



Nationwide Mortgage Licensing System & Registry

## **A Nationwide View on State-Licensed Mortgage Entities 2011 Quarters I, II & III**

Updated November 21, 2011  
Conference of State Bank Supervisors  
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## A Nationwide View on State-Licensed Mortgage Entities

This report compiles data from the first quarter of 2011 concerning companies, branches, and mortgage loan originators who are state-licensed or state-registered through the Nationwide Mortgage Licensing System & Registry (NMLS). Unless otherwise noted, the data reflects licensing and registration information from NMLS as of March 31, 2011.

### Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	14,980	28,415
Branch	15,957	24,021
Individual	100,098	182,880

NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

### Mortgage Related Business

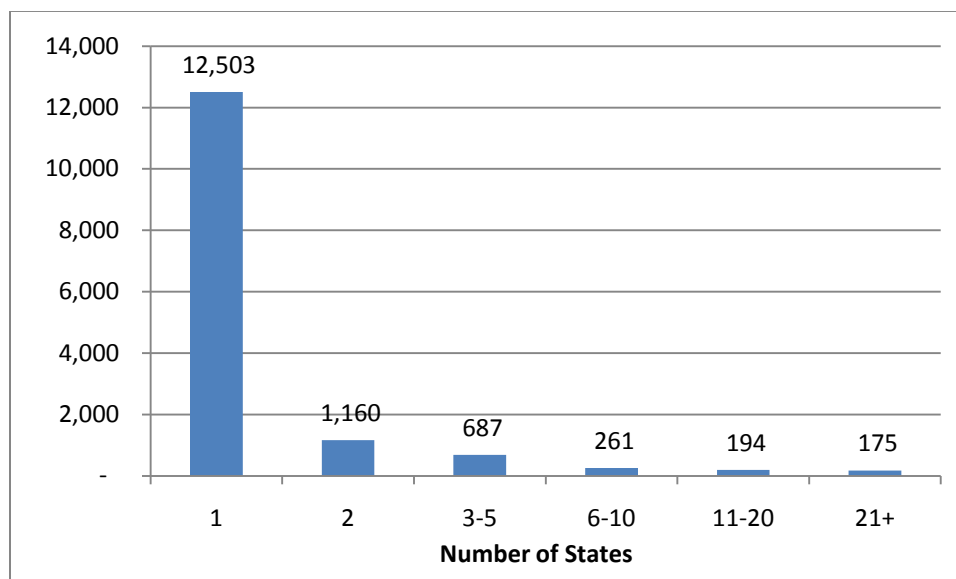
State-licensed companies in NMLS by business activity

Description	Companies	% in NMLS
First mortgage loan brokering	13,298	89%
Second mortgage loan brokering	11,065	74%
First mortgage lending	3,308	22%
Second mortgage lending	2,466	16%
First mortgage servicing	1,322	9%
Second mortgage servicing	1,068	7%
Home equity loans, including lines of credit	7,038	47%
Federal Housing Administration (FHA) - Loan Correspondent	4,473	30%
Federal Housing Administration (FHA) - Direct Endorsement mortgagee	1,376	9%
Ginnie Mae approved Issuer/Servicer	340	2%
Fannie Mae approved Seller/Servicer	1,076	7%
Freddie Mac approved Seller/Servicer	940	6%
Loans guaranteed by the Veterans Administration (VA)	5,292	35%
Reverse mortgage loans	3,515	23%
High cost home loans (refer to state definitions)	1,173	8%
Other mortgage products and settlement services	1,105	7%
Credit Insurance	208	1%
Other mortgage-related business	598	4%
Engaged in non-mortgage-related business	3,269	22%

NOTE: Mortgage Related Business activity is self-reported by licensee/registrant on the "Other Business" section of their Form MU1. Licensees may be relying on different definitions in indicating their business activity. As of December 31, 2010, FHA no longer approved Loan Correspondents (See FHA Mortgagee Letter 2010-20). Answers to this section likely do not reflect this change. It is anticipated that FHA Loan Correspondent will be removed as a designation on Form MU1 in January 2012.

## Mortgage Companies Operating in Multiple States

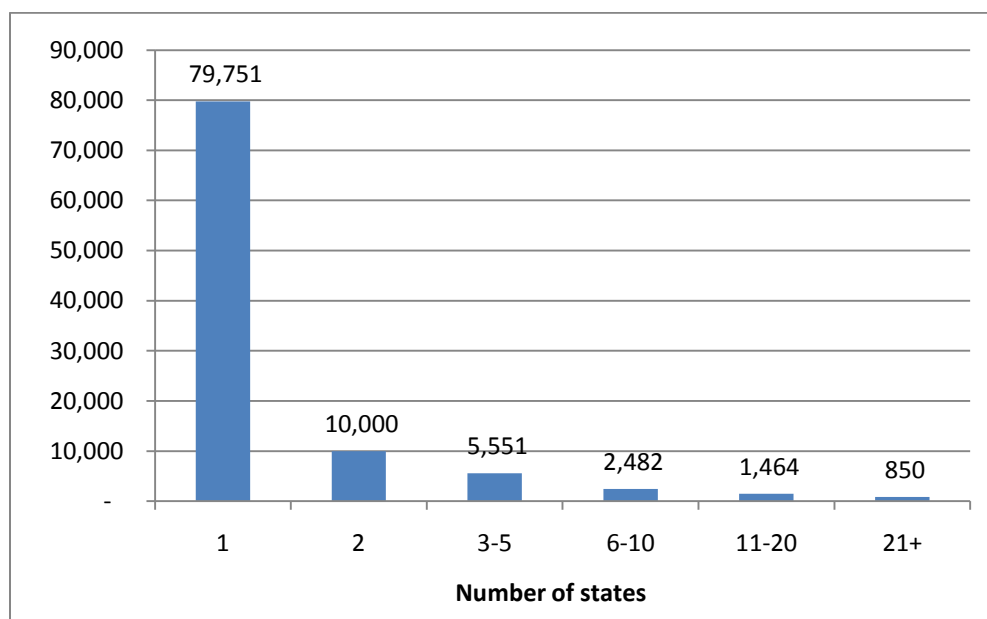
83% of companies are licensed in just one jurisdiction



NOTE: Graph represents data by state, not state agency (several states have two agencies on NMLS). For example, a company which holds a license in both California agencies is counted only once.

