



CHAPTER 53
ARTICLE 19B - THE SECURE AND FAIR ENFORCEMENT MORTGAGE LICENSING ACT

N.C.G.S. § 53-244.102.

Continuing education for mortgage loan originators.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT No amendment history on record	RETRIEVED 21 September 2026, 03:43 UTC	SOURCE FINGERPRINT 0c39aca76bf5fd1d48747eb5 - 08a95f3bb4f3e3e332b514f7 - 1e3c01bdfd4657fc
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- § 53-244.102(a)

A licensed mortgage loan originator shall annually complete at least eight hours of continuing education approved in accordance with subsection (b) of this section, including all of the following:

(1)

Three hours of federal statutes and regulations.

(2)

Two hours of ethics, including instruction on fraud, consumer protection, and fair lending issues.

(3)

Two hours of training related to lending standards for the nontraditional mortgage product marketplace.

(4)

One hour of State statutes and rules.
- § 53-244.102(b)

Continuing education courses shall be reviewed and approved by the NMLS based upon reasonable standards.
- § 53-244.102(c)

Repealed by Session Laws 2025-43, s. 1, effective October 1, 2025.
- § 53-244.102(d)

Both of the following apply to a licensed mortgage loan originator:

(1)

Except for G.S. 53-244.070(a) and subsection (e) of this section, may receive credit for a continuing education course taken prior to the end of the reinstatement period under G.S. 53-244.101(d).

(2) Shall not take the same approved course in the same or successive years to meet the annual requirements for continuing education.

§ 53-244.102(e) A licensed mortgage loan originator who is an approved instructor of an approved continuing education course may receive credit for the licensed mortgage loan originator's own annual continuing education requirement at the rate of two hours credit for every one hour taught.

§ 53-244.102(f) A licensed mortgage loan originator who successfully completes the education requirements approved by the NMLS in subdivisions (a)(1), (a)(2), and (a)(3) of this section for any state shall be accepted as credit toward completion of continuing education requirements in North Carolina. (2009-374, s. 2; 2013-412, s. 3; 2025-43, s. 1.)

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS II
2 AUTHORITIES

Authorities referenced

Every G.S. cross-reference appearing in the text of this section, in order of first appearance. Nothing is characterized; the operative language is quoted from the section itself.

REFERENCE	APPEARS IN	OPERATIVE LANGUAGE IN THIS SECTION
G.S. 53-244.070(a)	(d)(1)	"Except for"
G.S. 53-244.101(d)	(d)(1)	"end of the reinstatement period under"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 53-244.102 (2026).

PINPOINT

N.C. Gen. Stat. § 53-244.102(a) (2026).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

COLOPHON

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