



A Nationwide View of State-Licensed Mortgage Entities 2012 Quarter I, II, III & IV

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Conference of State Bank Supervisors
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A Nationwide View of State-Licensed Mortgage Entities

This report compiles data from the first quarter of 2012 concerning companies, branches, and mortgage loan originators (MLOs) who are state-licensed or state-registered through NMLS. Unless otherwise noted, the data reflect licensing and registration information from NMLS as of March 31, 2012.

Approved Entities and Licenses in NMLS

The number of companies and MLOs licensed through NMLS grew 6% and 5.5%, respectively, from the end of the first quarter 2011 and the end of the first quarter of 2012. A portion of these increases may be due to application activity of new companies and individuals entering the mortgage industry (see “Application Activity” charts below), but a significant portion of the increase is likely due to the fact that a few state agencies were still transitioning company and MLO licenses onto NMLS after the first quarter of 2011. Therefore, the 2011 numbers may under-represent those companies and MLOs who were legally able to operate in 2011 but had not yet been licensed through NMLS. This situation will largely resolve itself in the second quarter 2012 data.

The number of licenses held by companies increased 12% and the number held by MLOs increased by 13% from the first quarter 2011 to the first quarter 2012. While some of this growth is due to the transitioning issue identified above, it is likely that the higher percentage change in number of licenses held, versus entities holding licenses, it is the result of existing licensed companies and MLOs expanding their license authority into additional states.

Type	Unique Entities	Licenses
Company	15,883	31,686
Branch	17,721	28,460
Individual	105,595	207,187

NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs (“Other Trade Name”) required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

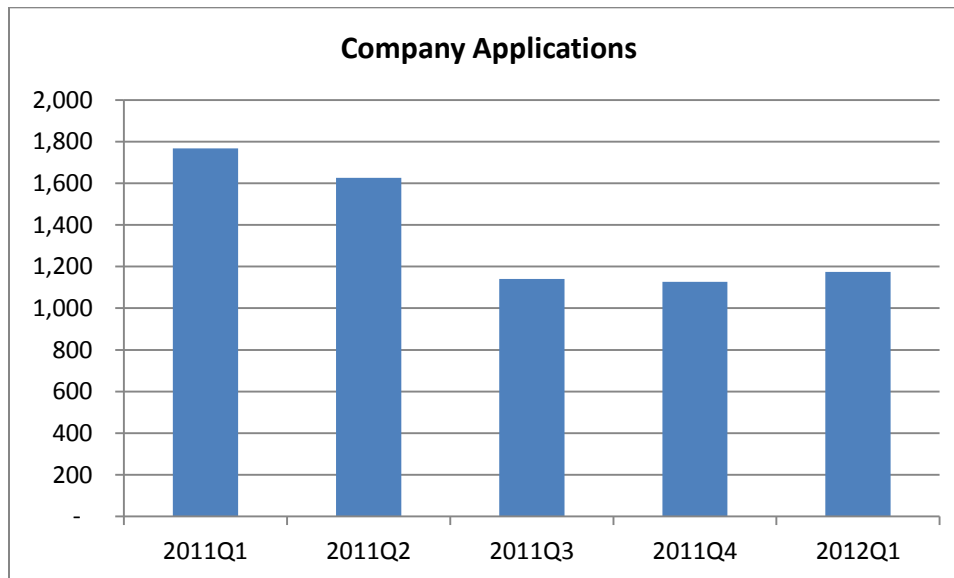
Dual Entities

A few companies and MLOs hold both an approved state license and an active federal registration.

Type	Unique Entities
Company	119
Individual	3,120

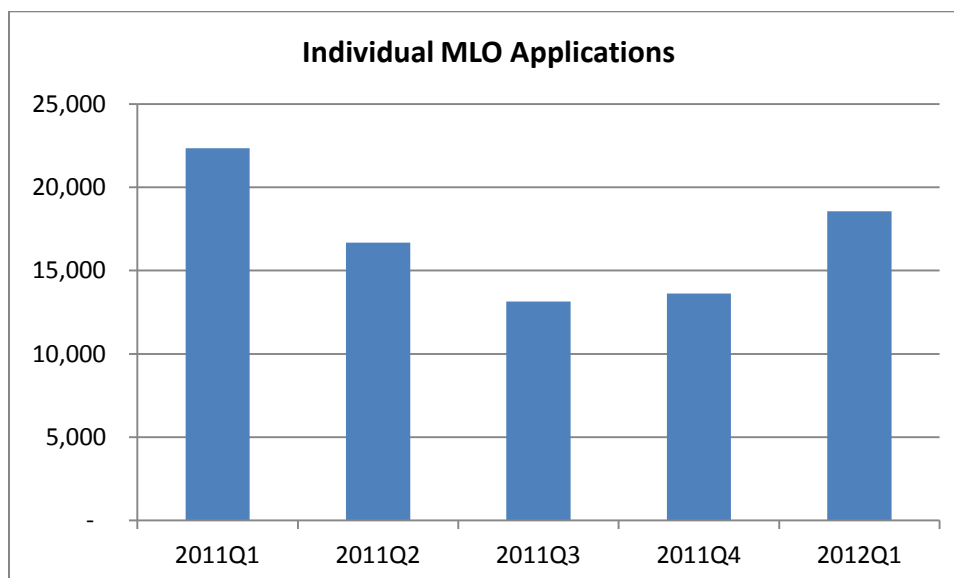
Application Activity

The first two quarters of 2011 saw heightened application activity due to companies coming into compliance with new state laws. Since the third quarter of 2011, new company applications for licensure has averaged nearly 1,150 quarterly.



NOTE: Several state agencies were still transitioning existing company and MLO licenses onto NMLS during the first two quarters of 2011 and thus the activity in these quarters includes transition requests in addition to new applications.

New application activity by MLOs was strong throughout 2011 with 65,789 total applications submitted. The first quarter of 2012 continued this strong activity with 18,557 new applications submitted. Since the launch of NMLS in 2008, the first quarter of each year has seen consistently higher numbers of MLO new application activity than the remaining quarters. This is due, in part, to the fact that some states require MLOs who fail to renew to apply for a new license.

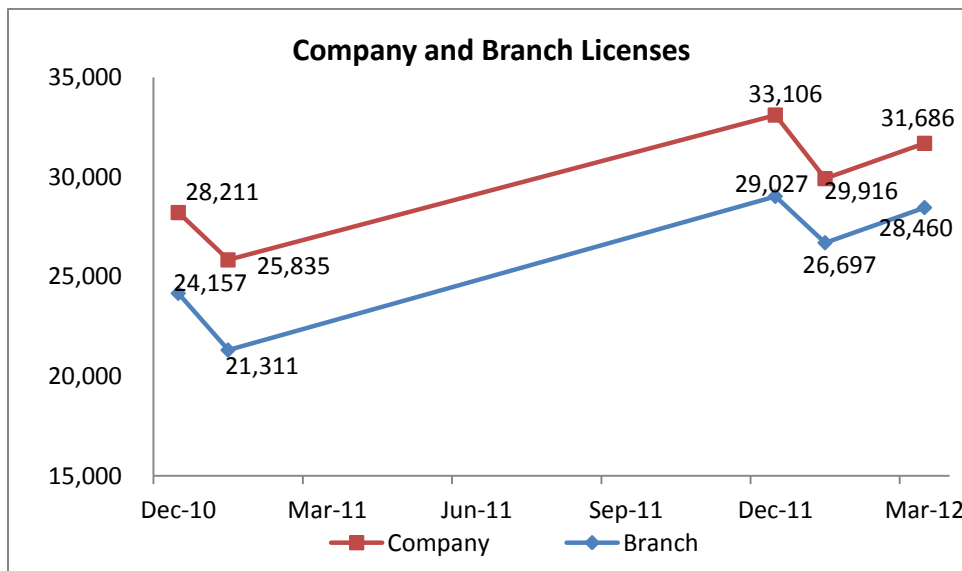
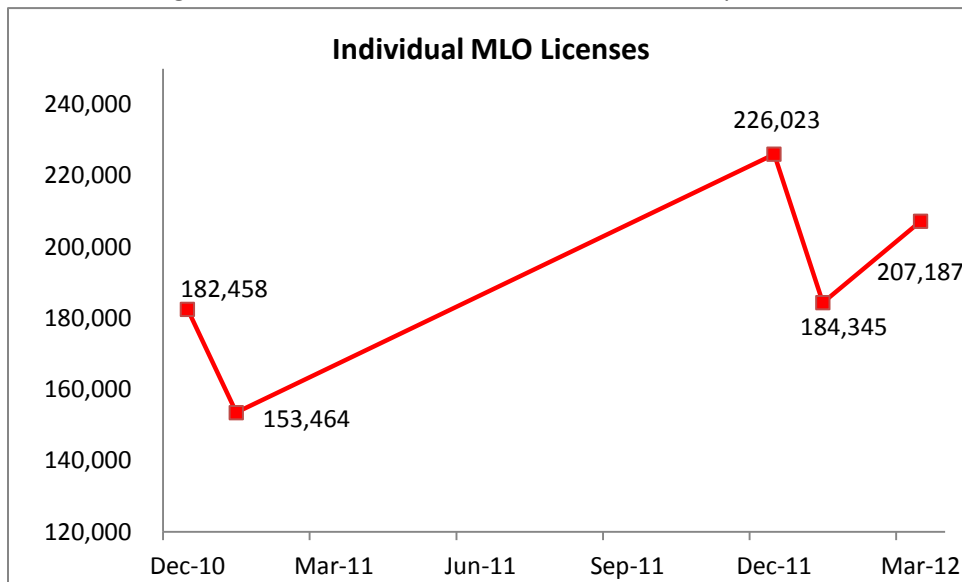


NOTE: Several states do not allow MLOs who fail to renew their license by December 31 to reinstate the license. These states require such MLOs to apply for a new license which can contribute to a higher volume of new applications in the first quarter.

