electives</li> </ul>

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Foreclosure Consultant (NAC 645F.500) (NAC 645F.505)	20	<ul style="list-style-type: none"> <li>• Hrs. of professional ethics including fraud, consumer protection, and fair lending issues</li> <li>• 6 Hrs. of federal law and regulations relating to mortgage lending which must include not less than (2) Hrs. regarding RESPA, (2) Hrs. on TILA, and (2) Hrs. regarding other federal laws and regulations including loan modification and foreclosure</li> <li>• 4 Hrs. of NV law and regulations; (2) Hrs of which must be on NRS 645F and NAC 645F</li> <li>• 7 Hrs. of electives</li> </ul>	7	<ul style="list-style-type: none"> <li>• 2 Hrs. of professional ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 2 Hrs. of federal law and regulations related to mortgage lending;</li> <li>• 1 Hr. of NV law and regulations relating to NRS 645F and NAC 645F; and</li> <li>• 2 Hrs. of electives</li> </ul>
Loan Modification Consultant (NAC 645F.500) (NAC 645F.505)	15	<ul style="list-style-type: none"> <li>• 3 Hrs. of professional ethics including fraud, consumer protection, and fair lending issues</li> <li>• 6 Hrs. of federal law and regulations relating to mortgage lending which must include not less than (2) Hrs. regarding RESPA, (2) Hrs. on TILA, and (2) Hrs. regarding other federal laws and regulations including loan modification and foreclosure</li> <li>• 4 Hrs. of NV law and regulations; (2) Hrs of which must be on NRS 645F and NAC 645F</li> <li>• 2 Hrs. of electives<sup>3</sup></li> </ul>	5	<ul style="list-style-type: none"> <li>• 2 Hrs. of professional ethics including fraud, consumer protection, and fair lending issues;</li> <li>• 2 Hrs. of federal law and regulations related to mortgage lending; and</li> <li>• 1 Hr. of NV law and regulations relating to NRS 645F and NAC 645F</li> </ul>