

# UNIFORM INDIVIDUAL MORTGAGE LICENSE/REGISTRATION & CONSENT FORM

## FORM MU4 INSTRUCTIONS

### A. GENERAL INSTRUCTIONS

1. **FILING** – Form MU4 is the Uniform Individual Mortgage License/Registration & Consent form. Any *applicant* for an individual mortgage license/registration may use this form to apply to *jurisdictions* that have adopted the Form MU4. The *applicant* must also refer to *jurisdiction*-specific requirements published by each *jurisdiction* in which he/she is applying.
2. **TERMS USED** – See the following Explanation of Terms section regarding italicized words/phrases.
3. **DATES** – The filing date is the date *applicant* submits this form to the *jurisdiction(s)*. The desired effective date is the date *applicant* would like this license/registration or amendment to become effective. Review published *jurisdiction*-specific requirements for effective date expectations.
4. **AMENDMENTS** – The *applicant* must update information as required in each applicable *jurisdiction* by submitting amendments using Form MU4. Circle (or otherwise identify) and complete the information that is being amended as well as the name of the *applicant* and license number where applicable.
  - A. Review published *jurisdiction*-specific requirements concerning the return of the prior original license/registration document when submitting the amended Form MU4.
  - B. If the amendment filing is to change the individual's name, enter the old name in item 1(A) and the new name in item 1(H). Appropriate supporting documentation includes, but is not limited to, copies of marriage certificates, divorce decrees, or other legal documents evidencing both the prior and new names.
5. **ESTABLISH RELATIONSHIP** – *Applicants* may apply to establish a relationship (e.g.: employer, sponsor, etc) **(a)** with a new license/registration application or **(b)** by filing an amendment. Some *jurisdictions* allow employers to submit the MU4 form on behalf of the *applicant* to establish employment. Existing licensees/registrants complete items 1(A), 1(I) through 1(K), 4, 5. The employer or sponsor (or equivalent) completes item 3(A). Review published *jurisdiction*-specific requirements for specific instructions related to establishing a relationship.
6. **TERMINATE RELATIONSHIP** – For the purposes of this form, "terminate" refers to the ending of a relationship between the individual and the company. *Applicants*, employers or sponsors (or equivalent) may submit the MU4 form to notify *jurisdictions* that an individual has left the relationship. Complete items 1(A), 3(B), and 5. Review published *jurisdiction*-specific requirements for instructions pertaining to terminating an individual license/registration.
7. **SURRENDER / CANCEL** – When an *applicant* decides to cease activity under the license/registration, use the Form MU4 to notify *jurisdiction(s)* by checking the "surrender/cancel" box. Use this notification for various reasons including voluntarily leaving the industry or *jurisdiction*, surrender in lieu of revocation, gained exemption status, etc. Complete items 1(A) and 5 then send the original license/registration document (if any was issued) to the *jurisdiction(s)* along with the Form MU4. Review published *jurisdiction*-specific requirements concerning additional specific requirements at surrender/cancel.
8. **OTHER** – Use this box only after reviewing published *jurisdiction*-specific requirements.
9. **RELATIONSHIP REPRESENTATION** – The relationship (e.g.: employment, sponsorship) representation section must be completed by an authorized representative of the employer or sponsor. Review published *jurisdiction*-specific requirements for applicability of this section.

### B. FILING INSTRUCTIONS

1. **FORMAT**
  - A. A fully completed Form MU4 is required to be submitted to each *jurisdiction* where the *applicant* is filing. The *applicant* should contact the appropriate *jurisdiction(s)* for specific filing requirements, including applicable fees.
  - B. Type all information.
  - C. Use only the current version of Form MU4 or a reproduction of it.
  - D. The Acknowledgment & Consent (item 2) must include notarized original manual signature.
  - E. Employment history, item 7: provide the full legal name of the company, beginning with your current employer. For the purposes of this history, include both 1099 independent contractor assignments as well as W-2 status employment.
2. **ATTACHMENTS** - Review *jurisdiction*-specific requirements for additional attachments including but not limited to:
  - A. Two fingerprint cards if required by applicable *jurisdiction(s)* per item 4 of Form MU4.
  - B. Personal credit report or other demonstration of financial responsibility
  - C. Pre-license or continuing education
  - D. Pre-license testing
  - E. Fees