Change in Approved Licenses Over Time

The number of approved licenses drops at the end of renewal (December 31) each year due to the portion of companies and individuals who do not renew their license. The number then climbs throughout the year as new licensees enter the system or existing licensees expand their footprint. This trend has been consistent since the first renewal through NMLS at the end of 2008. Some licensees may have stopped originating at some point in the year, but let their authority continue until it expires at year end. Some states require company and MLOs who fail to renew to apply for a new license (as opposed to reinstating their license), which leads to increased activity in January of each year.

For the above reasons, the end of the first quarter of each year provides a stable number to gauge year over year changes that to the best extent possible avoids the license count and application activity issues resulting from the annual renewal and reinstatement periods.



Mortgage Related Business

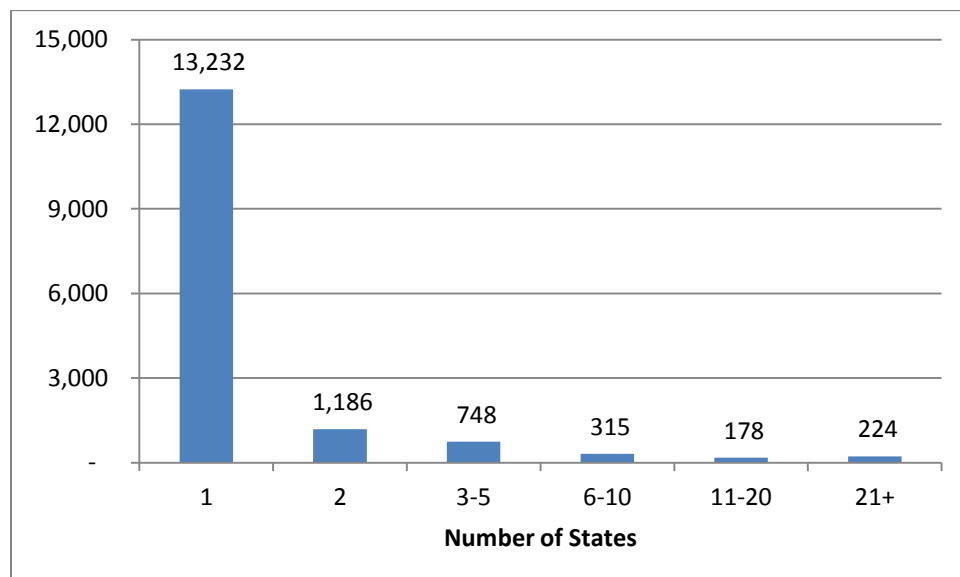
State-licensed companies reported a wide range of business activity, but that largest activity by far is mortgage brokering.

Description	Companies	% in NMLS
First mortgage loan brokering	14,026	88%
Second mortgage loan brokering	11,557	73%
First mortgage lending	3,434	22%
Second mortgage lending	2,487	16%
First mortgage servicing	1,455	9%
Second mortgage servicing	1,114	7%
Home equity loans, including lines of credit	7,282	46%
Federal Housing Administration (FHA) - Direct Endorsement mortgagee	1,424	9%
Ginnie Mae approved Issuer/Service	285	2%
Fannie Mae approved Seller/Service	671	4%
Freddie Mac approved Seller/Service	558	4%
Loans guaranteed by the Veterans Administration (VA)	5,508	35%
Reverse mortgage loans	3,786	24%
High cost home loans (refer to state definitions)	1,343	8%
Other mortgage products and settlement services	1,285	8%
Credit Insurance	212	1%
Other mortgage-related business	756	5%
Engaged in non-mortgage-related business	3,628	23%

NOTE: Mortgage Related Business activity is self-reported by licensee/registrant on the "Other Business" section of their Form MU1. Licensees may be relying on different definitions in indicating their business activity.

Mortgage Companies Operating in Multiple States

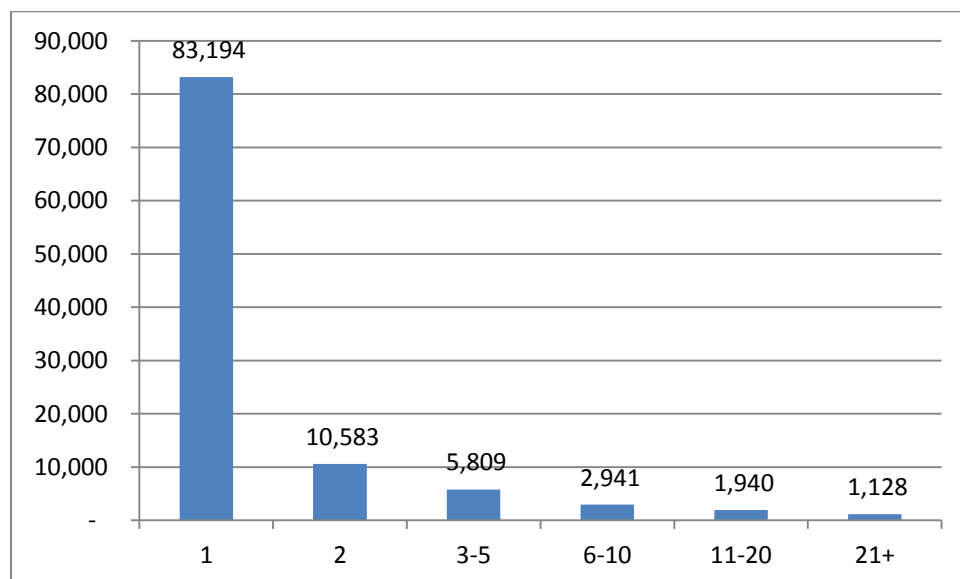
NMLS is a system comprised of small businesses, with 83% of companies holding a license in just one state.



NOTE: Graph represents data by state, not state agency (several states have two agencies on NMLS). For example, a company which holds a license with both California Department of Corporations and California Department of Real Estate agencies is counted only once.

Mortgage Loan Originators Operating in Multiple States

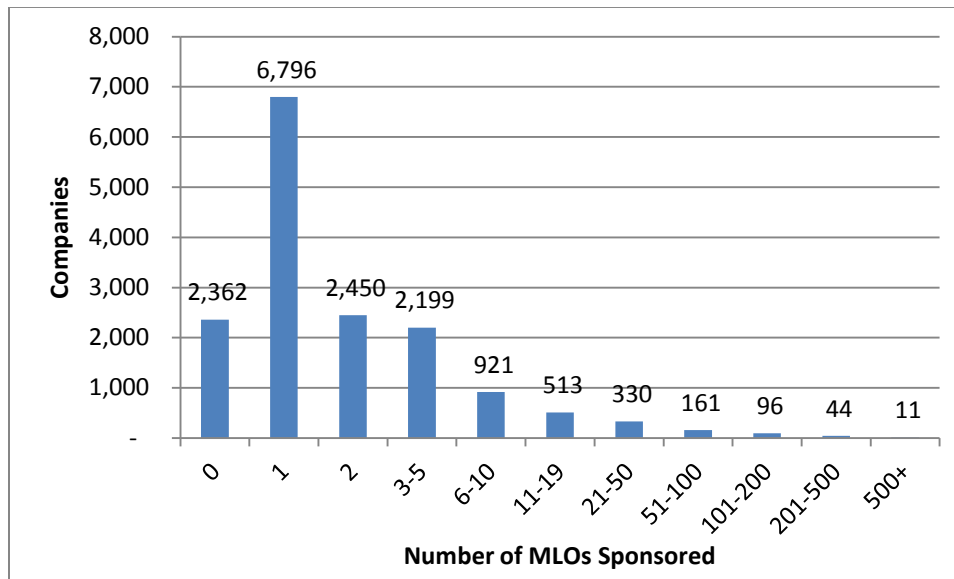
State licensed MLOs typically operate solely in their local community, with 79% of MLOs licensed in just one state.



NOTE: Graph represents data by state, not state agency (several states have two agencies on NMLS). For example, a mortgage loan originator which holds a license with both California Department of Corporations and California Department of Real Estate agencies is counted only once.

Mortgage Loan Originators Per Mortgage Company

NMLS is a system comprised of small businesses, with 72% of companies employing 1-5 MLOs.



