



## New Application Jurisdiction-Specific Requirements



### VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE

1. No individual shall act as a mortgage loan originator, or hold himself out to the general public as a mortgage loan originator, unless such individual has first obtained a license under Chapter 17 of Title 6.2 of the Code of Virginia. You are responsible for reviewing Chapter 17, Title 6.2 of the Code of Virginia and related regulations to ensure familiarity and compliance. You can find the laws and regulations linked online at <http://www.scc.virginia.gov/bfi>.
2. Before submitting Form MU4, you must request an individual account in NMLS if you do not already have one. Visit <http://mortgage.nationwidelicencingsystem.org> and click on *Log into NMLS* in the upper right hand corner of the NMLS resource center.
3. Jurisdiction specific requirements, as identified on the checklist below, must be received before the license request will be processed.
4. The fee for this license is \$180 which includes 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.
5. All fees are collected through the NMLS and are NONREFUNDABLE.
6. 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.
7. The application will not be considered complete until Virginia determines that you have:
  - Completed 20 hours of NMLS approved pre-licensure education courses;
  - Received a passing score on both the National and State components of the SAFE Test;
  - Received a satisfactory criminal background check; and
  - Authorized a credit report through NMLS

Applicants will be notified through the NMLS if their application is incomplete.

8. Jurisdiction-specific requirements are identified on the checklist below. They must be received with a copy of the checklist within 5 business days of the electronic submission of the MU4 application form through the NMLS at the following address:

**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"/>	<b>DISCLOSURE QUESTIONS.</b> Provide a complete written explanation of the details of all events or proceedings for any “Yes” answer to any of the Disclosure questions, and also provide copies of any applicable orders and/or documents.
<input type="checkbox"/>	<input type="checkbox"/>	<b>EMPLOYMENT VERIFICATION FORM CCB-8815.</b> Must be completed by each employer of the MLO (if more than one). Click to download <a href="#">Employment Verification Form</a> .
<input type="checkbox"/>	<input type="checkbox"/>	<b>MORTGAGE BUSINESS CERTIFICATION FORM CCB-8816.</b> Must be completed by the person submitting Surety Bond form CCB-8813 or CCB-8814. If such person has submitted this form for a previous filing, it is not necessary to submit another form. Click to download <a href="#">Mortgage Business Certification Form</a> .
<input type="checkbox"/>	<input type="checkbox"/>	<b>SURETY BOND FORM CCB-8813. Used in most instances and submitted by employer.</b> 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 employer 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 to download <a href="#">Surety Bond form CCB-8813</a> .
<input type="checkbox"/>	<input type="checkbox"/>	<b>SURETY BOND FORM CCB-8814.</b> For individuals wishing to obtain a mortgage loan originator’s license that <u>are not</u> employees or exclusive agents of mortgage lender/brokers licensed or exempt from licensing pursuant to the Virginia Mortgage Lender and Broker Act and are themselves exempt from licensing under the Mortgage Lender and Broker Act. Click to download <a href="#">Surety Bond form CCB-8814</a> .

**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](mailto:mlo@scc.virginia.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.