## Mortgage Loan Originators Operating in Multiple States

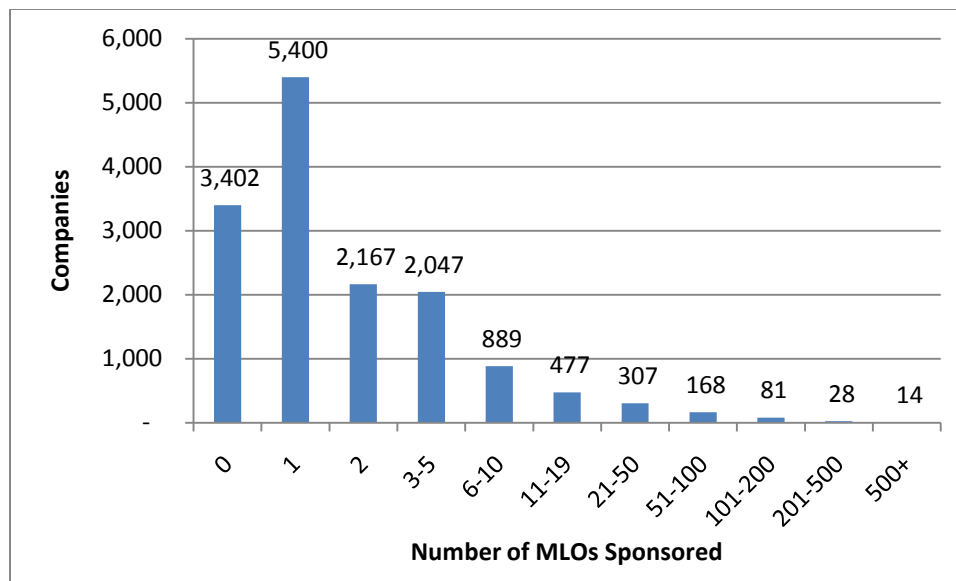
80% of individual mortgage loan originators are licensed in just one jurisdiction



NOTE: Graph represents data by state, not state agency (several states have two agencies on NMLS). For example, a mortgage loan originator which holds a license in both California agencies is counted only once.

## Mortgage Loan Originators Per Mortgage Company

83% of companies employ 1-5 mortgage loan originators



**Average MLOs per Company** 5.5

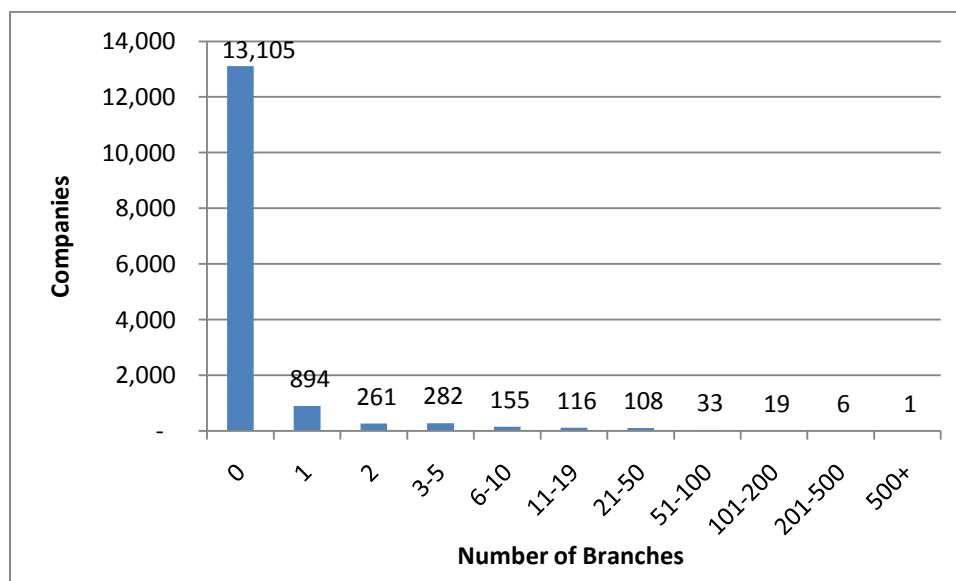
**Average MLO Licenses per Company** 9.9

**Average Licenses per MLO** 1.8

NOTE: The significant number of companies with no MLOs is due in part to the fact that some companies may hold a state license but have no individuals that must hold a mortgage loan originator license (e.g. Mortgage Servicers). The number is mostly due to the fact that some states do not require Sponsorship of MLOs by the employing mortgage company and therefore NMLS cannot provide an average.

## Branches Per Company

87% of mortgage companies have only a single location

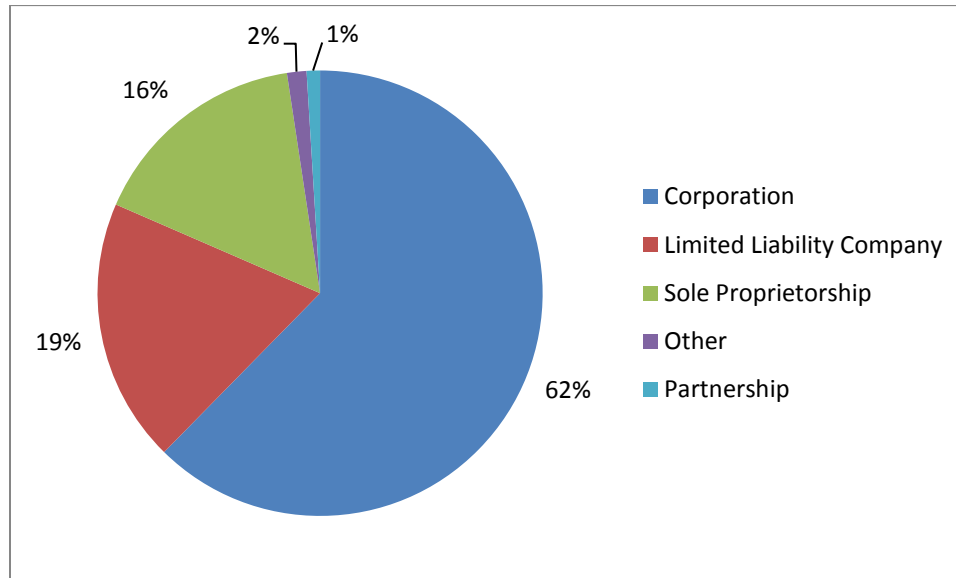


**Average Branches per Company** 1.06

**Average Branch Licenses per Company** 1.58

NOTE: Graph represents the number of Form MU3 filings per company. It is possible for a company to file two Form MU3s on the same physical location.