Average MLOs per Company 5.8

Median MLOs per Company 1

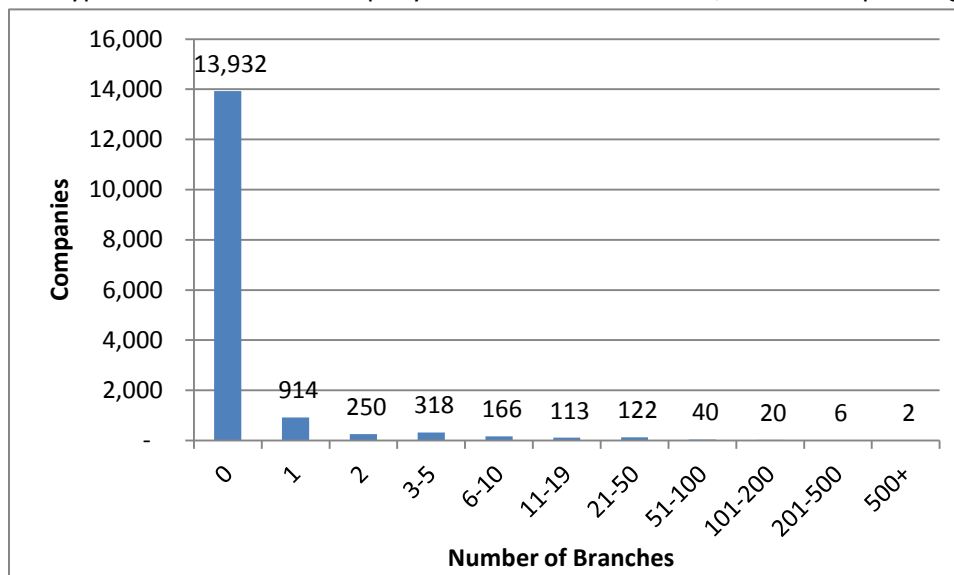
Average MLO Licenses per Company 11.4

Average Licenses per MLO 2.0

NOTE: The significant number of companies with no MLOs is due in part to the fact that some companies may hold a state license but have no individuals that must hold a mortgage loan originator license (e.g. Mortgage Servicers). The number is mostly due to the fact that some states do not require Sponsorship of MLOs by the employing mortgage company and therefore NMLS cannot provide an average.

Branches Per Company

The typical state licensed company does not have branches, with 88% operating out of a single location

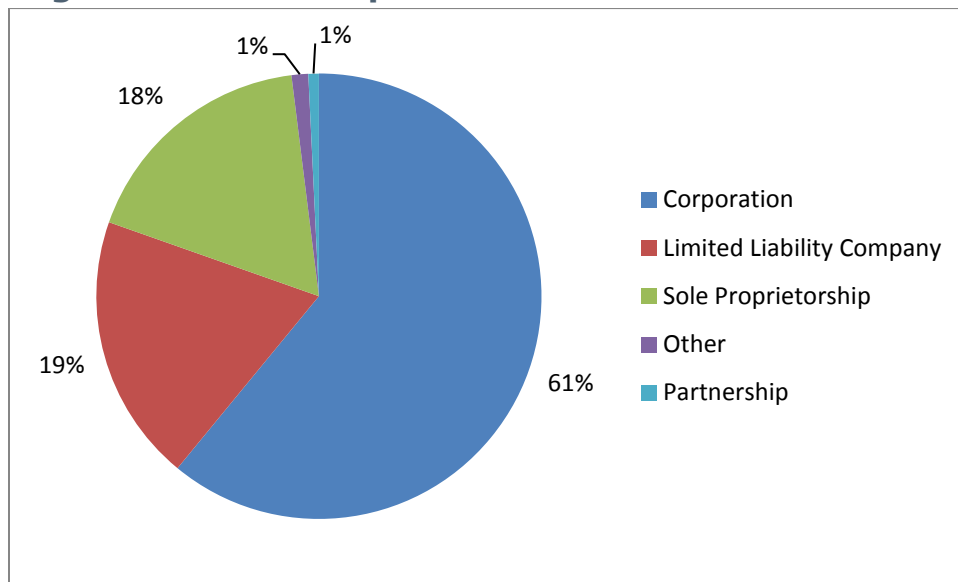


Average Branches per Company 1.1

Average Branch Licenses per Company 1.8

NOTE: Graph represents the number of Form MU3 filings per company. It is possible for a company to file two Form MU3s on the same physical location.

Legal Status of Companies



Companies controlled by depository institution 334

Less than 2% of state licensed companies report being owned by a depository institution. This number is 47 institutions higher than a year ago, a 16% increase.



State-Licensed Mortgage Entities

As of March 31, 2012

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 1									
Connecticut	585	-6.1%	176	28	325	4,206	-0.9%	963	6.8
Delaware	-	-	-	-	-	1,405	8.6%	240	-
District of Columbia	348	6.7%	7	35	329	1,619	23.4%	48	4.4
Maine	-	-	-	-	-	1,473	-0.5%	314	-
Maryland	656	0.9%	195	62	662	5,165	11.3%	1,878	6.3
Massachusetts	529	-7.5%	210	38	630	4,273	10.8%	1,667	7.7
New Hampshire	358	1.4%	37	47	324	2,032	10.3%	439	5.7
New Jersey	624	1.8%	312	36	801	7,502	11.3%	3,317	11.3
New York	1,102	-4.9%	807	21	1,021	5,555	14.7%	3,100	4.6
Pennsylvania	925	-3.0%	556	32	915	7,259	9.0%	2,935	7.4
Puerto Rico	64	-3.0%	39	6	267	231	-	208	3.6
Rhode Island	266	-6.7%	40	49	155	1,340	12.7%	457	4.6
Vermont	205	13.3%	16	53	174	802	18.5%	103	3.4
District 1 Totals	3,117	-6.1%	2,526	149	3,761	21,733	6.0%	16,210	8.1
District 2									
Illinois	678	0.0%	319	60	312	6,703	12.9%	3,483	8.8
Indiana-DFI	272	4.2%	32	23	-	3,350	17.8%	1,193	11.3
Indiana-SOS	173	-13.5%	98	9	24	553	-9.5%	352	2.6
Iowa	415	25.8%	103	41	346	1,330	4.3%	340	2.8
Kentucky	370	5.4%	68	30	359	2,838	4.9%	1,030	7.1
Michigan	636	1.3%	294	59	-	4,395	22.3%	2,938	8.6
Minnesota	497	6.2%	178	50	403	3,083	10.9%	1,343	5.4
Missouri	-	-	-	-	-	2,981	13.3%	1,471	-
Ohio	529	-1.1%	264	39	1,437	4,460	14.8%	2,491	8.3
Wisconsin	396	2.1%	85	45	459	2,748	2.0%	986	6.3
District 2 Totals	2,054	-1.3%	1,537	141	2,713	20,506	4.3%	16,152	9.6
District 3									
Alabama	425	2.2%	124	34	520	3,032	7.9%	931	6.5
Arkansas	274	3.4%	43	9	242	1,561	12.1%	157	5.7
Florida	1,752	-	1,008	26	976	12,106	-	7,341	4.1
Georgia	778	-9.5%	365	50	523	5,077	8.7%	2,230	6.1
Louisiana	422	5.5%	190	17	471	2,868	15.5%	1,183	6.0
Mississippi	272	2.3%	46	21	356	1,669	12.7%	445	6.0
North Carolina	522	-4.4%	176	24	684	5,781	5.0%	2,698	9.6
South Carolina-BFI	281	0.0%	13	15	448	2,908	15.7%	595	9.3
South Carolina-DCA	121	-16.6%	84	-	70	402	-11.8%	307	3.0
Tennessee	499	-5.3%	118	23	730	4,433	3.7%	1,564	8.2
Virgin Islands	22	-	1	2	14	49	-	25	2.2
Virginia	727	-	252	22	1,231	6,347	16.8%	2,249	7.1
West Virginia	264	8.2%	21	39	191	1,146	32.8%	174	4.1
District 3 Totals	3,499	-	2,475	108	4,905	28,710	-	20,457	8.3

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 4									
Colorado	888	24.2%	431	20	-	5,240	18.4%	3,045	4.5
Kansas	349	5.8%	51	48	390	1,818	4.1%	559	4.8
Nebraska	287	10.8%	28	40	235	1,037	10.6%	217	3.3
New Mexico	339	-2.6%	65	25	349	1,984	13.4%	462	5.5
North Dakota	242	9.5%	26	41	123	656	3.1%	57	2.5
Oklahoma	261	1.2%	67	14	248	2,098	10.6%	649	6.9
South Dakota	177	14.2%	9	18	-	570	20.5%	95	3.0
Texas - OCCC	-	-	-	-	-	698	5.9%	645	-
Texas - SML	1,426	-1.2%	1,045	15	1,470	11,295	7.0%	6,970	7.3
Wyoming	194	-11.4%	10	19	153	778	10.7%	81	3.7
District 4 Totals	2,503	-0.1%	1,760	98	2,317	19,169	5.5%	12,853	7.2
District 5									
Alaska	94	2.2%	27	4	73	514	29.8%	170	4.6
Arizona	660	-3.6%	425	21	956	4,897	10.2%	3,121	6.6
California - DOC	790	0.6%	361	64	3,561	13,722	18.0%	8,096	15.6
California - DRE	5,525	-	5,463	1	957	17,644	-	17,381	3.0
Hawaii	196	-	120	3	108	923	-	617	4.6
Idaho	306	-11.3%	51	14	303	1,452	-7.2%	454	4.4
Montana	177	28.3%	36	18	154	813	11.1%	171	4.3
Nevada	247	-1.2%	93	35	237	2,230	4.5%	1,277	8.5
Oregon	564	-3.6%	183	22	730	4,332	2.7%	1,712	7.0
Utah-DFI	-	-	-	-	-	180	16.9%	48	-
Utah-DRE	445	-4.9%	273	-	237	3,303	-2.0%	2,538	6.6
Washington	765	0.9%	277	47	1,297	7,087	5.1%	3,316	9.0
District 5 Totals	7,719	-	7,237	112	6,241	43,675	-	38,301	5.8
Nationwide	15,883	-	15,883	334	17,721	105,595	-	105,595	5.8