**C. EXPLANATION OF TERMS** – The following terms are italicized throughout Form MU4

**1. GENERAL**

**APPLICANT** – The individual applying on or amending information on this form.

**CONTROL** – The power, directly or indirectly, to direct the management or policies of a company, whether through ownership of securities, by contract, or otherwise. Any *person* that (i) is a general partner or executive officer, including Chief Executive, Chief Financial Officer, Chief Operations Officer, Chief legal Officer, Chief Credit Officer, Chief Compliance Officer, Director, and individuals occupying similar positions or performing similar functions; (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; or (iii) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company.

**JURISDICTION** – A state, the District of Columbia, the Commonwealth of Puerto Rico, any territory of the United States, or any subdivision or regulatory body thereof.

**PERSON** – An individual, partnership, corporation, trust, or other organization.

**2. FOR THE PURPOSE OF ITEM 9**

**CHARGED** – Being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

**ENJOINED** – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

**FELONY** – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *felony* is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial.

**FINANCIAL SERVICES OR FINANCIAL SERVICES RELATED** – Pertaining to securities, commodities, banking, insurance, consumer lending, or real estate (including, but not limited to; acting as or being associated with a bank or savings association, credit union, Farm Credit System institution, mortgage lender, mortgage broker, real estate salesperson or agent, appraiser, closing agent, title company, or escrow agent).

**FOREIGN FINANCIAL REGULATORY AUTHORITY** – Includes (1) a *financial services* authority of a foreign country; (2) other governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of *financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

**FOUND** – Includes adverse final actions, including consent decrees in which the respondent has neither admitted nor denied the findings, but does not include agreements, deficiency letters, examination reports, memoranda of understanding, letters of caution, admonishments, and similar informal resolutions of matters.

**INVOLVED** – Doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with or failing reasonably to supervise another in doing an act or omission.

**MISDEMEANOR** – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *misdemeanor* is an offense punishable by a sentence of less than one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial.

**ORDER** – A written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an *order*.

**PROCEEDING** – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization or a *foreign financial regulatory authority*; a *felony* criminal indictment or information (or equivalent formal charge); or a *misdemeanor* criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formal charge).



Applicant full legal name (last, first, middle): \_\_\_\_\_

**3. Mortgage Broker/Mortgage Lender Relationship Representation:**

(A)  **ESTABLISH RELATIONSHIP** To the best of my knowledge and belief, at the time of approval, the *applicant* will be familiar with the statutes, regulations, and rules of the *jurisdiction(s)* with which this application is being filed, and will be fully qualified for the position for which application is being made herein. I have taken appropriate steps to verify the accuracy and completeness of the information contained in and with this application. I have provided the *applicant* an opportunity to review the information contained herein and the *applicant* has approved this information and signed the form.

Relationship Effective Date (MM/DD/YYYY): \_\_\_\_\_

\_\_\_\_\_ by \_\_\_\_\_  
 Company Name Signature of authorized party Print Name and Title of authorized party

(B)  **TERMINATE RELATIONSHIP** I have taken appropriate steps to verify the accuracy and completeness of the information contained in and with this application for termination of an individual license/registration.

Termination Effective Date (MM/DD/YYYY): \_\_\_\_\_

\_\_\_\_\_ by \_\_\_\_\_  
 Company Name Signature of authorized party Print Name and Title of authorized party

Reason for termination (optional):

- Deceased on date (MM/DD/YYYY) \_\_\_\_\_
- Voluntary Resignation
- Permitted to Resign – Explanation \_\_\_\_\_
- Discharged – Explanation \_\_\_\_\_

***Relationship Representation must always be completed in full with original, manual signature.***

**4. Fingerprint Information filing representation:**

- I represent that I am submitting, have submitted, or promptly will submit to the appropriate jurisdiction(s) two fingerprint cards as required.
- I am applying for a mortgage individual license/registration only in jurisdiction(s) that do not require me to submit fingerprint cards.