## Legal Status of Companies



**Companies controlled by depository institution      287**



## State-Licensed/Registered Mortgage Entities As of March 31, 2011

	Companies	Branches	Individual MLO	Average MLOs per Company	Avg Branches per Company	Companies Controlled by Depository	
<b>District 1</b>							
Connecticut	623	308	4,243	6.3	0.5	30	4.8%
Delaware <sup>2,3</sup>	-	-	1,294	-	-	-	-
District of Columbia	326	265	1,312	3.8	0.8	34	10.4%
Maine <sup>2,3</sup>	-	-	1,481	-	-	-	-
Maryland	650	529	4,640	1.1	0.8	43	6.6%
Massachusetts	572	586	3,858	6.3	1.7	39	6.8%
New Hampshire	353	267	1,843	5.1	0.8	38	10.8%
New Jersey	613	792	6,740	10.3	1.3	22	3.6%
New York	1,159	930	4,843	4.0	0.8	17	1.5%
Pennsylvania	954	901	6,659	6.6	0.9	31	3.2%
Puerto Rico <sup>1</sup>	66	263	-	-	4.0	11	16.7%
Rhode Island	285	165	1,189	3.8	0.8	42	14.7%
Vermont	181	141	677	3.1	1.0	35	19.3%
<b>District 2</b>							
Illinois	678	336	5,939	7.8	0.5	39	5.8%
Indiana-DFI	261	-	2,845	10.2	-	20	7.7%
Indiana-SOS	200	28	611	2.4	0.1	3	1.5%
Iowa	330	355	1,275	3.6	1.2	33	10.0%
Kentucky <sup>3</sup>	351	287	2,705	0.0	0.8	14	4.0%
Michigan	628	-	3,595	8.4	-	59	9.4%
Minnesota	468	329	2,780	5.3	0.6	34	7.3%
Missouri <sup>2,3</sup>	-	-	2,630	-	-	-	-
Ohio	535	1,450	3,886	7.2	2.8	35	6.5%
Wisconsin	388	492	2,695	6.4	1.6	38	9.8%
<b>District 3</b>							
Alabama	416	469	2,811	6.2	1.1	19	4.6%
Arkansas	265	226	1,392	5.2	0.9	8	3.0%
Florida <sup>1,3</sup>	428	99	4,875	0.5	0.2	1	0.2%
Georgia	860	509	4,671	4.9	0.6	32	3.7%
Louisiana	400	433	2,483	5.6	1.1	12	3.0%
Mississippi	266	319	1,481	5.5	1.2	14	5.3%
North Carolina	546	661	5,504	8.6	1.2	17	3.1%
South Carolina-BFI	281	441	2,514	8.2	1.6	12	4.3%
South Carolina-DCA	145	101	456	2.7	0.7	1	0.7%
Tennessee	527	636	4,275	7.4	1.2	21	4.0%
Virgin Islands	15	11	26	1.5	0.7	2	13.3%
Virginia <sup>1</sup>	-	-	5,434	4.0	-	-	-
West Virginia	244	174	863	3.4	0.8	29	11.9%

	Companies	Branches	Individual MLO	Average MLOs per Company	Avg Branches per Company	Companies Controlled by Depository	
<b>District 4</b>							
Colorado <sup>3</sup>	715	-	4,424	3.6	-	15	2.1%
Kansas	330	347	1,747	5.0	1.1	35	10.6%
Nebraska	259	191	938	3.4	0.7	29	11.2%
New Mexico	348	348	1,749	4.8	1.0	19	5.5%
North Dakota	221	111	636	2.7	0.5	37	16.7%
Oklahoma	258	280	1,897	6.4	1.1	13	5.0%
South Dakota	155	-	473	2.9	-	10	6.5%
Texas - OCC <sup>2,3</sup>	-	-	659	-	-	-	-
Texas - SML	1,444	1,445	10,557	6.8	1.0	14	1.0%
Wyoming	219	160	703	2.9	0.7	15	6.8%
<b>District 5</b>							
Alaska	92	77	396	3.8	0.7	5	5.4%
Arizona	685	810	4,443	5.6	1.2	13	1.9%
California - DOC	785	2,770	11,624	13.1	3.6	47	6.0%
California - DRE	4,907	749	17,695	2.8	0.2	1	0.0%
Hawaii <sup>1</sup>	124	55	443	3.5	0.4	4	3.2%
Idaho	345	332	1,564	4.2	1.0	11	3.2%
Montana	138	107	732	4.8	1.0	11	8.0%
Nevada	250	227	2,133	7.1	1.0	19	7.6%
Oregon	585	667	4,218	6.5	1.1	15	2.6%
Utah-DFI <sup>2,3</sup>	-	-	154	-	-	-	-
Utah-DRE	468	245	3,372	6.4	0.5	-	-
Washington	758	1,252	6,745	8.7	1.6	27	3.6%
<b>Nationwide</b>	<b>14,980</b>	<b>15,957</b>	<b>100,098</b>	<b>5.5</b>	<b>1.1</b>	<b>287</b>	<b>1.9%</b>

<sup>1</sup> Agency in the process of completing transition onto NMLS.

<sup>2</sup> Agency does not manage company licensing through NMLS.

<sup>3</sup> Agency does not require Sponsorship of MLOs by the employing company.

This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company and Average Branches per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.



**State-Licensing/Registration Activity**  
For Period Q1 2011

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
<b>District 1</b>																								
Connecticut	33	64	616	28	51	694	-	-	-	7	11	239	23	25	312	3	-	-	-	-	-	13	23	24
Delaware <sup>1</sup>	-	-	173	-	-	189	-	-	-	-	-	26	-	-	141	-	-	-	-	-	-	-	-	32
District of Columbia	15	31	170	31	38	174	-	-	-	1	2	10	11	17	120	-	-	-	-	-	-	5	8	5
Maine <sup>1</sup>	-	-	239	-	-	207	-	-	-	-	-	3	-	-	97	-	-	-	-	-	-	-	-	19
Maryland	31	72	725	20	85	702	-	-	2	9	2	306	38	43	456	-	-	-	-	-	-	11	41	22
Massachusetts	25	96	505	17	76	525	-	-	-	6	8	120	47	55	87	-	-	-	-	-	-	19	37	30
New Hampshire	8	30	251	19	35	248	-	-	-	7	10	51	16	16	139	1	-	1	-	-	-	11	18	101
New Jersey	27	82	671	41	122	631	-	-	-	-	8	73	29	59	1,518	-	-	-	-	-	-	13	79	35
New York	22	44	594	11	39	787	-	-	10	10	13	3,001	173	199	2,045	-	-	-	2	-	-	51	8	33
Pennsylvania	66	83	814	65	76	737	-	-	-	10	9	213	46	70	496	-	-	1	-	-	68	21	54	94
Puerto Rico	1	-	-	1	-	-	-	-	-	-	-	-	6	11	6	-	-	-	-	-	-	2	-	-
Rhode Island	9	26	159	9	18	109	-	-	-	3	4	14	37	42	212	-	1	-	-	-	12	12	10	5
Vermont	34	21	89	23	27	78	-	-	-	6	4	20	52	16	171	-	-	-	-	-	-	13	17	3
<b>District 2</b>																								
Illinois	28	30	737	14	32	956	-	-	18	2	30	15	56	28	1,108	-	-	-	-	-	-	29	2	3
Indiana-DFI	28	-	365	18	-	355	-	-	-	-	-	354	16	-	89	-	-	-	-	-	-	17	-	6
Indiana-SOS	6	7	40	5	4	34	-	-	-	-	3	12	8	3	42	-	-	-	-	-	-	7	2	17
Iowa	18	16	195	19	16	230	-	-	1	-	-	67	12	5	72	-	-	-	-	-	-	10	24	80
Kentucky	22	41	323	25	46	286	-	-	-	4	8	146	18	7	151	-	-	-	-	-	-	9	9	21
Michigan	63	-	520	44	-	708	-	-	1	19	-	205	42	-	433	-	-	-	-	-	-	17	-	12
Minnesota	43	50	525	27	85	1,125	-	-	1	3	1	16	44	17	446	-	-	-	-	-	-	6	13	-
Missouri <sup>1</sup>	-	-	297	-	-	261	-	-	20	-	-	97	-	-	163	-	-	-	-	-	-	-	-	8
Ohio	31	72	644	31	66	991	4	-	26	21	29	476	64	66	559	-	-	-	-	-	-	12	25	10
Wisconsin	30	125	467	51	157	471	16	-	46	2	1	73	26	12	186	-	-	-	-	-	-	14	30	63
<b>District 3</b>																								
Alabama	17	46	310	14	46	351	-	-	4	2	8	266	22	30	232	-	-	-	-	-	-	16	22	41
Arkansas	17	26	256	24	30	213	-	-	-	1	2	31	17	14	172	-	-	-	-	-	-	15	15	170
Florida <sup>2</sup>	215	160	1,279	388	98	3,854	-	-	-	29	11	23	1,692	1,097	11,003	-	-	-	-	-	-	-	-	-
Georgia	38	37	690	19	16	579	-	2	28	14	10	236	33	14	332	5	-	12	-	-	-	14	20	26
Louisiana	23	53	352	27	58	504	-	-	-	3	8	43	33	41	205	1	-	3	6	-	-	7	22	10
Mississippi	16	46	263	14	42	246	-	-	-	3	25	124	20	31	149	-	-	-	-	-	-	7	9	110
North Carolina	19	71	565	20	49	516	-	12	46	9	8	192	14	26	245	-	-	-	-	-	-	15	40	51
South Carolina-BFI <sup>2</sup>	35	113	344	25	162	623	-	-	-	17	62	509	37	62	624	-	-	-	-	-	-	6	5	10
South Carolina-DCA	9	8	70	5	6	46	-	-	-	1	3	19	15	5	54	-	-	-	-	-	-	3	12	9
Tennessee	18	102	473	58	103	642	-	-	16	3	-	17	32	28	304	-	-	-	-	-	-	3	29	17
Virgin Islands	1	2	6	-	2	1	-	-	-	-	-	-	1	-	7	-	-	-	-	-	-	-	-	-
Virginia <sup>2</sup>	35	128	765	1	96	699	-	-	3	6	7	241	779	1,002	700	-	-	-	-	-	-	-	-	13
West Virginia	22	23	169	14	23	174	-	-	-	3	-	15	20	6	39	-	-	-	-	-	-	4	5	3



