



## New Application Jurisdiction-Specific Requirements



### DISTRICT OF COLUMBIA MORTGAGE LOAN ORIGINATOR LICENSE

#### Instructions

1. This license is required of any person who, on behalf of a District of Columbia mortgage lender, mortgage broker, or mortgage dual authority licensee, takes a residential mortgage application; offers or negotiates terms of a residential mortgage loan; or solicits or offers to solicit a mortgage loan on behalf of a borrower for compensation or gain.
2. Mortgage loan originators may apply for a mortgage loan originator license via the NMLS by submitting a Form MU4 for review by the Department of Insurance, Securities and Banking (DISB).
3. An application for a mortgage loan originator license will **not** be approved until a sponsorship request is submitted by the mortgage loan originator's employer through the NMLS. A quick guide titled "Create a Company Sponsorship" at the following link will help walk your company through this process: [NMLS Quick Guides](#).
4. To receive full license "Approval" status, mortgage loan originator licensees are required to meet the following requirements:
  - Complete at least twenty (20) hours of NMLS approved pre-licensing education
    - i. DC requires 3 hours of DC specific education, and those 3 hours can be included in the 20 hours of PE. If the MLO has already completed 20 hours in another state, then DC needs the 3 additional hours.
  - Passing score on both the National and State components of the SAFE Test
  - Fingerprints for an FBI criminal history background check
  - Authorization for NMLS to obtain an independent credit report for review by DISB
5. Total license costs: \$330.00 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.
6. Mortgage loan originator licenses expire at the close of business on December 31<sup>st</sup> of each year, unless renewed.
7. All fees are collected through the NMLS and ARE NOT REFUNDABLE.
8. Applications should **not** be electronically submitted to DISB until all information is complete and ALL required materials are available to be submitted along with the checklist below. In addition, the applicant's NMLS Unique ID Number must be written on the top right-hand corner of every hard copy document to be submitted to DISB.
9. DISB will review the filing and all required documents and communicate with you through the NMLS. To review your status in NMLS, click the Tasks tab and click Work List.

10. 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 address:

*For U.S. Postal Service and Overnight Delivery:*

Department of Insurance, Securities and Banking  
 Banking Bureau  
 810 First Street, NE Suite# 701  
 Washington, D.C. 20002

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

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

ATTACHED	NOT APPLICABLE	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	<p><b>DISTRICT OF COLUMBIA CLEAN HANDS ACT CERTIFICATION FORM.</b> Provide an executed copy of the Clean Hands Act Certification form attached below. This Certification Form is required to be completed and submitted with any application for licensure under the Clean Hands Before Receiving a License or Permit Act of 1996, effective May 11, 1996 (D.C. Law 11-118, D.C. Official Code § 47-2861 <i>et seq.</i>).</p> <p><a href="#">Click to download form.</a></p>
<input type="checkbox"/>	<input type="checkbox"/>	<p><b>DISCLOSURE QUESTIONS.</b> Provide complete details of all events or proceeding for any "Yes" answer to any of the Disclosure questions. To the extent possible, provide a copy of any applicable orders or documents.</p>

**WHO TO CONTACT** – Contact DISB licensing staff by telephone at **(202) 727-8000** or send your questions via e-mail to [bankingbureau@dc.gov](mailto:bankingbureau@dc.gov) for additional assistance. Technical support questions should be directed to the NMLS Call Center at (240) 386-4444.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH HE/SHE IS 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.

YOU ARE **NOT** AUTHORIZED TO ENGAGE IN MORTGAGE LOAN ORIGINATION ACTIVITIES IN THE DISTRICT OF COLUMBIA UNTIL YOU HAVE RECEIVED THE APPROPRIATE LICENSE FROM THE DEPARTMENT OF INSURANCE, SECURITIES AND BANKING.