



## New Application Jurisdiction-Specific Requirements



### UTAH-DRE MORTGAGE LOAN ORIGINATOR LICENSE

#### Instructions

1. Each Mortgage Loan Originator must be separately licensed, which requires the submission of an MU4 Form through NMLS.
2. An applicant must complete the following requirements prior to or at the time of submitting a filing for a mortgage loan originator license:
  - Complete 20 hours of NMLS approved pre-licensure education courses
  - Complete 40 hours of UT-DRE approved pre-licensure education courses
  - Passing score on both the National and State components of the SAFE Test
  - Authorization for an FBI criminal history background check (submitted with MU4 filing)
  - Social Security Verification form
  - Authorization for a credit report (submitted with MU4 filing)
3. A sponsorship must be submitted by your employer and approved by the Division for an approved (active) status. Un-sponsored licenses will be approved-inactive. A quick guide entitled "Create Sponsorship" at the following link will help walk your company through this process: [NMLS Quick Guides](#).
4. Total fees for the license request, including the NMLS processing fee, is \$148. 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 need to pay an additional \$39 if you authorize a criminal background check at time of application.
5. All fees are collected through the NMLS and are **NOT REFUNDABLE**.
6. 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:*

Utah Division of Real Estate  
PO BOX 146711  
Salt Lake City UT 84114-6711  
Fax: 801-526-4382

*For Overnight Delivery:*

Utah Division of Real Estate  
160 E 300 S  
Salt Lake City UT 84111

NMLS Unique ID Number: \_\_\_\_\_

Applicant Legal Name: \_\_\_\_\_

ATTACHED	NOT APPLICABLE	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	<b>DISCLOSURE QUESTIONS.</b> 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"/>	<b>EDUCATION CERTIFYING DOCUMENT</b> certifying 40 hours of UT-DRE approved pre-license education completed from an approved Mortgage Pre-licensing School
<input type="checkbox"/>	<input type="checkbox"/>	<b>SOCIAL SECURITY VERIFICATION FORM.</b> Complete, sign and mail in with application. <a href="#">click to download form</a>

**WHO TO CONTACT** – Contact [Utah Division of Real Estate](#) licensing staff by phone at [801-530-6747](tel:801-530-6747) or send your questions via e-mail to [realestate@utah.gov](mailto:realestate@utah.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.