	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 4																								
Colorado <sup>2</sup>	190	-	536	270	-	482	-	-	-	-	-	-	79	-	1,174	-	-	-	-	-	-	-	-	-
Kansas	20	35	201	7	21	159	1	-	4	3	-	9	22	15	63	-	-	-	-	-	-	3	26	11
Nebraska	16	16	118	12	17	158	-	-	7	4	4	23	24	13	199	-	-	-	-	-	-	4	9	13
New Mexico	12	29	211	12	32	228	-	-	-	22	6	224	10	4	87	-	-	-	2	-	41	11	23	12
North Dakota	10	10	67	10	11	60	-	-	-	1	-	9	5	1	14	-	-	-	-	-	-	11	11	31
Oklahoma	18	27	164	22	40	230	-	-	-	3	6	2	22	30	309	-	-	-	-	-	-	2	3	1
South Dakota	13	-	95	13	-	99	-	-	-	1	-	14	15	-	66	-	-	-	-	-	-	4	-	5
Texas - OCCC <sup>1</sup>	-	-	72	-	-	96	-	-	-	-	-	45	-	-	434	-	-	-	-	-	-	-	-	-
Texas - SML	117	210	1,319	147	200	1,405	-	-	9	37	11	351	54	41	306	-	-	-	-	-	233	8	96	47
Wyoming	9	19	86	14	19	77	-	-	1	-	-	4	3	7	105	-	-	-	-	-	-	17	22	7
District 5																								
Alaska	6	10	55	7	9	54	-	-	4	1	1	14	8	3	52	-	-	-	-	-	-	2	6	1
Arizona	25	91	562	16	72	553	-	-	2	4	17	287	44	83	284	-	-	-	2	26	-	63	113	6
California - DOC	44	411	1,834	27	295	1,927	-	-	5	19	40	747	74	170	1,743	27	-	-	-	-	-	26	165	10
California - DRE	76	67	87	1,041	742	1,591	-	-	-	6	2	9	1,191	218	7,232	-	-	-	-	-	-	-	-	-
Hawaii <sup>2,4</sup>	42	37	201	88	44	353				9	15	22	73	55	405	-	-	-	-	-	-	-	-	-
Idaho	18	42	200	21	41	214	-	-	-	5	12	24	14	20	63	-	-	-	-	-	-	4	18	123
Montana	18	11	102	16	15	78	-	-	2	7	9	44	19	5	86	-	-	-	-	-	-	8	6	3
Nevada	15	42	217	47	35	195	-	-	-	4	7	16	28	25	166	-	-	-	-	-	-	11	12	21
Oregon	27	99	540	23	86	472	-	-	-	4	4	71	12	28	251	-	-	-	-	-	-	13	70	10
Utah-DFI <sup>1</sup>	-	-	51	-	-	52	-	-	8	-	-	11	-	-	30	-	-	-	-	-	-	-	-	1
Utah-DRE	34	23	217	33	35	256	-	-	5	4	-	136	15	10	158	-	-	-	-	-	3	4	12	2
Washington	52	142	745	22	139	822	-	-	1	4	56	79	89	121	227	2	2	2	1	-	-	50	227	29
Nationwide	1,767	3,026	22,341	2,956	3,557	28,507	21	14	270	339	477	9,394	5,280	3,896	36,569	39	3	19	13	26	357	623	1,398	1,416

<sup>1</sup> Agency does not manage company licenses through NMLS

<sup>2</sup> Agency was in the transition process for company licenses or registrations during the quarter

<sup>3</sup> Agency was in the process of completing MLO license transition during the quarter

<sup>4</sup> The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

#### License Status Definitions

**Approved**-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

**Denied**-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request.

This status may also be used by regulators who deny a renewal request for license.

**Application Withdrawn**- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

**Pending Applications**-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

**License Revoked**-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

**License Suspended**-Status assigned when a regulator has taken action to suspend the license/registration.

**License Surrendered/Terminated**-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.

This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between January 1, 2011 and March 31, 2011 (Quarter 1 2011) through NMLS. The chart also provides the number of licenses that were in a pending status on March 31, 2011. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.



## Quarter II Counts and Activity

The following charts provide updated information for the second quarter of 2011. Unless otherwise noted, the data reflects licensing and registration information from NMLS as of June 30, 2011.

### Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,153	30,945
Branch	17,387	26,211
Individual	106,881	201,469

NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.



