Washington Department of Financial Institutions (WA-DFI)
Continuing Education (CE) Notice

Purpose
The purpose of this notice is to inform NMLS approved course providers of a resource to be included 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 Washington Department of Financial Institutions.

Washington’s CE requirements are as follows:
- 3 hours of Federal law;
- 2 hours of Ethics;
- 2 hours of non-traditional mortgage lending;
- 1 hour of general electives;
- 1 hour of Washington state-specific defined electives.

Total CE: 9 hours

WA-DFI is requesting that course providers help make MLOs licensed in the state aware of the Down Payment Assistance (DPA) program that exists with the state through the agency’s state specific CE. The Here to Home Offer Flyer 2021 needs to be provided to those completing the 1 hour of Washington state-specific CE.

The intent is to make DPA information available so that if/when an MLO comes across a consumer that needs a down payment or needs down payment assistance, the MLO can provide that consumer with a resource list. MLOs are not required to know the specifics of the programs.

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.