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Maine, Missouri, Texas OCCC, Utah DFI.
2. The following agencies do not require Sponsorship of MLOs by the employing company: Delaware, Maine, Missouri, Florida, Virginia, Texas OCCC, Utah DFI.
3. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months (since March 31, 2011).
4. Located in the state / district means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's residential address, as identified on their NMLS Individual Form, is in the state.
5. This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some
6. The following agencies were completing transition onto NMLS in Q1 of 2011 and therefore do not have figures for percentage change: Florida, Hawaii, Virgin Islands and Virginia. An accurate percentage change for Districts 3 and 5, as well as a nationwide total cannot be calculated.
7. District totals are not calculated as simple sums of the state agencies in the district. They are distinct calculations for the region. For example, an MLO who lives in New Jersey and holds a license in New York would be counted as one MLO in the district, and would be considered to be located in the district he/she is licensed, even though he/she is not located in the state they are licensed.



**State-Licensing Activity
For Period Q1 2012**

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 1																								
Connecticut	23	46	353	20	36	329	-	-	-	4	7	45	15	14	71	1	-	-	-	-	-	9	36	24
Delaware	-	-	127	-	-	178	-	-	-	-	-	7	-	-	39	-	-	-	-	-	-	-	-	12
District of Columbia	24	65	184	23	58	186	-	-	-	1	-	5	21	17	66	-	-	-	-	-	-	7	15	4
Maine	-	-	89	-	-	87	-	-	-	-	-	1	-	-	66	-	-	-	-	-	-	-	-	4
Maryland	23	160	507	19	153	409	-	-	-	1	2	40	14	24	246	-	-	1	-	-	-	12	65	22
Massachusetts	24	107	439	5	110	419	-	-	-	14	6	27	54	98	71	-	-	-	-	-	-	12	50	7
New Hampshire	16	47	217	13	46	239	-	-	-	2	1	23	22	14	80	-	-	-	-	-	-	9	19	75
New Jersey	28	131	615	21	119	535	-	-	1	-	5	48	32	87	700	-	-	-	-	-	-	7	77	26
New York	28	30	427	13	25	345	-	-	5	7	-	123	168	204	1,088	-	-	-	1	-	-	31	56	10
Pennsylvania	37	141	663	36	133	610	-	-	-	6	10	57	23	63	186	-	-	-	-	-	1	18	87	66
Puerto Rico	5	4	45	6	7	75	-	-	1	1	-	-	2	7	30	-	-	-	-	-	-	1	2	-
Rhode Island	8	21	101	16	22	94	-	-	-	2	1	25	37	40	109	-	-	-	-	-	-	19	14	5
Vermont	16	35	62	15	23	65	-	-	1	3	2	46	28	26	27	-	-	-	-	-	-	19	20	6
District 2																								
Illinois	23	38	513	20	29	407	-	-	-	1	8	28	74	30	249	-	-	-	-	-	-	15	21	15
Indiana-DFI	22	-	373	15	-	359	-	-	-	2	-	9	29	-	38	-	-	-	-	-	-	11	-	8
Indiana-SOS	7	1	40	7	1	25	-	-	-	6	1	13	4	-	11	1	-	1	-	-	-	1	4	15
Iowa	22	29	104	14	22	98	-	-	-	-	2	2	13	4	8	-	-	-	-	-	-	8	26	3
Kentucky	15	31	296	17	27	280	-	-	-	-	4	14	9	8	70	-	-	-	-	-	2	15	23	47
Michigan	35	-	504	32	-	542	-	-	1	7	-	20	26	-	204	2	-	-	-	-	-	15	-	46
Minnesota	25	39	287	18	58	332	-	-	1	3	2	39	33	9	146	-	-	-	-	-	-	17	36	13
Missouri	-	-	400	-	-	362	-	-	2	-	-	19	-	-	94	-	-	-	-	-	-	-	-	22
Ohio	24	79	568	25	106	634	3	-	18	3	3	57	22	22	151	1	-	-	-	-	-	10	25	22
Wisconsin	8	88	279	26	92	361	-	-	2	2	6	12	6	25	41	-	-	-	-	-	-	8	30	19
District 3																								
Alabama	27	65	295	18	75	234	-	-	-	3	6	60	31	21	191	-	-	1	-	-	-	14	30	20
Arkansas	13	34	203	17	38	221	-	-	-	3	4	11	15	11	41	-	-	-	-	-	-	20	47	134
Florida	97	160	1,184	142	173	1,183	20	45	230	152	53	138	77	69	555	-	-	-	-	-	-	15	102	48
Georgia	30	52	556	28	23	396	1	-	7	3	11	62	23	22	272	1	-	2	-	-	-	14	20	24
Louisiana	18	42	305	13	43	367	-	-	-	-	9	12	18	14	50	-	-	-	5	-	-	4	25	15
Mississippi	18	41	210	15	34	206	-	-	-	5	4	17	8	14	40	-	-	-	-	-	-	6	13	112
North Carolina	26	101	491	20	88	468	-	3	7	6	9	29	16	24	90	-	-	-	-	-	-	19	76	42
South Carolina-BFI	26	53	247	10	47	241	-	-	-	6	10	25	34	26	114	-	-	-	5	6	-	4	32	13
South Carolina-DCA	3	10	34	3	13	31	-	-	-	2	2	5	16	20	93	-	-	-	-	-	-	1	2	-
Tennessee	28	118	443	33	112	502	-	-	3	8	1	5	28	13	90	-	-	-	-	-	-	5	38	11
Virgin Islands	2	3	7	-	2	6	-	-	-	-	-	-	2	1	13	-	-	-	-	-	-	-	-	1
Virginia	30	132	676	16	116	592	-	-	-	4	3	46	53	30	262	-	-	1	-	-	-	24	105	14
West Virginia	21	26	149	16	29	143	-	-	-	4	1	6	19	8	27	-	-	-	-	-	-	4	9	8

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 4																								
Colorado	48	-	499	44	-	370	-	-	-	-	-	-	26	-	1,173	-	-	-	-	-	-	7	-	8
Kansas	11	33	140	10	33	99	1	-	4	-	-	2	12	6	39	-	-	-	-	-	-	14	33	5
Nebraska	12	40	109	7	42	97	-	-	3	1	2	7	19	9	149	-	-	-	-	-	-	6	13	7
New Mexico	11	31	165	11	30	149	-	-	-	-	-	2	10	3	55	-	-	-	-	-	-	3	6	7
North Dakota	12	13	60	9	11	61	-	-	-	2	-	-	4	2	5	-	-	-	-	-	-	9	7	13
Oklahoma	14	29	195	14	25	209	-	-	-	2	3	3	11	21	213	-	-	-	-	-	-	5	14	4
South Dakota	12	-	59	5	-	50	-	-	-	1	-	6	15	-	28	-	-	-	-	-	-	5	-	5
Texas - OCCC	-	-	70	-	-	81	-	-	-	-	-	50	-	-	63	-	-	-	-	-	-	-	-	2
Texas - SML	67	219	1,273	68	179	977	-	-	1	36	34	54	41	68	740	-	-	-	-	-	1	18	117	77
Wyoming	12	12	79	8	14	86	-	-	-	-	3	28	7	1	13	-	-	-	-	-	-	7	19	31
District 5																								
Alaska	9	6	66	7	5	59	-	-	-	2	-	4	19	6	31	-	-	-	-	-	-	6	5	3
Arizona	24	127	440	44	130	393	-	-	-	9	14	24	29	58	160	-	-	-	-	-	-	51	36	7
California - DOC	39	363	1,684	28	461	1,397	-	-	2	12	22	199	63	116	795	6	2	-	-	-	-	28	338	44
California - DRE	22	44	51	276	96	775	-	-	3	39	9	39	749	106	5,869	-	-	1	-	-	-	6	27	10
Hawaii	12	13	106	9	12	98	-	-	-	8	9	23	22	15	67	-	-	-	-	-	-	6	6	2
Idaho	19	42	195	16	28	154	-	-	-	8	5	12	12	21	63	-	-	-	-	-	-	19	44	65
Montana	19	22	79	29	42	84	-	-	-	6	2	8	14	7	23	-	-	-	-	-	-	2	12	2
Nevada	10	37	220	12	37	211	-	-	-	2	3	8	5	12	42	-	-	-	-	-	-	10	22	4
Oregon	15	78	307	10	77	313	-	-	-	2	1	12	9	12	40	-	-	-	-	-	-	11	35	11
Utah-DFI	-	-	20	-	-	20	-	-	-	-	-	4	-	-	9	-	-	-	-	-	-	-	-	3
Utah-DRE	22	27	165	16	26	149	-	-	-	12	2	54	9	3	34	-	-	-	-	-	-	3	20	74
Washington	32	160	582	34	173	547	-	-	2	2	4	11	55	84	150	-	-	-	2	-	-	33	157	8
Nationwide	1,174	3,225	18,557	1,349	3,281	17,940	25	48	294	405	286	1,626	2,103	1,515	15,390	12	2	7	13	6	4	623	2,016	1,305

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Maine, Missouri, Texas OCCC, Utah DFI.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.
3. This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between January 1, 2012 and March 31, 2012 (Quarter 1 2012) through NMLS. The chart also provides the number of licenses that were in a pending status on March 31, 2012. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.

