



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. The application will not be considered complete until the individual has
 - a) met the pre-license educational certification
 - b) received a passing score on both the national and state mortgage tests
 - c) received a satisfactory criminal background check
 - d) a credit report is received upon authorization and is satisfactory.

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 license costs: \$169.00 including the NMLS processing fee and Federal Criminal Background check.
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 proceeding 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.

WHO TO CONTACT – Contact *NDFI* licensing staff by phone at 770-986-1136 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.