**5. Enter appropriate number in the box for each jurisdiction:**

Enter "1" if you are **newly applying** in that *jurisdiction* as a mortgage individual.  
 Enter "2" if you have a **pending application** in that *jurisdiction* as a mortgage individual.  
 Enter "3" if you are **already licensed/registered** in that *jurisdiction* as a mortgage individual.  
 Enter "4" if you are **surrendering/canceling** in that *jurisdiction* as a mortgage individual.  
 Enter "5" if you were **formerly licensed/registered** in that *jurisdiction* as a mortgage individual.

Alabama		Georgia		Maryland		New Mexico		South Dakota	
Alaska		Guam		Massachusetts		New York		Tennessee	
Arizona		Hawaii		Michigan		North Carolina		Texas – OCCC	
Arkansas		Idaho		Minnesota		North Dakota		Texas – SML	
California – DOC		Illinois		Mississippi		Ohio		Utah	
California – DRE		Indiana		Missouri		Oklahoma		Vermont	
Colorado		Iowa		Montana		Oregon		Virginia	
Connecticut		Kansas		Nebraska		Pennsylvania		Washington	
Delaware		Kentucky		Nevada		Puerto Rico		West Virginia	
District of Columbia		Louisiana		New Hampshire		Rhode Island		Wisconsin	
Florida		Maine		New Jersey		South Carolina		Wyoming	

Applicant full legal name (last, first, middle): \_\_\_\_\_ **Provide all residential addresses over the last 10 years.**

**6. Residential History:** Starting with current address (item 1J), records must contain a complete ten year history without gaps. (Attach additional sheets as necessary.)

From (MM/YYYY)	To (MM/YYYY)	Street Address	City	State	Zip or Postal Code	Country or Province

**7. Employment History:** Provide complete employment history for the past 10 years. Account for all time including full & part-time employments, self-employment, military service, and homemaking. Also include periods such as unemployed, full-time student, extended travel, etc. Indicate by "yes" or "no" whether this employment was *financial service-related* business. Records must contain a complete 10 year history without gaps. (Attach additional sheets as needed.)

From (MM/YYYY)	To (MM/YYYY)	Employer (company name)	Position Held (no abbreviations)	City	State	Country or Province	YES or NO?

**8. Other Business:** Are you currently engaged in any other business either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise? Please exclude non-*financial services-related* activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt. If "yes", provide the following details: the name of the other business; whether the business is *financial services-related*; the address of the other business; the nature of the other business; your position, title, or relationship with the other business; the start date of your relationship; the approximate number of hours/month you devote to the other business; and briefly describe your duties relating to the other business. (Attach additional sheets as needed.)