## State-Licensed Mortgage Entities

As of June 30, 2011

	Companies	Branches	Individual MLO	Average MLOs per Company	Avg Branches per Company	Companies Controlled by Depository	
<b>District 1</b>							
Connecticut	623	313	4,480	6.3	0.5	27	4.3%
Delaware <sup>1,2</sup>	-	-	1,409	-	-	-	-
District of Columbia	325	278	1,489	4.2	0.9	34	10.5%
Maine <sup>1,2</sup>	-	-	1,429	-	-	-	-
Maryland	657	590	5,117	5.8	0.9	46	7.0%
Massachusetts	570	601	4,126	6.4	1.7	40	7.0%
New Hampshire	352	275	1,930	5.4	0.8	34	9.7%
New Jersey	617	804	7,341	10.5	1.3	24	3.9%
New York	1,150	950	5,439	4.1	0.8	19	1.7%
Pennsylvania	983	999	6,969	6.5	1.0	31	3.2%
Puerto Rico	66	271	21	0.3	4.1	8	12.1%
Rhode Island	266	146	1,341	4.4	0.8	38	14.3%
Vermont	192	162	752	3.1	1.1	40	20.8%
<b>District 2</b>							
Illinois	724	333	6,640	7.9	0.4	49	6.8%
Indiana-DFI	269	-	3,225	10.6	-	23	8.6%
Indiana-SOS	201	33	657	2.5	0.2	4	2.0%
Iowa	379	401	1,388	3.3	1.1	34	9.0%
Kentucky	366	312	2,910	0.6	0.9	16	4.4%
Michigan	646	-	3,986	8.2	-	58	9.0%
Minnesota	505	354	3,067	4.9	0.6	39	7.7%
Missouri <sup>1,2</sup>	-	-	2,875	-	-	-	-
Ohio	558	1,549	4,359	7.3	2.9	41	7.3%
Wisconsin	388	487	2,886	6.2	1.6	37	9.5%
<b>District 3</b>							
Alabama	425	530	3,060	6.2	1.3	24	5.6%
Arkansas	270	238	1,443	5.3	0.9	9	3.3%
Florida <sup>1</sup>	1,154	367	8,073	2.4	0.3	15	1.3%
Georgia	842	524	5,074	5.3	0.6	33	3.9%
Louisiana	412	491	2,741	5.5	1.2	13	3.2%
Mississippi	275	353	1,551	5.5	1.3	18	6.5%
North Carolina	535	665	5,951	8.9	1.2	16	3.0%
South Carolina-BFI	284	447	2,758	8.4	1.6	12	4.2%
South Carolina-DCA	139	92	484	2.7	0.7	1	0.7%
Tennessee	537	707	4,568	7.1	1.3	23	4.3%
Virgin Islands	17	11	30	1.7	0.7	2	11.8%
Virginia <sup>1</sup>	525	588	5,925	4.5	0.9	12	2.3%
West Virginia	258	179	997	3.6	0.8	31	12.0%

	Companies	Branches	Individual MLO	Average MLOs per Company	Avg Branches per Company	Companies Controlled by Depository	
<b>District 4</b>							
Colorado <sup>1</sup>	837	-	4,881	3.6	-	18	2.2%
Kansas	341	355	1,882	4.9	1.0	39	11.4%
Nebraska	268	189	1,021	3.3	0.7	33	12.3%
New Mexico	352	369	1,920	5.0	1.1	20	5.7%
North Dakota	231	126	638	2.5	0.6	32	13.9%
Oklahoma	274	310	2,076	6.2	1.1	16	5.8%
South Dakota	160	-	528	3.0	-	9	5.6%
Texas - OCC <sup>1,2</sup>	-	-	687	-	-	-	-
Texas - SML	1,475	1,503	11,383	6.8	1.0	13	0.9%
Wyoming	210	163	747	3.2	0.8	16	7.6%
<b>District 5</b>							
Alaska	94	75	452	4.1	0.7	5	5.3%
Arizona	692	854	4,836	5.8	1.2	12	1.7%
California - DOC	784	3,018	13,080	13.5	4.0	46	5.9%
California - DRE	5,423	940	18,565	2.8	0.2	1	0.0%
Hawaii	175	98	731	4.1	0.6	4	2.3%
Idaho	339	329	1,676	4.3	1.0	12	3.5%
Montana	151	106	796	4.5	0.9	12	7.9%
Nevada	241	219	2,206	7.7	1.0	30	12.4%
Oregon	593	676	4,557	6.4	1.1	22	3.7%
Utah-DFI <sup>1,2</sup>	-	-	178	-	-	-	-
Utah-DRE	477	259	3,477	6.4	0.5	-	-
Washington	771	1,248	7,325	8.6	1.6	32	4.2%
<b>Nationwide</b>	<b>16,153</b>	<b>17,387</b>	<b>106,881</b>	<b>5.4</b>	<b>1.1</b>	<b>281</b>	<b>1.7%</b>

<sup>1</sup> Agency does not require Sponsorship of MLOs by the employing company.

<sup>2</sup> Agency does not manage company licensing through NMLS.

This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company and Average Branches per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.



