



New Application Jurisdiction-Specific Requirements



MISSOURI MORTGAGE LOAN ORIGINATOR LICENSE

Instructions

1. Each Mortgage Loan Originator must be separately licensed which requires the submission of Form MU4 through NMLS.
2. All applicants are required to use NMLS to submit their MU4 filing. To receive a license, Mortgage Loan Originators must meet the following requirements before a license will be issued.
 - 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 Background Check.
 - Release form for a State Criminal Background Check (see release form below – fingerprints are NOT required for the State Criminal Background Check)
 - Authorization for a credit report; this authorization will remain in Division files.
 - Applicants must be employed and supervised by a single Missouri licensed residential mortgage loan broker.
3. Total license costs: \$130 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 address:

For U.S. Postal Service:

*Missouri Division of Finance
Mortgage Licensing Section
301 W High Street, Room 630
PO Box 716
Jefferson City, Missouri, 65102*

For Overnight Delivery:

*Missouri Division of Finance
Mortgage Licensing Section
301 W High Street, Room 630
Jefferson City, Missouri, 65101*

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 on Form MU4 and provide a copy of any applicable orders or documents.
<input type="checkbox"/>		CRIMINAL AND CREDIT CHECK RELEASE FORMS. Complete and submit the "ACCESS TO CREDIT REPORT AND LAW ENFORCEMENT INFORMATION" and "REQUEST FOR CRIMINAL RECORD CHECK" release forms. Click to download forms.
<input type="checkbox"/>		PROOF OF EMPLOYMENT BY A SINGLE MISSOURI LICENSED RESIDENTIAL MORTGAGE LOAN BROKER. Provide acceptable evidence of current or prospective employment by a single Missouri licensed residential mortgage loan broker as required by Section 443.706 RSMo. Acceptable evidence may include an employment contract, a letter from the employer, or other documentation. Acceptability will be determined by the Missouri Division of Finance.

WHO TO CONTACT – Contact *Missouri Division of Finance* licensing staff by phone at [573 751-4243](tel:5737514243) or send your questions via e-mail to pat.weider@dof.mo.gov or mick.campbell@dof.mo.gov 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.