



New Application Jurisdiction-Specific Requirements



CALIFORNIA MORTGAGE LOAN ORIGINATOR LICENSE

Instructions

1. Each mortgage loan originator must be separately licensed which requires the submission of Form MU4 through NMLS.
2. The mortgage loan originator's license will not be approved until a sponsorship request is submitted by the mortgage loan originator's employer. A quick guide titled "Create Sponsorship" at the following link will help walk your company through this process: [NMLS Quick Guides](#)
3. New applicants beginning January 4, 2010 are required to use NMLS to submit their MU4 filing. To receive full "Approval" status mortgage loan originators must meet all of the following requirements by July 31, 2010:
 - Complete 20 hours of NMLS approved pre-licensure education courses or receive certification of compliance with pre-license education requirements
 - Passing score on the national and state component of the SAFE mortgage test
 - Fingerprints for an FBI criminal history background check
 - Authorization for a credit report
 - License sponsored by company which is licensed by the California Department of Corporations
4. The DOC has been authorized to certify compliance with the pre-license education requirements for individuals applying only to the DOC for an MLO license that are licensed or previously licensed by the California Department of Real Estate. In order to request certification the MLO applicant must:
 - File an MLO license application (Form MU4) to DOC through NMLS no later than June 15, 2010.
 - Must not have an application for an MLO endorsement pending with the California Department of Real Estate.
 - Submit the Request for Certification of Pre-License Education no later than June 15, 2010.
 - Pay a system processing fee of \$15.00 to NMLS no later than November 30, 2010.

DOC will submit a list of the real estate licensees who meet the pre-license education certification requirements to NMLS on a continuing basis. DOC will not certify pre-license education requirements for MLO applicants who fail to file a license application or fail to submit the Request for Certification of Pre-License Education after June 15, 2010. NMLS will then send the MLO applicant an e-mail requesting that they log into the system and pay a system processing fee of \$15.00. Shortly after payment of the system processing fee to NMLS, the applicant's record will be updated to reflect compliance with the pre-license education requirements. If the certification processing fee is not paid on or before **November**

30, 2010, the state education courses will not be certified and the NMLS record will not be updated.

5. Total license costs:

- Application fee: \$169 including the NMLS processing fee and federal criminal background check.
- Additional Department of Corporations fees will be determined at a later date.

6. All fees are collected through the NMLS and ARE NOT REFUNDABLE.

7. Jurisdiction-specific requirements as identified on the checklist below must be received with this checklist within 5 business days of the electronic submission of your application through the NMLS at the following:

For U.S. Postal Service:

Department of Corporations
NMLS Licensing Unit
320 West 4th Street, Suite 750
Los Angeles, CA 90013

For Overnight Delivery:

Department of Corporations
NMLS Licensing Unit
320 West 4th Street, Suite 750
Los Angeles, CA 90013

NMLS Unique ID Number: _____

Applicant Legal Name: _____

CALIFORNIA MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION		
ATTACHED	NOT APPLICABLE	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	STATEMENT OF CITIZENSHIP, ALIENAGE, AND IMMIGRATION STATUS FOR APPLICATION OF DEPARTMENT OF CORPORATIONS LICENSE OR CERTIFICATE CLICK TO DOWNLOAD FORM
<input type="checkbox"/>	<input type="checkbox"/>	PRE-LICENSE EDUCATION CERTIFICATION. Applicants who meet the requirements for certification of pre-license education compliance must submit the Request for Certification of Pre-License Education. Click to download form.
<input type="checkbox"/>	<input type="checkbox"/>	DISCLOSURE QUESTIONS. Provide complete details of all events or proceeding for any "Yes" answer to any of the Disclosure questions and provide a copy of any applicable orders or documents.

WHO TO CONTACT – Please refer to the Department of Corporations website at www.corp.ca.gov or contact Department of Corporations by phone at [866-ASK-CORP](tel:866-ASK-CORP) for additional assistance. For system questions, call the NMLS Call Center at 240-386-4444.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE JURISDICTION SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.