**Business Name:**  
\_\_\_\_\_

	<b>YES</b>	<b>NO</b>
	<input type="checkbox"/>	<input type="checkbox"/>

Applicant full legal name (last, first, middle): \_\_\_\_\_

9. Disclosures: If the answer to any of the following is "YES", provide complete details of all events or <i>proceedings</i> and send to the jurisdictions where you are licensed/registered or requesting licensure/registration.		YES	NO
<b>Financial Disclosure</b>			
(A) Within the past ten years:			
(1) have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition?		<input type="checkbox"/>	<input type="checkbox"/>
(2) based upon events that occurred while you exercised <i>control</i> over any organization, have any filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?		<input type="checkbox"/>	<input type="checkbox"/>
(B) Has a bonding company ever denied, paid out on, or revoked a bond for you?		<input type="checkbox"/>	<input type="checkbox"/>
(C) Do you have any unsatisfied judgments or liens against you?		<input type="checkbox"/>	<input type="checkbox"/>
<b>Criminal Disclosure</b>			
(D)			
(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i> ?		<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against you for any <i>felony</i> ?		<input type="checkbox"/>	<input type="checkbox"/>
(E) Based upon the activities that occurred while you exercised <i>control</i> over it an organization			
(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i> ?		<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against any organization for any <i>felony</i> ?		<input type="checkbox"/>	<input type="checkbox"/>
(F)			
(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a <i>misdemeanor involving</i> : (i) <i>financial services</i> or a <i>financial services-related</i> business, (ii) any fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion?		<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against you for a <i>misdemeanor</i> as specified in (F)(1)?		<input type="checkbox"/>	<input type="checkbox"/>
(G) Based upon the activities that occurred while you exercised <i>control</i> over an organization			
(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor</i> specified in (F)(1)?		<input type="checkbox"/>	<input type="checkbox"/>
(2) Are there pending charges against any organizations for any <i>misdemeanor</i> specified in (F)(1)?		<input type="checkbox"/>	<input type="checkbox"/>
<b>Civil Judicial Disclosure</b>			
(H) (1) Has any domestic or foreign court ever:			
(a) <i>enjoined</i> you in connection with any <i>financial services-related</i> activity?		<input type="checkbox"/>	<input type="checkbox"/>
(b) <i>found</i> that you were <i>involved</i> in a violation of any <i>financial services-related</i> statute(s) or regulation(s)?		<input type="checkbox"/>	<input type="checkbox"/>
(c) dismissed, pursuant to a settlement agreement, a <i>financial services-related</i> civil action brought against you by a State, federal, or <i>foreign financial regulatory authority</i> ?		<input type="checkbox"/>	<input type="checkbox"/>
(2) Are you named in any pending <i>financial services-related</i> civil action that could result in a "yes" answer to any part of (H)(1)?		<input type="checkbox"/>	<input type="checkbox"/>

Applicant full legal name (last, first, middle): \_\_\_\_\_

<b>Regulatory Action Disclosure</b>	<b>YES</b>	<b>NO</b>
(I) Has any State or federal regulatory agency or <i>foreign financial regulatory authority</i> ever:		
(1) <i>found</i> you to have made a false statement or omission or been dishonest, unfair or unethical?	<input type="checkbox"/>	<input type="checkbox"/>
(2) <i>found</i> you to have been <i>involved</i> in a violation of a <i>financial services-related</i> regulation(s) or statute(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) <i>found</i> you to have been a cause of a <i>financial services-related</i> business having its authorization to do business denied, suspended, revoked or restricted?	<input type="checkbox"/>	<input type="checkbox"/>
(4) entered an <i>order</i> against you in connection with a <i>financial services-related</i> activity?	<input type="checkbox"/>	<input type="checkbox"/>
(5) revoked your registration or license?	<input type="checkbox"/>	<input type="checkbox"/>
(6) denied or suspended your registration or license, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?	<input type="checkbox"/>	<input type="checkbox"/>
(7) barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business?	<input type="checkbox"/>	<input type="checkbox"/>
(8) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(J) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended?	<input type="checkbox"/>	<input type="checkbox"/>
(K) Are you now the subject of any regulatory <i>proceeding</i> that could result in a "yes" answer to any part of (I) or (J)?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Customer Arbitration/Civil Litigation Disclosure</b>		
(L) Have you ever been named as a respondent/defendant in a <i>financial services-related</i> consumer-initiated arbitration or civil litigation which:		
(1) is still pending; or	<input type="checkbox"/>	<input type="checkbox"/>
(2) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action; or	<input type="checkbox"/>	<input type="checkbox"/>
(3) was settled for any amount?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Termination Disclosure</b>		
(M) Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of:	<input type="checkbox"/>	<input type="checkbox"/>
(1) violating statute(s), regulation(s), rule(s), or industry standards of conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(2) fraud, dishonesty, theft, or the wrongful taking of property?	<input type="checkbox"/>	<input type="checkbox"/>