License Status Definitions

Approved-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

Denied-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

Application Withdrawn- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

Pending Applications-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

License Revoked-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

License Suspended-Status assigned when a regulator has taken action to suspend the license/registration.

License Surrendered/Terminated-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.



Quarter 2 Counts and Activity

This report compiles data from the second quarter of 2012 concerning companies, branches, and mortgage loan originators (MLOs) who are state-licensed or state-registered through NMLS. Unless otherwise noted, the data reflect licensing and registration information from NMLS as of June 30, 2012.

Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,126	32,342
Branch	17,947	29,704
Individual	110,710	224,382

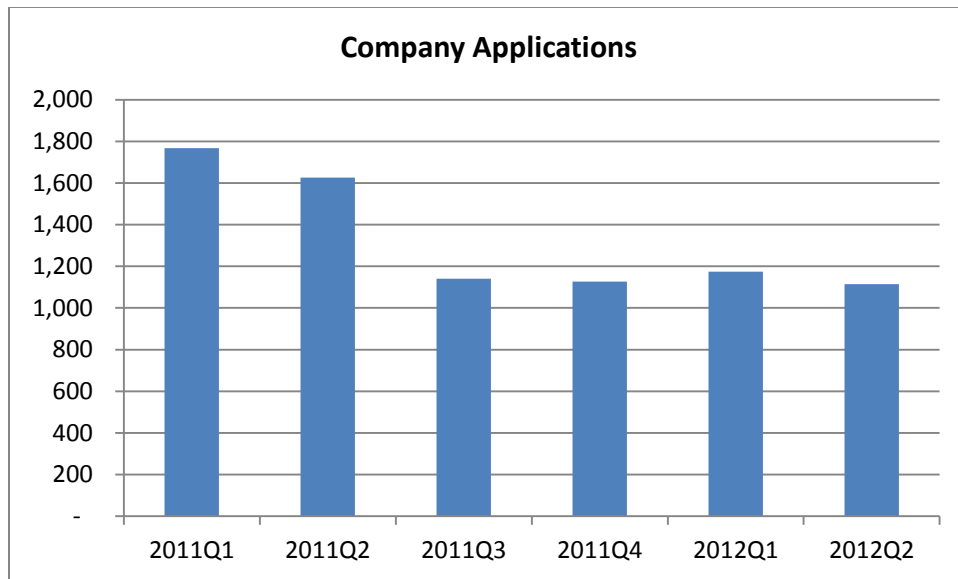
NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

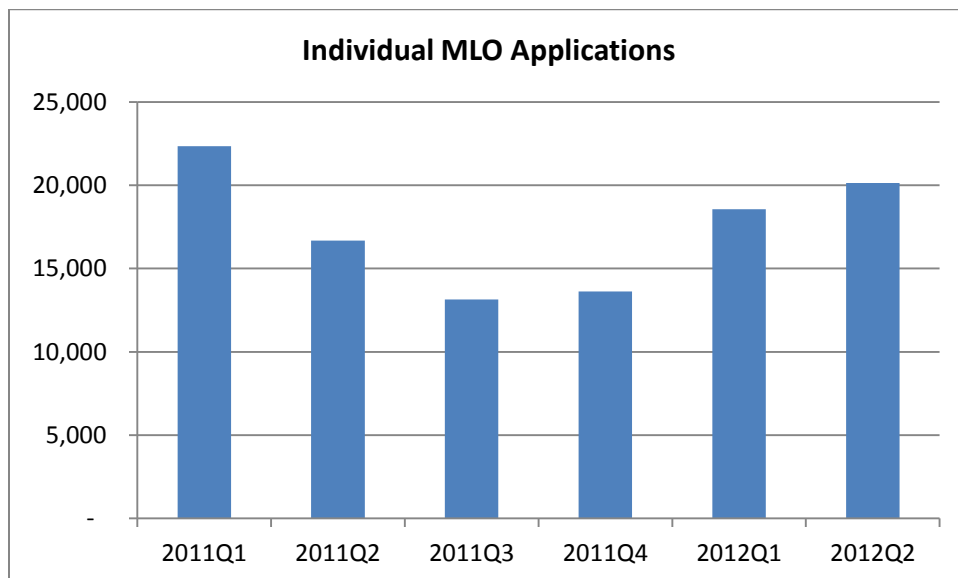
A few companies and MLOs hold both an approved state license and an active federal registration.

Type	Unique Entities
Company	119
Individual	4,057

Application Activity

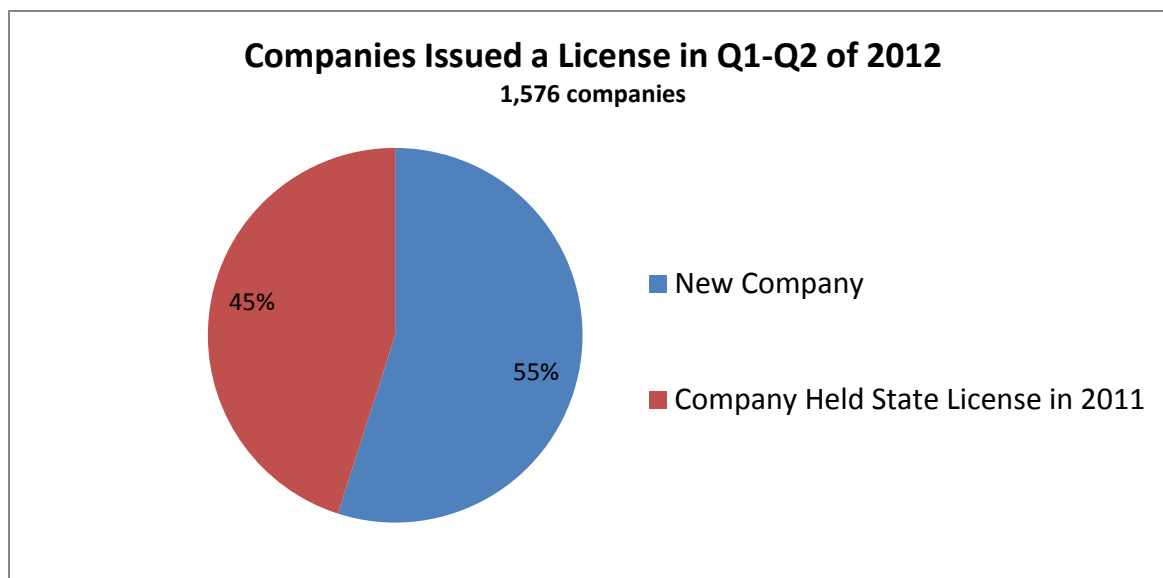


NOTE: Several state agencies were still transitioning existing company and MLO licenses onto NMLS during the first two quarters of 2011 and thus the activity in these quarters includes transition requests in addition to new applications.



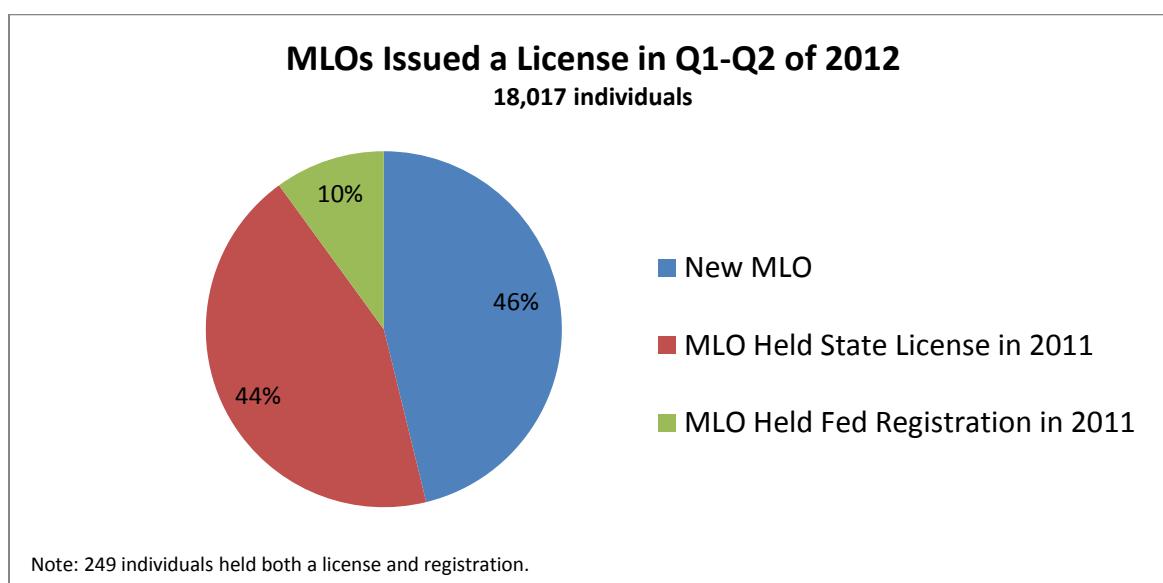
Company Licenses Issued in Q1-Q2 of 2012

In the first two quarters of 2012, 1,576 companies were issued 2,427 licenses. 866 of the companies were new companies¹. They were issued a total of 969 licenses. The remaining 710 companies were existing licensees in NMLS. These existing companies were issued a total of 1,458 licenses.



