



# DE Mortgage Loan Originator License New Application Checklist (Individual)

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## GENERAL INFORMATION

### Who Is Required To Have This License?

Individuals who deal directly with customers who are seeking mortgage loans and solicit, negotiate, explain or finalize the terms of the loan. "Soliciting" means the discussion of a mortgage loan product or products with a customer or potential customer, but does not include the taking of customer information or referral of a customer or the customer's information to a person engaged in mortgage origination. While the State of Delaware currently licenses businesses that employ loan originators (lenders licensed under Chapter 22 of Title 5, and mortgage loan brokers licensed under Chapter 21 of Title 5) all non-exempt individuals who engage in mortgage loan originating must now be licensed irrespective of how they are compensated.

Section 2404, Title 5, Delaware Code.

Delaware does not issue paper licenses for this license type.

### Helpful Resources

- [Individual Form \(MU4\) Filing Quick Guide](#)
- [License Status Definitions Quick Guide](#)
- [Disclosure Explanations - Document Upload Quick Guide](#)
- [State-Specific Education Chart](#)
- [Individual Test Enrollment Quick Guide](#)
- [Course Enrollment Quick Guide](#)

### Agency Contact Information

Contact *Bank Commissioner's Office* licensing staff by phone at [\(302\) 739-4235](tel:3027394235) or send your questions via email to [Elizabeth.miller@state.de.us](mailto:Elizabeth.miller@state.de.us) or [carole.hoffecker@state.de.us](mailto:carole.hoffecker@state.de.us) for additional assistance.

For U.S. Postal Service & Overnight Delivery:

*State of Delaware  
Office of the State Bank Commissioner  
555 E. Loockerman Street  
Suite 210  
Dover, DE 19901*

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

**PREREQUISITES** - These items must be completed prior to the submission of your Individual Form (MU4).

Complete	DE Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>Pre-licensure Education:</b> Prior to submission of the application, complete at least 20 hours of NMLS-approved pre-licensure education (PE) courses.</p> <p>Follow the instructions in the <a href="#">Course Completion Records Quick Guide</a> to confirm that PE has been posted to your record and the PE Total indicates "Compliant."</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Testing:</b> Must satisfy one of the following three conditions:</p> <ol style="list-style-type: none"> <li>1. Passing results on both the National and Delaware State components of the SAFE Test, or</li> <li>2. Passing results on both the National and Stand-alone UST components of the SAFE Test, or</li> <li>3. Passing results on the National Test Component with Uniform State Content</li> </ol> <p>Follow the instructions in the <a href="#">View Testing Information Quick Guide</a> to confirm test results have been posted to your record and indicate "Pass."</p>	<p><b>NMLS</b></p>

**LICENSE FEES** - Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.

Complete	DE Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>NMLS Initial Processing Fee:</b> \$30  <b>DE License/Registration Fee:</b> \$250  <b>DE Application Fee:</b> \$250  <b>Credit Report:</b> \$15  <b>FBI Criminal Background Check:</b> \$36.25</p> <p><b>Note:</b> All Delaware licensed mortgage loan originators will be subject to an annual \$500 supervisory assessment, which will be invoiced through NMLS by the Office of the State Bank Commissioner in July of each year and is due by August 1st each year.</p>	<p><b>NMLS (Filing submission)</b></p>

**REQUIREMENTS COMPLETED IN NMLS**- These items must be completed during or after the submission of your Individual Form (MU4).

Complete	DE Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>Submission of Individual Form (MU4):</b> Complete and submit the Individual Form (MU4) in NMLS. This form serves as the application for the license through NMLS.</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Criminal Background Check:</b> Authorization for an FBI criminal history background check to be completed in NMLS.</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU4), you must schedule an appointment to be fingerprinted.</p> <p>See the <a href="#">Completing the Criminal Background Check Process Quick Guide</a> for information.</p> <p><b>Note:</b> If you are able to 'Use Existing Prints' to process the FBI criminal history background check, you DO NOT have to schedule an appointment. NMLS will submit the fingerprints already on file and the background check will begin to process automatically.</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Credit Report:</b> Authorization for a credit report must be completed. Upon initial authorization, you are required to complete an Identity Verification Process (IDV) within the Individual Form (MU4). See the <a href="#">Individual (MU4) Credit Report Quick Guide</a> for instructions on completing the IDV.</p> <p><b>Note:</b> The same credit report can be used for any existing or additional licenses for up to 30 days.</p>	<p><b>NMLS</b></p>

<input type="checkbox"/>	<p><b>Disclosure Questions:</b> Provide an explanation and, if applicable, a supporting document for each “Yes” response. See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a> for instructions.</p>	<p><b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).</p>
<input type="checkbox"/>	<p><b>Company Sponsorship:</b> A sponsorship request must be submitted by your employer. DE will review and accept or reject the sponsorship request.</p> <p>DE offers an “Approved-Inactive” license status. If you are not currently employed by a mortgage company (or your employer has not yet requested sponsorship on your behalf) and you have completed all requirements for this license (including providing proof of surety bond coverage), the license may be issued as “Approved-Inactive” until sponsorship by a mortgage company is acquired. While in an “Approved-Inactive” status, you are NOT authorized to conduct business under the authority of the DE Mortgage Loan Originator License.</p>	<p><b>NMLS</b></p>
<input type="checkbox"/>	<p><b>Employment History:</b> The business address listed in the <i>Employment History</i> section of the Individual Form (MU4) must match the address of the registered location in the Company Relationship.</p>	<p><b>NMLS</b></p>

<b>REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS</b>		
<b>Complete</b>	<b>DE Mortgage Loan Originator License</b>	<b>Submitted via...</b>
<p>No individual (MU4) documents are required to be uploaded into NMLS for this license/registration at this time.</p>		

<b>NMLS ID Number</b>	
<b>Applicant Legal Name</b>	

**REQUIREMENTS SUBMITTED OUTSIDE OF NMLS**- *These items must be completed outside of NMLS and submitted directly to the regulator.*

<b>Complete</b>	<b>DE Mortgage Loan Originator License</b>	<b>Submitted via...</b>
<input type="checkbox"/>	<p><b>Surety Bond:</b> An original Chapter 24, Title 5 surety bond; or, a completed and signed MLO surety bond coverage form from applicant’s employer listing all its Delaware-licensed MLOs, including the applicant, as being covered by the employer’s Delaware surety bond. <a href="#">Click here to access the form.</a> It can be scanned and emailed once it is completed and signed by the employer.</p>	<b>Email to DE</b>