

NORTH CAROLINA
EDUCATION REQUIREMENTS
FOR MORTGAGE LOAN ORIGINATORS (MLOs)

Pursuant to N.C. Gen. Stat. § [53-244.070](#), applicants for a North Carolina MLO license are required to take prelicensure education (PE), which is available through [NMLS](#) approved course providers.

Prelicensure Education Requirements:

1. Complete a 20-hour live classroom or classroom equivalent PE course approved by [NMLS](#).

(NOTE to MLO applicants who are licensed in other states: If your 20-hour PE course has not expired (see item 3), you are only required to take the North Carolina specific course (see item 2).)

2. Complete a 4-hour live classroom or classroom equivalent PE course to meet the North Carolina specific education requirement.

3. PE is valid for three (3) years immediately preceding the date of application. N.C. Gen. Stat. § [53-244.050\(b\)\(1\)b](#).

(NOTE: Education must be valid; if your education has expired, you are required to retake it.)