Individual Licenses Issued in Q1-Q2 of 2012

In the first two quarters of 2012, 18,017 individuals were issued 36,259 licenses.



¹ Licensee is considered “new” if they did not hold an approved license at the end of 2011.

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 1									
Connecticut	579	-7.1%	175	30	338	4,445	-0.8%	994	7.1
Delaware	-	-	-	-	-	1,488	5.6%	235	-
District of Columbia	362	11.4%	7	37	364	1,776	19.3%	55	4.5
Maine	-	-	-	-	-	1,589	11.2%	335	-
Maryland	673	2.4%	202	66	732	5,731	12.0%	1,994	7.0
Massachusetts	529	-7.2%	209	42	648	4,674	13.3%	1,737	7.6
New Hampshire	361	2.6%	38	49	346	2,117	9.7%	436	5.8
New Jersey	639	3.6%	310	37	839	8,085	10.1%	3,484	11.7
New York	1,045	-9.1%	764	26	912	5,936	9.1%	3,220	4.9
Pennsylvania	931	-5.3%	551	33	968	7,739	11.0%	3,055	7.6
Puerto Rico	65	-1.5%	40	8	265	255	-	229	3.8
Rhode Island	265	-0.4%	39	50	156	1,381	3.0%	473	3.9
Vermont	215	12.0%	16	58	183	858	14.1%	109	3.4
District 1 Totals	3,071	-6.4%	2,474	162	3,756	23,204	6.6%	16,948	8.3
District 2									
Illinois	702	-3.0%	324	62	316	7,310	10.1%	3,619	8.9
Indiana-DFI	286	6.3%	32	25	-	3,587	11.2%	1,263	11.1
Indiana-SOS	175	-12.9%	99	9	24	584	-11.1%	367	2.7
Iowa	424	11.9%	103	44	371	1,458	5.0%	358	3.0
Kentucky	379	3.6%	72	30	389	3,033	4.2%	1,059	7.5
Michigan	643	-0.5%	299	63	-	4,843	21.5%	3,197	8.9
Minnesota	511	1.2%	184	52	402	3,380	10.2%	1,417	5.6
Missouri	-	-	-	-	-	3,226	12.2%	1,539	-
Ohio	530	-5.0%	262	41	1,477	4,865	11.6%	2,585	8.9
Wisconsin	399	2.8%	85	46	492	2,986	3.5%	1,020	6.7
District 2 Totals	2,086	-4.5%	1,558	146	2,777	21,961	3.9%	16,971	9.9
District 3									
Alabama	442	4.0%	125	34	541	3,297	7.7%	973	6.6
Arkansas	283	4.8%	47	10	253	1,641	13.7%	162	5.8
Florida	1,808	-	1,038	28	1,117	13,195	-	7,672	4.5
Georgia	789	-6.3%	360	51	528	5,726	12.8%	2,350	6.6
Louisiana	429	4.1%	191	19	494	3,108	13.4%	1,228	6.1
Mississippi	281	2.2%	48	22	373	1,731	11.6%	446	6.0
North Carolina	538	0.6%	177	28	699	6,336	6.5%	2,819	10.0
South Carolina-BFI	297	4.6%	14	16	476	3,175	15.1%	639	9.5
South Carolina-DCA	124	-10.8%	85	-	76	424	-12.4%	317	3.0
Tennessee	511	-4.8%	120	25	813	4,843	6.0%	1,677	8.5
Virgin Islands	23	-	1	2	18	53	-	26	2.1
Virginia	726	-	252	25	1,299	6,903	16.5%	2,353	7.7
West Virginia	282	9.3%	25	48	220	1,233	23.7%	180	4.0
District 3 Totals	3,565	-	2,516	112	5,174	30,653	-	21,433	8.6

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 4									
Colorado	922	10.2%	445	22	-	5,691	16.6%	3,183	4.8
Kansas	352	3.2%	50	52	402	1,981	5.3%	610	4.9
Nebraska	286	6.7%	28	42	253	1,130	10.7%	227	3.6
New Mexico	342	-2.8%	65	26	377	2,127	10.8%	488	5.6
North Dakota	244	5.6%	26	40	134	702	10.0%	58	2.6
Oklahoma	275	0.4%	69	15	268	2,289	10.3%	684	6.9
South Dakota	184	15.0%	9	18	-	621	17.6%	102	3.1
Texas - OCCC	-	-	-	-	-	759	10.5%	683	-
Texas - SML	1,449	-1.8%	1,057	16	1,524	12,172	6.9%	7,297	7.5
Wyoming	197	-6.2%	10	18	158	834	11.6%	83	3.8
District 4 Totals	2,550	-2.8%	1,792	104	2,405	20,499	5.9%	13,475	7.3
District 5									
Alaska	98	4.3%	28	4	76	565	25.0%	180	4.9
Arizona	672	-2.9%	429	23	1,041	5,310	9.8%	3,312	6.8
California - DOC	792	1.0%	354	69	3,576	15,450	18.1%	8,976	16.8
California - DRE	5,724	-	5,659	2	996	18,255	-	17,976	3.0
Hawaii	202	-	120	3	115	1,016	-	645	4.7
Idaho	310	-8.6%	51	14	322	1,596	-4.8%	493	4.7
Montana	182	20.5%	36	19	169	865	8.7%	175	4.3
Nevada	244	1.2%	92	38	240	2,409	9.2%	1,340	9.0
Oregon	571	-3.7%	183	22	785	4,663	2.3%	1,788	7.3
Utah-DFI	-	-	-	-	-	216	21.3%	47	-
Utah-DRE	452	-5.2%	277	-	251	3,475	-0.1%	2,636	6.7
Washington	778	0.9%	282	50	1,360	7,700	5.1%	3,450	9.3
District 5 Totals	7,924	-	7,438	121	6,338	46,246	-	40,108	6.0
Nationwide	16,126	-	16,126	357	17,947	110,710	-	110,710	5.9

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Maine, Missouri, Texas OCCC, Utah DFI.
2. The following agencies do not require Sponsorship of MLOs by the employing company: Delaware, Maine, Missouri, Florida, Virginia, Texas OCCC, Utah DFI.
3. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months (since June 30, 2011).
4. Located in the state / district means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's residential address, as identified on their NMLS Individual Form, is located in the state.
5. This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.
6. The following agencies were completing transition onto NMLS in Q2 of 2011 and therefore do not have figures for percentage change: Florida, Hawaii, Puerto Rico, Virgin Islands and Virginia. An accurate percentage change for Districts 3 and 5, as well as a nationwide total cannot be calculated.
7. District totals are not calculated as simple sums of the state agencies in the district. They are distinct calculations for the region. For example, an MLO who lives in New Jersey and holds a license in New York would be counted as one MLO in the district, and would be considered to be located in the district he/she is licensed, even though he/she is not located in the state they are licensed.



