



## New Application Checklist Jurisdiction-Specific Requirements



### WASHINGTON MORTGAGE LOAN ORIGINATOR LICENSE

#### Instructions

1. Each individual originating mortgages, according to Washington statute, and representing a Washington licensed Mortgage Broker, a Credit Union Service Organization (CUSO) and independent contractors representing a Washington licensed Consumer Loan company 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. New applicants must complete 20 hours of NMLS approved pre-licensing education, **at least 2 hours must be in Washington law**, prior to applying for a license.
4. New applicants must pass both the SAFE National and State Component tests prior to applying for a license. If the applicant passed a Washington test administered by PearsonVue between June 2007 and July 2009, he/she may submit the passage certificate in lieu of the SAFE State Component test.
5. New applicants must submit fingerprints to the NMLS for an FBI criminal history background check.
6. Jurisdiction-specific requirements, as identified on the checklist below, must be received before the license request will be processed.
7. You are responsible for reviewing the Washington Mortgage Broker Practices Act (RCW 19.146) and accompanying rules (WAC 208-660) to ensure familiarity and compliance. You'll find these documents linked online at <http://www.dfi.wa.gov/cs/mortgage.htm>
8. Total Loan Originator license costs: \$194 including the NMLS processing fee, Federal Criminal Background Check and your first sponsorship.
9. All fees are collected through the NMLS and ARE NOT REFUNDABLE through the NMLS.
10. Jurisdiction-specific requirements as identified on the checklist below must be received with this checklist via fax or email ONLY within 5 business days of the electronic submission of your application through the NMLS.

Fax:  
(360) 664-2258

Email:  
[DCS@dfi.wa.gov](mailto: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](mailto:DCS@dfi.wa.gov) for additional assistance.

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

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

ATTACHED	NOT APPLICABLE	WASHINGTON MORTGAGE LOAN ORIGINATOR LICENSE ITEM
<input type="checkbox"/>		<p><b>PRE-LICENSE QUALIFICATIONS.</b> Enter the year you received your high school diploma or equivalent (e.g. "GED").</p> <hr/> <p>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 more information, including an alternative to the diploma.</p>
<input type="checkbox"/>		<p><b>COMPENSATION.</b> Enter how you are compensated (W2 or 1099) by your company.</p> <hr/>
<input type="checkbox"/>		<p><b>CITIZENSHIP.</b> Are you a US Citizen?      <input type="checkbox"/>Yes      <input type="checkbox"/>No*</p> <p>*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").</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p><b>DISCLOSURE QUESTIONS.</b> Provide complete details of all events or proceedings for any "Yes" answer to any of the Disclosure questions on your MU4 filing. Details should include but are not limited to: court or jurisdiction, charge or complaint, case number, current status, last action date, next action date (if unresolved), etc.</p>

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 FACILITE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.