



New Application Jurisdiction-Specific Requirements



GEORGIA MORTGAGE LOAN ORIGINATOR

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 Sponsorship" at the following link will help walk your company through this process: [NMLS Quick Guides](#)
3. A mortgage loan originator shall not be sponsored simultaneously by more than one mortgage broker, or mortgage lender licensed under the Georgia Residential Mortgage Act.
4. New applicants beginning January 4, 2010 are required to use NMLS to submit their MU4 filing. An MU4 filing should not be submitted for license request until the individual has completed the 20 hour pre-licensing education and has passed both the National test and the Georgia State test. Do not submit an application until all pre-requisites listed below can be met. The application will not be considered complete until the individual has met these pre-requisites:
 - a) Completed 20 hours of NMLS approved pre-licensure education courses
 - b) Received passing score on both the National and State components of the SAFE Test
 - c) Received a satisfactory criminal background check
 - d) Authorized a credit report through NMLS
 - e) Licensed sponsored by a Georgia licensed company

Applicants will be notified through the NMLS if their application is incomplete. License approval will be issued in an "Approved" status once your MU4 filing and jurisdiction specific documents are satisfactorily reviewed by the Department of Banking & Finance licensing staff.

5. Total of the license request including the NMLS processing fee is \$130. 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. All fees are collected through the NMLS and ARE NOT REFUNDABLE.
7. 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 and Overnight Delivery:

Georgia Department of Banking & Finance
NDFI Division
2990 Brandywine Road
Suite 200
Atlanta, GA 30341-5565

NMLS Unique ID Number: _____

Applicant Legal Name: _____

ATTACHED	NOT APPLICABLE	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	DISCLOSURE QUESTIONS. Provide complete details of all events or proceedings for any "Yes" answer to any of the Disclosure questions and provide a copy of any applicable orders or documents.
<input type="checkbox"/>	<input type="checkbox"/>	JURISDICTION SPECIFIC DOCUMENTS. Provide original signature and oath ID page and background check authorization form. Click to download the Oath form.
<input type="checkbox"/>	<input type="checkbox"/>	SURETY BOND COVERAGE. Can be covered under sponsoring broker or lender current bond. Click to download Bond forms.
		VERIFICATION OF LAWFUL PRESENCE WITHIN THE UNITED STATES click to download affidavit forms.

WHO TO CONTACT – Contact NDFI licensing staff by phone at 770-986-1633 or send your questions via e-mail to newapps@dbf.state.ga.us 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.