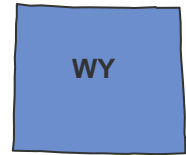




## Description



### WYOMING MORTGAGE LOAN ORIGINATOR LICENSE

#### Who is required to have this license?

Any individual, who for compensation or gain, or in the expectation of compensation or gain, takes a residential mortgage loan application or offers or negotiates the terms of a residential mortgage loan, for any dwelling located in Wyoming.

#### Who does not need this license?

- Registered mortgage loan originators who are employed by a financial institution
- An individual who offers or negotiates terms of a residential mortgage loan with or on behalf of an immediate family member of the individual
- An individual who offers or negotiates terms of a residential mortgage loan secured by a dwelling that serves as a seller's residence
- A licensed attorney who negotiates the terms of a residential mortgage loan on behalf of a client as an ancillary matter to the attorney's representation of the client, unless the attorney is compensated by a lender, a mortgage broker or other mortgage loan originator or by any agent of such lender, mortgage broker or other mortgage loan originator
- An individual engaging solely in loan processor or underwriter activities, who does not represent to the public, through advertising or other means of communicating or providing information including the use of business cards, stationery, brochures, signs, rate lists or other promotional items, that the individual can or will perform any of the activities of a mortgage loan originator

#### Pre-requisites for license applications?

- Criminal background check
- Credit check
- Testing
- Education

**WHO TO CONTACT** – Contact *Wyoming Division of Banking* licensing staff by phone at (307) 777-6483 or send your questions via e-mail to [michelle.hickman@wyo.gov](mailto:michelle.hickman@wyo.gov) for additional assistance.

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.