



New Application Checklist Jurisdiction-Specific Requirements



WASHINGTON MORTGAGE LOAN ORIGINATOR LICENSE

Instructions

1. Under Washington law, each individual originating residential mortgages, and representing a Mortgage Broker or Consumer Loan licensee or a Credit Union Service Organization (CUSO) must hold a Washington Mortgage Loan Originator (MLO) License.
2. After submitting the Form MU4, the originator's company must submit a sponsorship request before the individual license will be approved. A quick guide titled "Create Sponsorship" at the following link will walk the company through the process: [NMLS Quick Guides](#).
3. The following requirements must show as complete on the applicant's NMLS record prior to submitting the application:
 - 20 hours of NMLS approved pre-licensing education, including 2 hours in WA law
 - Passage of the SAFE National Test
 - Passage of the SAFE Washington Test
4. An authorization for a FBI criminal history background check and to pull a credit report must be completed at the time of submitting the MU4 filing in the NMLS.
5. If the applicant held a Washington MLO license in 2010 and is now reapplying for the license, see page 2 of this document for additional requirements.
6. You are responsible for reviewing the Washington Mortgage Broker Practices Act (chapter 19.146 RCW) and accompanying rules (chapter 208-660 WAC) and the Consumer Loan Act (chapter 31.04 RCW) and accompanying rules (chapter 208-620 WAC) to ensure familiarity and compliance.
7. Total Mortgage Loan Originator application costs: \$155 which includes the a \$30 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.
8. All fees are collected through the NMLS and ARE NOT REFUNDABLE through the NMLS.
9. Jurisdiction-specific requirements as identified on the checklist below must be received with this checklist via ONLY fax or email within 5 business days of the electronic submission of your application through the NMLS.

Fax:
(360) 664-2258

Email:
DCS@dfi.wa.gov

WHO TO CONTACT – Contact DFI's Division of Consumer Services licensing staff by phone at 360-902-8703 or send your questions via e-mail to DCS@dfi.wa.gov for additional assistance.

NMLS Unique ID Number: _____

Applicant Legal Name: _____

Contact Phone Number: _____

ATTACHED	NOT APPLICABLE	WASHINGTON MORTGAGE LOAN ORIGINATOR LICENSE ITEM
NO ATTACHMENT		PRE-LICENSE QUALIFICATIONS. What year did you receive your high school diploma or equivalent (e.g. "GED")? _____ year As a MLO, you must be at least 18 years old, and have a high school diploma or equivalent. See WAC 208-660-350(1) for an alternative to the diploma.
NO ATTACHMENT		COMPENSATION. How are you paid by your company? <input type="checkbox"/> W2 <input type="checkbox"/> 1099
<input type="checkbox"/>	<input type="checkbox"/>	CITIZENSHIP. Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No* *If you are not a US Citizen, provide a copy of the document that authorizes you to work in the US (e.g.: your "green card").
<input type="checkbox"/>	<input type="checkbox"/>	PREVIOUSLY LICENSED IN 2010. If you held a WA MLO license in 2010 and are reapplying for that license, you must also: <ul style="list-style-type: none">○ CONTINUING EDUCATION- If your Pre-Licensing Education compliance year on your NMLS record reads "2009," you must complete 9 hours of LATE Continuing Education, including 1 hour covering WA law. If you Pre-Licensing Education compliance year reads "2010" or "2011," this is not applicable.○ DECLARATION OF ACTIVITY- Complete the attached Declaration of Activity and fax/email it along with this checklist to DFI.
<input type="checkbox"/>	<input type="checkbox"/>	DISCLOSURE QUESTIONS. Provide complete written details of all events or proceedings for any "Yes" answer to any of the Disclosure questions on your MU4 filing.

Please ONLY fax or email this checklist and attachments to Washington DFI.

Fax: 360-664-2258

Email: DCS@dfi.wa.gov

MLO APPLICANTS ARE NOT AUTHORIZED TO ENGAGE IN ACTIVITIES AS A MORTGAGE LOAN ORIGINATOR (MLO) IN WASHINGTON STATE UNTIL AN ACTIVE WA MLO LICENSE HAS BEEN ISSUED.



State of Washington
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

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MORTGAGE LOAN ORIGINATOR (MLO)
2011 DECLARATION OF ACTIVITY

*****COMPLETE THIS ONLY IF YOU WERE LICENSED AS A MLO IN WASHINGTON IN 2010*****

I, _____, declare:
Print Name

1. I am above the age of eighteen and, based on my personal knowledge, am competent to testify to the facts as stated in this declaration.
2. In 2010, I held a Washington Mortgage Loan Originator license number MLO-_____.
License Number (NMLS #)
3. I certify that since January 1, 2011, I
 - have** performed any activity that would require licensure under Chapter 19.146 RCW, the Mortgage Broker Practices Act or Chapter 31.04 RCW, the Consumer Loan Act.
 - have not**(Check One)
4. I further certify that since January 1, 2011, I
 - have** received any compensation that would require licensure under Chapter 19.146 RCW or Chapter 31.04 RCW.
 - have not**(Check One)
5. I will refrain from conducting any activity that would require licensure under Chapter 19.146 RCW or Chapter 31.04 RCW until the Department issues me a valid Mortgage Loan Originator license for 2011.

I declare under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct.

DATED this ____ day of _____, 200_, in _____, _____.
Day Month Year City State

Signature

Phone Number

Please ONLY fax or email this declaration to Washington DFI.
Fax: 360-664-2258 Email: DCS@dfi.wa.gov