**State-Licensing Activity  
For Period Q2 2011**

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
<b>District 1</b>																								
Connecticut	18	35	282	20	32	289	-	-	-	7	10	152	14	18	156	-	-	-	-	-	-	20	32	57
Delaware <sup>1</sup>			133			165	-	-	-	-	-	30	-	-	74	-	-	-	-	-	-	-	-	51
District of Columbia	18	15	168	13	24	186	-	-	-	1	2	3	15	6	106	-	-	-	-	-	-	10	13	8
Maine <sup>1</sup>			127			123	-	-	-	-	-	3	-	-	90	-	-	-	-	-	142	-	-	34
Maryland	36	119	435	29	109	493	-	-	5	4	7	150	40	45	247	-	-	-	1	-	-	18	47	20
Massachusetts	18	108	289	18	85	283	-	-	-	3	13	51	42	90	49	-	-	-	-	-	-	21	69	22
New Hampshire	23	58	206	10	34	219	-	-	-	2	7	30	25	22	85	2	-	-	-	-	-	12	25	143
New Jersey	44	104	643	22	72	618	-	-	4	2	12	557	42	74	930	-	-	-	-	-	-	27	69	35
New York	53	109	412	13	35	611	-	-	27	11	10	388	138	237	1,436	-	-	-	1	-	-	43	28	25
Pennsylvania	44	162	590	52	140	609	-	-	-	5	10	206	32	79	271	-	-	-	-	-	155	27	67	157
Puerto Rico	2	8	38	2	8	19	-	-	-	-	-	-	5	11	29	-	-	-	-	-	-	3	-	-
Rhode Island	28	15	120	5	18	155	-	-	-	3	2	3	53	38	179	8	6	-	-	-	5	20	36	6
Vermont	42	40	72	36	34	79	-	-	-	8	5	30	52	19	131	-	-	-	-	-	-	13	9	4
<b>District 2</b>																								
Illinois	32	70	512	21	35	700	-	1	1	-	9	459	65	53	501	4	-	2	-	-	3	31	38	22
Indiana-DFI	16		374	21		364	-	-	-	1	-	58	12	-	58	-	-	-	-	-	-	8	-	12
Indiana-SOS	16	16	77	6	4	48	-	-	-	1	3	13	15	12	53	-	-	-	-	-	-	7	2	10
Iowa	72	85	124	49	43	119	-	-	4	5	-	37	29	5	27	-	-	-	-	-	-	7	17	10
Kentucky	37	65	257	30	47	257	-	-	7	2	-	71	23	27	97	-	-	1	-	-	12	17	19	41
Michigan	54		465	60		413	-	-	3	14	-	110	17	-	347	-	-	1	-	-	-	33	-	21
Minnesota	39	96	262	30	54	295	-	-	-	1	2	11	42	59	395	-	-	-	-	-	-	10	30	15
Missouri <sup>1</sup>			272			252	-	-	8	-	-	67	-	-	107	-	-	-	-	-	-	-	-	16
Ohio	42	151	514	36	141	557	-	-	12	22	26	177	46	48	335	-	-	-	-	-	-	10	35	39
Wisconsin	32	94	219	17	29	231	-	-	48	2	-	34	36	54	129	-	-	-	-	-	-	13	37	22
<b>District 3</b>																								
Alabama	26	102	269	19	84	255	-	-	4	3	10	5	30	52	220	-	-	-	-	-	-	12	69	24
Arkansas	14	24	160	19	30	161	-	-	-	3	3	39	17	10	113	-	-	-	1	-	1	16	18	122
Florida	107	178	776	685	248	3,080	-	-	-	49	159	189	1,032	869	8,483	-	-	-	-	-	-	8	19	9
Georgia	42	115	511	29	22	401	1	2	14	2	9	153	42	86	249	1	-	6	-	-	-	44	23	29
Louisiana	13	71	244	20	48	271	-	-	-	5	8	66	20	29	114	-	-	-	3	-	-	6	19	12
Mississippi	10	60	245	17	43	213	-	-	-	5	5	45	7	39	116	-	-	-	-	-	-	5	16	186
North Carolina	35	180	531	12	51	490	-	1	42	10	16	77	25	53	168	2	-	-	-	-	1	27	48	36
South Carolina-BFI	38	125	346	27	68	260	-	-	-	8	22	422	41	104	318	-	-	-	-	-	-	9	49	15
South Carolina-DCA	5	7	47	4	4	28	-	-	-	2	-	6	14	7	62	-	-	-	-	-	-	10	13	5
Tennessee	21	82	358	15	85	347	-	-	190	5	2	9	30	3	168	-	-	-	-	-	-	16	36	26
Virgin Islands	2		19			4	-	-	-	-	-	1	2	-	19	-	-	-	-	-	-	-	-	1
Virginia	32	161	521	16	103	565	-	-	23	6	11	164	252	578	522	-	-	-	-	-	-	6	20	29
West Virginia	28	19	145	18	19	132	-	-	-	9	-	21	21	4	23	-	-	-	-	-	-	6	15	8

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 4																								
Colorado	67		452	110		375	-	-	-	-	-	13	27	-	1,160	-	-	-	-	-	-	10	-	11
Kansas	20	66	190	16	29	133	1	-	7	4	-	10	20	49	84	-	-	-	-	-	-	9	23	13
Nebraska	26	46	135	14	8	99	-	-	3	1	5	19	35	46	215	-	-	-	-	-	-	7	13	12
New Mexico	17	42	158	12	40	172	-	-	-	-	-	4	14	6	73	-	-	-	2	-	1	8	24	11
North Dakota	23	27	50	15	21	53	-	-	-	-	-	6	12	8	12	-	-	-	-	-	-	5	7	10
Oklahoma	16	41	150	23	31	181	-	-	-	-	3	5	15	37	269	-	-	-	-	-	3	8	16	22
South Dakota	9		80	6		56	-	-	-	2	-	13	16	-	75	-	-	-	-	-	-	2	-	4
Texas - OCCC¹			72			58	-	-	-	-	-	224	-	-	87	-	-	-	-	-	-	-	-	31
Texas - SML	64	222	1,191	68	194	1,039	-	-	4	19	13	158	33	45	350	-	-	-	16	-	62	21	135	39
Wyoming	13	15	77	7	17	80	-	-	-	-	1	32	9	3	70	-	-	-	-	-	-	10	13	6
District 5																								
Alaska	12	3	53	7	3	59	-	-	-	1	1	2	13	2	43	-	-	-	-	-	-	4	5	3
Arizona	33	170	339	14	64	374	-	-	-	2	34	86	63	152	152	-	-	-	-	-	-	12	51	11
California - DOC	66	610	1,414	25	423	1,437	-	-	4	21	39	608	91	207	1,085	4	-	-	-	-	-	33	218	31
California - DRE	29	57	69	500	186	868	-	-	-	8	4	17	996	131	6,845	-	-	-	-	-	-	16	40	13
Hawaii²	29	20	64	50	42	284				7	7	23	45	27	167	-	-	-	-	-	-	1	1	1
Idaho	20	48	118	7	32	121	-	-	-	10	13	23	16	23	37	-	-	-	-	-	-	13	33	16
Montana	20	18	71	16	12	73	-	-	2	4	-	23	18	6	60	-	-	-	-	-	-	3	16	10
Nevada	25	28	163	22	16	181	-	-	-	8	7	58	18	25	79	1	-	-	-	-	-	10	21	14
Oregon	26	80	309	30	87	354	-	-	-	1	5	112	6	11	86	-	-	-	-	-	-	22	78	21
Utah-DFI¹			25			30	-	-	1	-	-	8	-	-	16	-	-	-	-	-	5	-	-	1
Utah-DRE	23	26	162	14	26	162	-	-	3	-	1	94	17	8	111	-	-	-	-	-	34	8	15	7
Washington	49	146	568	46	123	581	-	-	-	8	51	93	78	70	126	4	5	-	-	-	-	38	130	36
Nationwide	1,626	4,139	16,673	2,373	3,103	20,062	2	4	416	297	547	5,468	3,818	3,587	27,609	26	11	10	24	-	424	755	1,757	1,595

<sup>1</sup> Agency does not manage company licenses through NMLS

<sup>2</sup> The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

#### License Status Definitions

**Approved**-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

**Denied**-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request.

This status may also be used by regulators who deny a renewal request for license.

**Application Withdrawn**- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

**Pending Applications**-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

**License Revoked**-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

**License Suspended**-Status assigned when a regulator has taken action to suspend the license/registration.

**License Surrendered/Terminated**-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.

This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between April 1, 2011 and June 30, 2011 (Quarter 2 2011) through NMLS. The chart also provides the number of licenses that were in a pending status on June 30, 2011. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.



## Quarter III Counts and Activity

The following charts provide updated information for the third quarter of 2011. Unless otherwise noted, the data reflects licensing and registration information from NMLS as of September 30, 2011.

### Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,776	32,473
Branch	18,466	28,322
Individual	113,352	216,531

NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.



