

**MORTGAGE LOAN ORIGINATOR OATH OF APPLICANT** (Use this form on/after 04/17/10)

On \_\_\_\_\_, 20\_\_\_\_, an MU-4 license application (“Application”) was submitted electronically on behalf of \_\_\_\_\_ (“Applicant”), to the Nationwide Mortgage Licensing System and Registry (“NMLSR”) to apply for a Georgia Mortgage Loan Originator License.

I, \_\_\_\_\_ (name of Applicant) \_\_\_\_\_ (NMLS ID#), have reviewed the contents of the Application that was submitted on the above date. In doing so, I hereby swear or affirm that the information contained therein and attachments thereto are true and correct to the best of my knowledge. Further, the provisions of O.C.G.A. § 7-1-1000 *et seq.* have been reviewed by the Applicant, including the prohibited acts in O.C.G.A. § 7-1-1013, as well as the rules of the Georgia Department of Banking and Finance (“Department”).

The purpose of the Application submitted was to induce the Department, its officials, and examiners to license the Applicant to engage in the origination of mortgage loans. Any false statement or omission of material information in connection with this Application shall be punished as provided by law including, but not limited to, denial, revocation, or suspension of the mortgage license. Furthermore, the following business practices required by law will be adhered to by the Applicant:

1. No activities requiring a mortgage loan originator’s license will be engaged in by the Applicant unless and until such time as he or she is properly licensed by the Department and in the employ of a licensee or exempt entity.
2. No mortgage business will be engaged in with brokers, processors, lenders, or originators that are not licensed or registered or exempt from licensure.
3. No referral fees will be paid in connection with mortgage loans.
4. Anyone receiving compensation on a 1099 basis is considered to be an independent contractor and is required to have his or her own broker or lender license.
5. The Department shall be notified within ten days of receipt of any notice of a judgment being filed against the Applicant, or administrative, civil, or criminal action being initiated by any governmental entity against the Applicant.
6. If the Applicant has his or her own surety bond, the Department shall be notified in writing within three business days of a notice of a bond cancellation being received.
7. In the event of a change in the company that is sponsoring the Applicant, the NMLSR must be properly notified and updated.
8. Applicant must continue to meet the minimum standards for licensure at all times. In the event that an event occurs and Applicant is no longer qualified to be licensed, the Applicant shall notify the Department in writing within three business days.
9. Applicant acknowledges that Applicant is fully aware that to purposely withhold, delete, destroy, or alter information requested in any application or to make false statements or misrepresentations on any application filed with the Department or the NMLSR is a violation of O.C.G.A. §7-1-1013(11) and may result in the assessment of fines, the suspension or revocation of license, the denial of the application, or other administrative action or a combination of these actions.

I verify that I am the named person above and that I am authorized to attest to and submit this oath.

This \_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_.

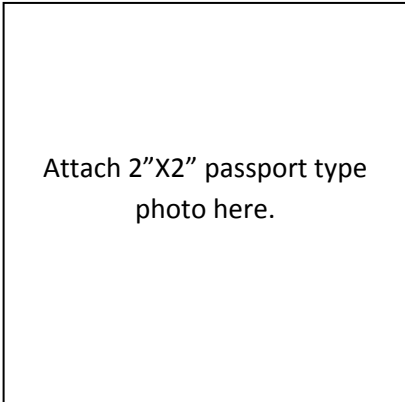
By: \_\_\_\_\_  
APPLICANT

Print name: \_\_\_\_\_

NMLSR Unique Identifier: \_\_\_\_\_

Sworn to and subscribed before me  
this \_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_.

\_\_\_\_\_  
Notary Public



Applicant Name

NMLSR Unique Identifier

**BACKGROUND CHECK AUTHORIZATION FORM**

**TO WHOM IT MANY CONCERN:**

I hereby authorize the Georgia Department of Banking and Finance to obtain criminal history data on the undersigned in his/her capacity as an Applicant for a mortgage loan originator license. Also, pursuant to the provisions of Section 7-1-1004 of the Official Code of Georgia Annotated, the Department is authorized to secure information from credit reporting agencies, former employers or others regarding character, ethical reputation and financial responsibility. Such information and any conviction data received by the Department shall be used by the Department for the exclusive purpose of carrying out the responsibilities of this article, shall not be a public record, shall be privileged, and shall not be disclosed to another person or agency except to any person or agency which otherwise has a legal right to inspect the file. In order to facilitate this inquiry, I understand that I must provide the information below. The Department will notify me if further information is required. Should the data show that a violation of Section 7-1-1004 of the Official Code of Georgia Annotated exists, I understand that the Department may take the appropriate steps regarding the status of the license.

**This authorization remains effective as long as I am employed in the mortgage industry.** A copy of this authorization shall be accepted with the same force and validity as the original.

\_\_\_\_\_  
Type of Government ID Presented

\_\_\_\_\_  
ID Number/Expiration

\_\_\_\_\_  
↑ Signature

\_\_\_\_\_  
↑ Print Full Name

\_\_\_\_\_  
↑ Print Alias

\_\_\_\_\_  
↑ Street Address

\_\_\_\_\_  
↑ City, State, Zip code

\_\_\_\_\_  
↑ Social Security Number

\_\_\_\_\_  
↑ Date of Birth

\_\_\_\_\_  
↑ Sex  
(M or F)

\_\_\_\_\_  
↑ Race  
B - Black  
W - White  
I - American Indian or  
Alaskan Native  
A - Asian or Pacific Islander  
H - Hispanic

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness