



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. 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.
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 application will be processed.
7. 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.
8. Total Mortgage Loan Originator application costs: \$194 including the NMLS processing fee, Federal Criminal Background Check and your first company 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 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: _____

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")? _____
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"/>	CRIMINAL DISCLOSURE QUESTIONS DOCUMENTATION. For any "Yes" answer to the Criminal Disclosure questions on your license application indicating that you have been convicted of a felony or a gross misdemeanor involving dishonesty, you must contact the court, tribunal or jurisdiction where the event or proceeding occurred and request the court, tribunal or jurisdiction send directly to Washington DFI a certified copy of disposition documents, or if the matter is unresolved, the underlying charge or complaint. You must pay any copying fees charged by the court, tribunal or jurisdiction. Washington DFI must receive these documents directly from the court, tribunal or jurisdiction.
<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. NOTE: If any "Yes" answer is for any of the Criminal Disclosure questions, please see the above note about providing DFI with the court documentation.

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

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.