Missouri Division of Finance (MO-DOF)
Continuing Education (CE) Notice

Purpose
The purpose of this notice is to inform NMLS approved course providers of the required topics to be covered in the 1-hour state specific continuing education (CE) requirement which must be met as a condition for maintaining a mortgage loan originator (MLO) license with the Missouri Division of Finance.

Missouri’s CE requirements are as follows:
- 3 hours of Federal law;
- 2 hours of Ethics;
- 2 hours of lending standards for non-traditional mortgage products;
- 1 hour of Missouri state-specific defined electives

Total CE: 8 Hours

MO-DOF has established the following requirements for the 1 hour of state-specific CE:

Required Learning Objectives:
- Know the requirements associated with the Loan Brokerage Disclosure Statement & Fee Agreement, and recognize it needs to be provided regardless of broker or lender status of the originator.
- Understand the requirements for proper advertising standards in all forms. Apply the standards to advertising with social media & independent MLO webpages.
- Describe Missouri SAFE Act Violations & Penalties.

Required Topics List:
- Missouri SAFE Act and Accompanying Regulations
- Missouri Reverse Lending Statutes
- Missouri Second Mortgage Statutes

References:
Loan Brokerage Disclosure Statement & Fee Agreement 443.867 RSMo

Advertising (all forms, emphasis on social media & independent MLO webpages)
Missouri SAFE Act 443.701-443.893 RSMo

Missouri SAFE Act Violations & Penalty Provisions 443.729, 443.737, 443.881 RSMo
Missouri SAFE Act and Accompanying Regulations 443.701-443.893 RSMo, 20 CSR 1140
Chapter 30

Missouri Reverse Lending Statutes 443.901-443.930 RSMo

Missouri Second Mortgage Statutes 408.231-408.241 RSMo

NMLS Approving Authority
In accordance with the SAFE Act, NMLS is the approval authority for courses that are intended to satisfy the PE & CE requirement for an MLO to be licensed by a state-agency. Courses intending to satisfy these requirements must also meet NMLS course approval standards as detailed in the Functional Specification for All NMLS Approved Courses.

Legislative Updates
Course providers are responsible for keeping abreast of changes made to the applicable statutes, regulations and rules.