**State-Licensing Activity
For Period Q2 2012**

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 1																								
Connecticut	11	39	303	9	31	262	-	-	3	3	4	21	14	18	93	1	-	-	1	-	-	15	19	23
Delaware			142			129	-	-	-	-	-	9	-	-	44	-	-	-	-	-	-	-	-	52
District of Columbia	12	52	171	19	42	165	-	-	-	-	1	2	14	25	68	-	-	-	-	-	-	6	12	9
Maine			127			122	-	-	-	-	-	-	-	-	71	-	-	-	-	-	-	-	-	6
Maryland	26	85	672	23	91	579	-	-	-	2	1	56	15	15	283	-	-	-	-	-	-	5	23	13
Massachusetts	45	111	484	16	84	423	-	-	-	31	6	36	190	233	98	-	-	-	-	-	-	13	59	16
New Hampshire	18	42	192	12	38	165	-	-	-	5	2	13	23	14	83	-	-	-	-	-	-	7	17	89
New Jersey	25	73	802	28	70	616	-	-	1	2	4	192	26	86	666	-	-	-	-	-	-	14	33	26
New York	20	54	491	5	13	361	-	-	-	7	27	138	172	210	1,033	1	-	-	-	-	-	28	145	39
Pennsylvania	30	73	619	37	81	532	-	-	1	1	23	79	15	31	190	-	-	-	-	-	-	34	29	63
Puerto Rico	2	8	24	1	6	24	-	-	-	-	-	1	3	9	29	-	-	-	-	-	-	-	8	-
Rhode Island	29	42	94	3	14	48	-	-	-	-	1	41	91	65	114	1	-	-	-	-	-	8	17	6
Vermont	21	39	82	22	25	60	-	-	1	4	4	9	51	58	39	-	-	-	-	-	-	4	14	4
District 2																								
Illinois	22	25	664	28	23	624	-	-	-	2	8	22	64	23	265	-	-	-	-	-	1	8	22	33
Indiana-DFI	12		343	20		255	-	-	-	4	-	8	17	-	116	-	-	-	-	-	-	5	-	19
Indiana-SOS	2	3	33	3	2	30	-	-	-	-	-	2	3	-	8	-	-	-	-	-	-	2	3	5
Iowa	15	35	131	13	35	133	-	-	-	1	1	-	11	3	6	-	-	-	-	-	-	5	8	5
Kentucky	20	55	329	14	51	300	-	-	1	3	6	18	11	5	78	-	-	-	-	-	27	6	22	79
Michigan	30		575	20		485	-	-	-	3	-	46	29	-	244	-	-	-	-	-	-	17	-	39
Minnesota	23	33	333	23	16	315	-	-	-	-	1	17	31	24	147	-	-	-	-	-	-	11	18	18
Missouri			296			269	-	-	3	-	-	14	-	-	110	-	-	-	-	-	-	-	-	11
Ohio	17	64	697	12	61	598	-	-	7	2	3	36	25	20	209	-	-	1	-	-	-	11	22	24
Wisconsin	18	61	283	15	68	244	-	-	-	-	2	7	9	16	72	3	-	-	-	-	-	7	19	11
District 3																								
Alabama	16	53	298	24	40	281	-	-	-	5	2	58	17	32	151	-	-	-	-	-	-	6	26	16
Arkansas	15	30	174	22	28	149	-	-	-	2	6	12	13	11	35	-	-	-	-	-	-	17	17	85
Florida	102	152	1,381	80	150	1,183	4	7	20	10	12	38	86	51	697	-	-	-	-	-	-	24	46	36
Georgia	31	38	698	26	22	693	-	2	8	7	5	101	21	20	166	1	-	-	-	-	-	16	26	25
Louisiana	14	55	270	14	46	250	-	-	-	-	4	2	18	19	69	-	-	-	-	-	-	7	25	11
Mississippi	16	60	293	16	59	243	-	-	-	1	6	11	7	8	69	-	-	-	-	-	-	6	43	189
North Carolina	23	72	622	20	62	589	-	-	7	8	15	27	9	17	78	-	-	-	-	-	-	5	50	23
South Carolina-BFI	9	63	370	18	50	288	-	-	-	4	1	13	21	37	182	-	-	-	1	-	-	4	31	22
South Carolina-DCA	6	8	45	3	7	23	-	-	-	4	10	12	15	11	103	-	-	-	-	-	-	-	1	1
Tennessee	12	112	416	13	114	430	-	-	8	2	-	3	24	7	80	-	-	-	-	-	-	5	38	16
Virgin Islands	1	4	3	1	4	3	-	-	-	-	-	1	2	1	11	-	-	-	-	-	-	-	-	-
Virginia	32	108	681	20	107	574	-	-	2	4	4	62	61	25	307	1	-	-	-	-	-	15	40	20
West Virginia	24	58	107	27	46	95	-	-	-	2	5	10	14	15	26	-	-	-	-	-	-	3	9	11

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 4																								
Colorado	47		451	34		377	-	-	-	1	-	377	37	-	778	-	-	-	-	-	-	7	-	15
Kansas	10	38	186	14	34	149	2	-	1	-	3	6	6	6	48	-	-	-	-	-	-	12	23	7
Nebraska	8	30	113	2	26	101	1	-	4	1	3	7	24	10	153	-	-	-	-	-	-	4	9	10
New Mexico	12	40	179	7	38	149	-	-	-	1	-	-	14	5	85	-	-	-	-	-	-	5	12	8
North Dakota	16	10	52	7	12	49	-	-	-	-	-	-	14	-	4	-	-	-	-	-	-	5	1	3
Oklahoma	23	42	200	22	39	198	-	-	-	-	7	3	12	17	211	-	-	-	-	-	-	5	17	8
South Dakota	12		65	10		57	-	-	-	-	-	2	17	-	34	-	-	-	-	-	-	3	-	6
Texas - OCCC			68			63	-	-	-	-	-	31	-	-	35	-	-	-	-	-	-	-	-	4
Texas - SML	61	186	1,221	35	132	1,032	-	-	38	5	17	188	62	102	727	-	-	-	-	-	-	12	86	79
Wyoming	8	18	71	7	11	61	-	-	-	-	-	1	8	8	22	-	-	-	-	-	-	3	6	4
District 5																								
Alaska	7	9	70	6	6	52	-	-	-	1	-	-	19	8	49	-	-	-	-	-	-	1	3	3
Arizona	23	115	504	18	104	421	-	-	-	5	9	46	29	60	196	-	-	-	-	-	-	7	35	8
California - DOC	47	422	1,805	24	373	1,769	-	-	3	13	17	50	72	138	777	8	3	-	-	-	-	21	366	44
California - DRE	38	37	46	189	27	630	1	-	3	30	5	433	737	135	5,320	1	-	2	-	-	-	6	26	6
Hawaii	7	7	113	9	10	95				9	3	20	11	9	65	-	-	-	-	-	-	2	4	3
Idaho	10	39	184	7	29	153	-	-	1	7	5	21	8	26	73	-	-	-	-	-	-	3	10	8
Montana	22	23	62	18	21	54	-	-	-	1	2	9	17	7	21	-	-	-	-	-	-	5	6	5
Nevada	16	32	224	6	23	182	-	-	-	-	1	2	15	20	82	-	-	-	-	-	-	13	25	7
Oregon	9	88	369	15	86	346	-	-	-	-	1	3	3	13	63	-	-	1	-	-	-	8	34	12
Utah-DFI			48			43	-	-	-	-	-	6	-	-	8	-	-	-	-	-	-	-	-	8
Utah-DRE	19	20	208	19	20	198	1	-	2	1	1	4	8	2	31	-	-	1	-	-	1	6	6	62
Washington	21	143	657	25	121	631	-	-	1	5	2	17	71	99	150	2	-	3	-	-	-	14	61	20
Nationwide	1,115	3,006	20,141	1,081	2,598	18,350	9	9	115	199	240	2,343	2,306	1,774	14,972	19	3	8	2	-	29	456	1,572	1,375

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Maine, Missouri, Texas OCCC, Utah DFI.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.
3. This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between April 1, 2012 and June 30, 2012 (Quarter 2 2012) through NMLS. The chart also provides the number of licenses that were in a pending status on June 30, 2012. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.

License Status Definitions

Approved-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

Denied-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

Application Withdrawn- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

Pending Applications-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

License Revoked-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

License Suspended-Status assigned when a regulator has taken action to suspend the license/registration.

License Surrendered/Terminated-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.



Quarter 3 Counts and Activity

This report compiles data from the third quarter of 2012 concerning companies, branches, and mortgage loan originators (MLOs) who are state-licensed or state-registered through NMLS. Unless otherwise noted, the data reflect licensing and registration information from NMLS as of September 30, 2012.

Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,397	33,129
Branch	18,449	31,348
Individual	115,826	243,840

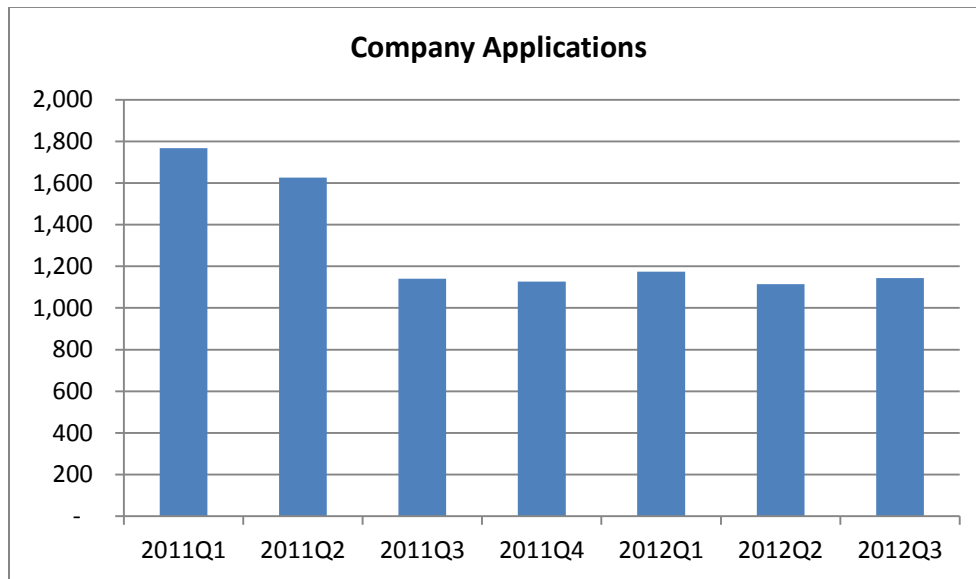
NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

