



Amendments Jurisdiction-Specific Requirements



VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE

Instructions

1. File all amendments through NMLS. Only a change in the Loan Originator's legal name requires additional item(s) sent to VA outside of NMLS.
2. When changing employers, the following applies:
 - Loan Originator must update employment history section of MU4
 - Confirm that the email address listed in the user profile and MU4 form are current:
 - Home Tab>My Account>Update User Profile
 - Filing Tab>Individual>Identifying Information
 - If your MLO license has already been approved, your license status will be updated to "Approved Inactive" until we receive the Employment Verification Form CCB-8815 from your new employer. You will not have the authority to originate under the "Approved Inactive" status.
3. If changing residence, Loan Originator must update residential history section of MU4.
4. Your NMLS Unique Identifier must be written on the upper right-hand corner of every hard-copy document submitted to the Virginia Bureau of Financial Institutions.
5. All fees are collected through the NMLS and ARE NOT REFUNDABLE.
6. Jurisdiction-specific requirements should be completed first as identified on the checklist below as they 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:

*Bureau of Financial Institutions
Corporate Structure- MLO Licensing Unit
PO Box 640
Richmond, VA 23218-0640*

For Overnight Delivery:

*Bureau of Financial Institutions
Corporate Structure- MLO Licensing Unit
1300 East Main Street, Suite 800
Richmond, VA 23219*

NMLS Unique ID Number: _____

Applicant Legal Name: _____

ATTACHED	NOT APPLICABLE	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	<p>(For change of name only) LEGAL DOCUMENTS. – Provide a copy of legal documents which support the name change (e.g.: marriage certificate, divorce decree).</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>DISCLOSURE QUESTIONS. Provide complete details of any answers changed to “Yes” regarding the Disclosure questions.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>(For change of employment) EMPLOYMENT VERIFICATION FORM CCB-8815. Must be completed by each employer of the MLO (if more than one). Click to download Employment Verification Form.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>(For change of employment) SURETY BOND FORM CCB-8813. Used in most instances and submitted by employer. Covers Employees or exclusive agents of mortgage lender/brokers licensed or exempt from licensing pursuant to the Virginia Mortgage Lender and Broker Act. This form is also used by independent contractors subject to licensing as a mortgage broker/lender and also subject to licensing as a mortgage loan originator. <i>If an employee or independent contractor has submitted the surety bond CCB-8813 for a previous filing and the bond remains in force, it is not necessary to file a new bond.</i> Click here to download Surety Bond form CCB-8813</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>(For change of employment) SURETY BOND FORM CCB-8814. Covers individuals wishing to maintain a mortgage loan originator ‘s license that are not or will not be employees or exclusive agents of mortgage lender/brokers licensed or exempt from licensing pursuant to the Virginia Mortgage Lender and Broker Act and are or will themselves be exempt from licensing under the Mortgage Lender and Broker Act. Click here to download Surety Bond form CCB-8813.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>MORTGAGE BUSINESS CERTIFICATION FORM (CCB-8816): This form must be submitted by any entity or individual required to file surety bond form CCB-8813 or CCB-8814 to determine the amount of the bond. It is NOT necessary to re-submit this form if such entity or individual has submitted the form in connection with a previous filing for a MLO license. Click to download Mortgage Business Certification Form</p>

WHO TO CONTACT – Contact the Corporate Structure Section-MLO Unit licensing staff by phone at (804) 371-0484 or send your questions via e-mail to mlo@scc.virginia.gov for additional assistance. For system questions, call the NMLS Call Center at 240-386-4444. Quick Guides are located on the NMLS Resource Center to help you and employer through each of the actions required above.

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.