



## New Application Jurisdiction-Specific Requirements



# ALABAMA 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 originator's employer. A quick guide titled "Create a Company Sponsorship" at the following link will help walk your company through this process: [NMLS Quick Guides](#)
3. New applicants beginning October 1, 2009, or at such time the State of Alabama accepts applications, are required to use NMLS to submit their MU4 filing. License approval will be issued in an "Approved-Conditional" status once your MU4 filing is satisfactorily reviewed by the State Banking Department and the following requirements are completed:
  - 20 hours of NMLS approved pre-licensure education courses
  - Passing score on both the National and State components of the SAFE Test
  - Fingerprints for an FBI criminal history background check
  - Authorization for a credit report
  - License sponsored by company
4. Total license costs: \$105 including the NMLS processing fee. A \$15 fee for a credit report will be added if one has not been authorized through NMLS in the past 30 days. You will also pay an additional \$39 if you authorize a criminal background check at time of application.
5. All fees are collected through the NMLS and **ARE NOT REFUNDABLE**.
6. 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:  
State Banking Department of Alabama  
Bureau of Loans  
P. O. Box 4600  
Montgomery, AL 36103-4600

For Overnight Delivery:  
State Banking Department of Alabama  
Bureau of Loans  
401 Adams Avenue  
Suite 680  
Montgomery, AL 36104

NMLS Unique ID Number: \_\_\_\_\_

Applicant Legal Name: \_\_\_\_\_

ATTACHED	NOT APPLICABLE	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	<b>DISCLOSURE QUESTIONS.</b> 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** – Contact the State Banking Department mortgage licensing staff by phone at 334-242-3452 or send your questions via e-mail to [diana.anderson@banking.alabama.gov](mailto:diana.anderson@banking.alabama.gov) 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.