## State-Licensed Mortgage Entities

As of September 30, 2011

	Companies	Branches	Individual MLO	Average MLOs per Company	Avg Branches per Company	Companies Controlled by Depository (Count   Percent)	
<b>District 1</b>							
Connecticut	616	328	4,646	6.4	0.5	27	4.4%
Delaware <sup>1,2</sup>	-	-	1,446	-	-	-	-
District of Columbia	335	295	1,552	4.1	0.9	35	10.4%
Maine <sup>1,2</sup>	-	-	1,517	-	-	-	-
Maryland	673	597	5,415	5.7	0.8	58	8.6%
Massachusetts	556	633	4,301	6.7	1.9	41	7.4%
New Hampshire	370	307	1,977	5.3	0.8	45	12.2%
New Jersey	636	825	7,778	10.7	1.3	34	5.3%
New York	1,120	1,028	5,640	4.4	0.9	19	1.7%
Pennsylvania	999	926	7,101	6.7	0.9	34	3.4%
Puerto Rico	67	280	48	0.7	4.2	8	11.9%
Rhode Island	263	151	1,406	4.5	0.8	40	15.2%
Vermont	209	166	808	3.1	1.0	54	25.8%
<b>District 2</b>							
Illinois	734	342	7,064	8.0	0.5	58	7.9%
Indiana-DFI	270	-	3,457	10.8	-	23	8.5%
Indiana-SOS	200	36	684	2.4	0.2	10	5.0%
Iowa	411	394	1,445	3.0	1.0	39	9.5%
Kentucky	378	363	3,058	5.9	1.0	29	7.7%
Michigan	658	-	4,363	8.2	-	63	9.6%
Minnesota	511	389	3,229	5.0	0.7	50	9.8%
Missouri <sup>1,2</sup>	-	-	3,052	-	-	-	-
Ohio	565	1,597	4,654	7.4	3.0	39	6.9%
Wisconsin	396	482	3,049	6.1	1.6	48	12.1%
<b>District 3</b>							
Alabama	439	536	3,191	6.2	1.2	37	8.4%
Arkansas	274	247	1,462	5.3	0.9	9	3.3%
Florida <sup>1</sup>	1,594	776	12,156	3.2	0.5	21	1.3%
Georgia	842	549	5,363	5.4	0.6	47	5.6%
Louisiana	426	490	2,871	5.5	1.2	19	4.5%
Mississippi	278	377	1,618	5.7	1.4	19	6.8%
North Carolina	555	703	6,261	8.9	1.3	25	4.5%
South Carolina-BFI	294	451	2,997	8.6	1.5	13	4.4%
South Carolina-DCA	143	95	507	2.7	0.7	1	0.7%
Tennessee	537	754	4,764	7.4	1.4	25	4.7%
Virgin Islands	19	11	33	1.6	0.6	2	10.5%
Virginia <sup>1</sup>	693	1,163	6,277	5.8	1.7	24	3.5%
West Virginia	267	191	1,075	3.6	0.8	41	15.4%



	Companies	Branches	Individual MLO	Average MLOs per Company	Avg Branches per Company	Companies Controlled by Depository (Count   Percent)	
<b>District 4</b>							
Colorado <sup>1</sup>	890	-	5,237	3.8	-	20	2.2%
Kansas	352	392	2,008	4.9	1.1	46	13.1%
Nebraska	285	217	1,126	3.3	0.8	39	13.7%
New Mexico	355	379	2,107	5.2	1.1	25	7.0%
North Dakota	241	126	664	2.4	0.5	37	15.4%
Oklahoma	274	278	2,190	6.4	1.0	16	5.8%
South Dakota	176	-	591	2.9	-	18	10.2%
Texas - OCC <sup>1,2</sup>	-	-	710	-	-	-	-
Texas - SML	1,522	1,570	12,200	7.0	1.0	13	0.9%
Wyoming	192	163	806	3.6	0.9	21	10.9%
<b>District 5</b>							
Alaska	98	80	490	4.2	0.7	5	5.1%
Arizona	707	901	5,118	5.9	1.3	19	2.7%
California - DOC	797	3,225	14,319	14.1	4.2	65	8.2%
California - DRE	5,717	1,034	19,141	2.8	0.2	1	0.0%
Hawaii	194	102	807	4.0	0.5	4	2.1%
Idaho	342	332	1,748	4.3	1.0	16	4.7%
Montana	162	129	823	4.4	1.0	19	11.7%
Nevada	253	234	2,317	7.7	1.1	32	12.6%
Oregon	590	698	4,781	6.6	1.2	22	3.7%
Utah-DFI <sup>1,2</sup>	-	-	181	-	-	-	-
Utah-DRE	480	266	3,537	6.5	0.5	-	-
Washington	790	1,281	7,716	8.6	1.6	44	5.6%
<b>Nationwide</b>	<b>16,776</b>	<b>18,466</b>	<b>113,352</b>	<b>5.5</b>	<b>1.1</b>	<b>329</b>	<b>2.0%</b>

<sup>1</sup> Agency does not require Sponsorship of MLOs by the employing company.

<sup>2</sup> Agency does not manage company licensing through NMLS.

This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company and Average Branches per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.



