Tennessee Department of Financial Institutions (TDFI)  
Pre-Licensure Education (PE) Notice

**Purpose**  
The purpose of this notice is to inform NMLS approved course providers of the required topics to be covered in the 2 hour state specific pre-licensure education (PE) requirement which must be met as a condition for obtaining a mortgage loan originator (MLO) license with the Tennessee Department of Financial Institutions.

**PE requirements are as follows:**  
- 3 hours of Federal law;  
- 3 hours of Ethics;  
- 2 hours of non-traditional mortgage lending;  
- 10 hours of general electives;  
- 2 hours of TN state-specific defined electives

**Total PE: 20 Hours**

**TDFI has established the following required topics list for the 2 hours of state-specific PE:**

**Required Topics:**  
- Tennessee Residential Lending, Brokerage and Servicing Act (Title 45, Chapter 13)  
- Tennessee Home Loan Protection Act (Title 45, Chapter 20)  
- Tennessee Rules pertaining to mortgage lending, loan servicing and loan brokering (Chapter 0180-17)

**References:**

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**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.