



New Application Checklist

Jurisdiction-Specific Requirements



KENTUCKY LOAN ORIGINATOR LICENSE

Instructions

1. Each Mortgage Loan Originator must be separately licensed which requires the submission of Form MU4 through NMLS.
2. New applicants are required to use NMLS to submit their MU4 filing. To receive "Approval" status Mortgage Loan Originator's must meet the following requirements.
 - Complete 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
 - Employer must create a sponsorship
3. Total license costs: \$80.00 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.
4. All fees are collected through the NMLS and ARE NOT REFUNDABLE.
5. 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/ Overnight Delivery

Office of Financial Institutions
 1025 Capital Center Drive, Suite 200
 Frankfort, KY 40601

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.

WHO TO CONTACT – Contact Office of Financial Institution’s licensing staff by phone at 1-800-223-2579 ext. 254 or send your questions via e-mail to Emily.Draper@ky.gov for additional assistance.

YOU ARE NOT AUTHORIZED TO ENGAGE IN MORTGAGE BROKERING OR MORTGAGE LENDING ACTIVITIES IN THE COMMONWEALTH OF KENTUCKY UNTIL YOU HAVE RECEIVED A LICENSE THROUGH THE NMLS.