**State-Licensing Activity  
For Period Q3 2011**

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
<b>District 1</b>																								
Connecticut	14	33	210	12	30	212	-	-	7	3	1	43	13	19	103	-	-	-	1	-	-	19	13	51
Delaware <sup>1</sup>	-	-	81	-	-	83	-	-	-	-	-	22	-	-	48	-	-	-	-	-	-	-	-	50
District of Columbia	21	29	85	14	24	81	-	-	-	2	1	54	20	10	53	-	-	-	-	-	-	7	7	22
Maine <sup>1</sup>	-	-	75	-	-	95	-	-	-	-	-	3	-	-	69	-	-	-	-	-	-	-	-	12
Maryland	27	75	329	37	68	334	-	-	-	6	15	93	23	35	141	-	-	-	-	-	-	18	50	41
Massachusetts	23	125	263	14	86	204	-	-	1	4	2	18	47	99	83	-	-	-	11	-	-	19	41	27
New Hampshire	20	28	152	24	45	156	-	-	-	4	-	16	18	13	70	-	-	-	-	-	-	6	15	101
New Jersey	18	83	382	33	88	479	-	-	-	2	2	81	24	63	719	-	-	-	-	-	-	14	68	50
New York	29	36	343	8	89	227	-	-	8	7	2	298	156	178	1,231	-	-	-	-	-	-	20	53	32
Pennsylvania	26	50	473	34	72	441	-	-	-	3	8	115	20	48	182	-	-	-	-	-	168	19	130	170
Puerto Rico	1	9	34	1	9	29	-	-	-	-	-	-	5	10	25	-	-	-	-	-	-	-	-	-
Rhode Island	9	22	51	2	13	73	-	-	-	3	6	34	57	38	124	2	-	1	-	-	-	6	9	10
Vermont	11	26	56	35	34	67	-	-	-	3	2	16	27	10	105	-	-	-	-	-	-	6	18	11
<b>District 2</b>																								
Illinois	26	42	435	30	67	486	-	-	4	5	8	259	55	23	177	1	-	3	-	-	-	21	58	58
Indiana-DFI	17	-	263	8	-	290	-	-	-	-	-	23	21	-	27	-	-	-	-	-	-	8	-	31
Indiana-SOS	4	3	33	10	7	43	-	-	-	4	5	13	6	3	30	-	-	-	-	-	-	10	1	14
Iowa	38	33	69	49	67	76	-	-	-	1	7	14	17	4	10	-	-	-	-	-	-	10	54	15
Kentucky	18	50	181	25	65	180	-	-	1	-	3	36	14	7	60	-	-	-	-	-	8	18	18	30
Michigan	39	-	397	40	-	407	-	-	1	3	-	102	16	-	220	-	-	-	-	-	-	24	-	34
Minnesota	16	38	164	22	77	187	-	-	1	3	3	25	29	17	346	-	-	-	-	-	-	17	42	29
Missouri <sup>1</sup>	-	-	207	-	-	194	-	-	12	-	-	38	-	-	73	-	-	-	-	-	-	-	-	26
Ohio	10	149	414	22	159	390	1	-	54	7	8	129	20	26	210	-	-	-	-	-	-	19	114	42
Wisconsin	18	46	159	33	91	188	-	-	3	7	10	41	15	18	69	3	-	-	-	-	-	11	90	21
<b>District 3</b>																								
Alabama	25	52	238	28	71	260	-	-	-	-	6	11	27	27	198	-	-	-	-	-	-	12	70	30
Arkansas	14	21	119	13	20	118	-	-	-	1	3	73	17	8	35	-	-	-	-	-	-	8	12	108
Florida	61	182	819	472	473	2,610	23	-	1,091	53	197	1,194	534	380	2,861	-	-	-	-	-	-	26	29	46
Georgia	25	30	376	33	87	360	-	-	8	8	7	91	24	6	174	-	-	-	-	-	-	25	78	36
Louisiana	18	44	139	20	69	150	-	-	-	1	7	41	18	23	61	-	-	-	-	-	-	7	43	21
Mississippi	10	29	150	9	48	206	-	-	-	2	8	17	7	13	36	-	-	-	-	-	-	6	10	117
North Carolina	24	76	392	32	175	367	-	2	16	7	17	56	13	19	123	-	-	-	-	-	-	14	140	47
South Carolina-BFI	11	78	246	21	99	263	-	-	-	6	8	64	25	74	231	-	-	-	-	-	-	8	93	24
South Carolina-DCA	4	6	18	6	4	27	-	-	1	2	-	6	10	8	47	-	-	-	-	-	-	3	2	2
Tennessee	15	92	303	13	85	306	-	-	110	2	-	11	30	10	116	-	-	-	-	-	-	14	37	35
Virgin Islands	1	-	5	-	-	3	-	-	-	-	-	-	1	-	21	-	-	-	-	-	-	-	-	-
Virginia	28	85	467	24	131	482	1	-	7	11	11	287	95	40	301	1	-	-	-	-	-	19	31	46
West Virginia	13	27	93	18	22	92	-	-	-	7	-	10	8	9	14	-	-	-	-	-	-	1	5	12

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
<b>District 4</b>																								
Colorado	49	-	310	51	-	299	-	-	4	-	-	1	21	-	1,091	-	-	1	-	-	1	12	-	20
Kansas	12	27	104	13	61	118	-	-	2	1	2	3	15	11	41	-	-	-	-	-	-	6	24	18
Nebraska	15	14	80	26	46	123	-	-	3	2	5	20	20	9	150	-	-	-	-	-	-	7	19	19
New Mexico	5	33	149	9	38	175	-	-	3	3	-	3	7	-	36	-	-	-	-	-	-	7	32	23
North Dakota	9	8	34	15	12	36	-	-	-	-	-	3	6	3	5	-	-	-	-	-	-	4	12	10
Oklahoma	4	26	162	8	45	169	-	-	-	1	3	35	11	16	229	-	-	-	-	-	-	8	56	45
South Dakota	15	-	41	16	-	68	-	-	-	1	-	8	12	-	39	-	-	-	1	-	-	-	-	7
Texas - OCC <sup>1</sup>	-	-	63	-	-	29	-	-	-	-	-	152	-	-	104	-	-	-	-	-	-	-	-	17
Texas - SML	107	167	1,124	64	163	1,145	-	-	3	4	3	149	70	45	168	-	-	-	-	-	94	13	92	57
Wyoming	12	14	59	14	9	76	-	-	-	-	-	3	7	8	49	-	-	-	-	-	-	3	6	18
<b>District 5</b>																								
Alaska	11	5	41	8	7	42	-	-	-	1	-	16	15	-	26	-	-	-	-	-	-	-	2	2
Arizona	24	104	331	38	140	303	-	-	-	7	22	51	41	93	111	-	-	-	-	-	-	26	88	28
California - DOC	47	487	1,287	38	345	1,330	-	-	2	14	33	282	80	280	765	2	-	-	-	-	-	28	252	62
California - DRE	15	54	25	303	81	616	-	-	-	4	5	18	906	129	6,604	-	-	-	-	-	-	19	41	10
Hawaii <sup>2</sup>	18	10	59	21	10	83	-	-	-	7	4	11	35	23	130	-	-	-	-	-	-	1	7	3
Idaho	15	39	100	15	29	101	-	-	-	2	7	8	14	25	27	-	-	-	-	-	-	12	27	25
Montana	71	57	57	48	49	43	-	-	-	3	3	25	38	17	49	-	-	-	-	-	-	1	15	17
Nevada	10	25	116	15	19	128	-	-	-	8	13	37	8	18	34	-	-	1	-	-	-	18	14	26
Oregon	19	86	230	13	62	251	-	-	1	-	-	27	12	33	39	-	-	-	-	-	-	17	42	26
Utah-DFI <sup>1</sup>	-	-	14	-	-	8	-	-	-	-	-	6	-	-	16	-	-	-	-	-	2	-	-	3
Utah-DRE	14	17	99	10	17	106	-	-	1	-	-	34	21	8	79	-	-	-	-	-	25	7	10	44
Washington	34	202	438	49	145	451	-	-	-	13	12	25	54	132	106	2	-	1	2	-	-	29	91	38
<b>Nationwide</b>	<b>1,140</b>	<b>2,974</b>	<b>13,144</b>	<b>1,916</b>	<b>3,653</b>	<b>15,866</b>	<b>25</b>	<b>2</b>	<b>1,344</b>	<b>238</b>	<b>459</b>	<b>4,251</b>	<b>2,805</b>	<b>2,088</b>	<b>18,291</b>	<b>11</b>	<b>-</b>	<b>7</b>	<b>15</b>	<b>-</b>	<b>298</b>	<b>633</b>	<b>2,161</b>	<b>1,919</b>

<sup>1</sup> Agency does not manage company licenses through NMLS

<sup>2</sup> The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

#### License Status Definitions

**Approved**-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

**Denied**-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request.

This status may also be used by regulators who deny a renewal request for license.

**Application Withdrawn**- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

**Pending Applications**-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

**License Revoked**-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

**License Suspended**-Status assigned when a regulator has taken action to suspend the license/registration.

**License Surrendered/Terminated**-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.

This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between July 1, 2011 and September 30, 2011 (Quarter 3 2011) through NMLS. The chart also provides the number of licenses that were in a pending status on September 30, 2011. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.