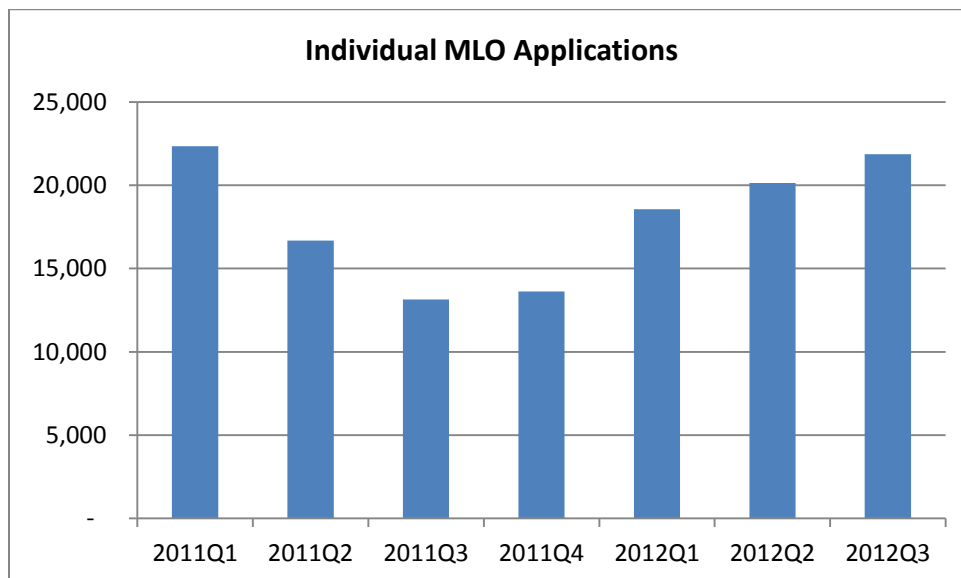
A few companies and MLOs hold both an approved state license and an active federal registration.

Type	Unique Entities
Company	121
Individual	4,836

Application Activity



NOTE: Several state agencies were still transitioning existing company and MLO licenses onto NMLS during the first two quarters of 2011 and thus the activity in these quarters includes transition requests in addition to new applications.





State-Licensed Mortgage Entities

As of September 30, 2012

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 1									
Connecticut	581	-5.7%	176	31	364	4,777	2.8%	1,014	7.4
Delaware	-	-	-	-	-	1,602	10.8%	241	-
District of Columbia	373	11.3%	7	36	414	1,961	26.4%	58	4.8
Maine	46	-	5	5	17	1,708	12.6%	343	2.1
Maryland	688	2.2%	202	66	770	6,228	15.0%	2,113	7.3
Massachusetts	525	-5.6%	208	39	662	5,059	17.6%	1,796	8.6
New Hampshire	369	-0.3%	36	48	384	2,228	12.7%	456	6.0
New Jersey	652	2.5%	312	36	878	8,808	13.2%	3,658	12.3
New York	1,040	-7.1%	756	27	945	6,308	11.8%	3,302	5.2
Pennsylvania	923	-7.6%	536	32	995	8,272	16.5%	3,165	8.0
Puerto Rico	67	0.0%	40	8	265	280	-	245	4.0
Rhode Island	271	3.0%	39	53	164	1,465	4.2%	483	4.7
Vermont	219	4.8%	16	57	204	928	14.9%	111	3.6
District 1 Totals	3,072	-6.3%	2,462	164	3,885	24,770	9.2%	17,620	8.7
District 2									
Illinois	722	-1.6%	332	60	314	8,009	13.4%	3,761	9.2
Indiana-DFI	294	8.9%	31	24	-	3,957	14.5%	1,352	11.6
Indiana-SOS	171	-14.5%	96	8	23	609	-11.0%	378	2.7
Iowa	436	6.1%	104	43	393	1,608	11.3%	369	3.1
Kentucky	388	2.6%	74	29	417	3,294	7.7%	1,092	7.9
Michigan	650	-1.2%	298	62	-	5,477	25.5%	3,508	9.4
Minnesota	526	2.9%	184	52	437	3,722	15.3%	1,477	5.8
Missouri	-	-	-	-	-	3,537	15.9%	1,629	-
Ohio	535	-5.3%	263	44	1,497	5,412	16.3%	2,746	9.5
Wisconsin	408	3.0%	86	46	525	3,280	7.6%	1,047	6.9
District 2 Totals	2,107	-4.7%	1,565	145	2,844	23,612	6.5%	17,964	10.4
District 3									
Alabama	448	2.1%	125	32	555	3,680	15.3%	1,042	7.2
Arkansas	285	4.0%	44	11	279	1,804	23.4%	171	6.3
Florida	1,841	15.5%	1,057	26	1,229	14,404	18.5%	7,994	4.9
Georgia	796	-5.5%	364	48	520	6,405	19.4%	2,463	7.2
Louisiana	445	4.5%	193	20	520	3,384	17.9%	1,271	6.3
Mississippi	293	5.4%	49	22	401	1,877	16.0%	456	6.4
North Carolina	540	-2.7%	179	27	723	6,822	9.0%	2,928	10.5
South Carolina-BFI	304	3.4%	13	16	503	3,501	16.8%	690	10.0
South Carolina-DCA	131	-8.4%	88	1	80	471	-7.1%	343	2.9
Tennessee	531	-1.1%	123	26	885	5,232	9.8%	1,757	8.7
Virgin Islands	23	21.1%	1	2	20	74	-	25	3.0
Virginia	744	7.4%	256	26	1,344	7,656	22.0%	2,510	8.3
West Virginia	292	9.4%	29	47	257	1,361	26.6%	188	4.2
District 3 Totals	3,629	1.9%	2,558	115	5,375	32,774	7.6%	22,479	9.1

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 4									
Colorado	970	9.0%	457	23	-	6,035	15.2%	3,306	4.7
Kansas	353	0.3%	48	50	427	2,201	9.6%	645	5.4
Nebraska	291	2.1%	30	40	272	1,207	7.2%	229	3.7
New Mexico	352	-0.8%	66	25	409	2,297	9.0%	499	5.8
North Dakota	266	10.4%	27	41	154	781	17.6%	62	2.6
Oklahoma	283	3.3%	71	15	287	2,499	14.1%	718	7.3
South Dakota	197	11.9%	9	18	-	678	14.7%	107	3.1
Texas - OCCC	-	-	-	-	-	803	13.1%	721	-
Texas - SML	1,492	-2.0%	1,080	17	1,617	13,188	8.1%	7,671	7.8
Wyoming	204	6.3%	10	18	171	923	14.5%	87	4.0
District 4 Totals	2,625	-1.9%	1,833	106	2,544	21,924	6.5%	14,090	7.5
District 5									
Alaska	109	11.2%	28	4	88	623	27.1%	189	4.9
Arizona	678	-4.1%	431	24	1,095	5,848	14.3%	3,475	7.3
California - DOC	805	1.0%	358	68	3,751	17,176	20.0%	9,783	17.8
California - DRE	5,892	3.1%	5,828	4	1,036	18,705	-2.3%	18,413	3.0
Hawaii	214	10.3%	126	7	132	1,184	46.7%	740	5.2
Idaho	309	-9.6%	50	14	331	1,743	-0.3%	508	5.1
Montana	191	17.9%	39	18	176	933	13.4%	183	4.4
Nevada	256	1.2%	95	38	262	2,763	19.2%	1,409	9.7
Oregon	580	-1.7%	182	22	837	5,072	6.1%	1,838	7.6
Utah-DFI	-	-	-	-	-	229	26.5%	50	-
Utah-DRE	460	-4.2%	278	1	259	3,651	3.2%	2,738	6.8
Washington	789	-0.1%	282	48	1,444	8,321	7.8%	3,579	9.7
District 5 Totals	8,119	1.0%	7,623	126	6,591	48,771	5.4%	41,776	6.2
Nationwide	16,397	-2.3%	16,397	369	18,449	115,826	2.2%	115,826	6.0

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The following agencies do not require Sponsorship of MLOs by the employing company: Delaware, Maine, Missouri, Florida, Virginia, Texas OCCC, Utah DFI.
3. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months (since September 30, 2011).
4. Located in the state / district means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's residential address, as identified on their NMLS Individual Form, is located in the state.
5. This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.
6. District totals are not calculated as simple sums of the state agencies in the district. They are distinct calculations for the region. For example, an MLO who lives in New Jersey and holds a license in New York would be counted as one MLO in the district, and would be considered to be located in the district he/she is licensed, even though he/she is not located in the state they are licensed.



**State-Licensing Activity
For Period Q3 2012**

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 1																								
Connecticut	19	49	376	12	36	352	-	-	1	4	6	20	17	25	89	-	-	-	-	-	-	9	10	21
Delaware			132			141	-	-	4	-	-	3	-	-	32	-	-	-	-	-	-	-	-	23
District of Columbia	15	57	163	18	63	187	-	-	-	5	2	11	5	16	26	-	-	-	-	-	-	5	10	9
Maine	7	19	133	1	1	124	-	-	-	-	-	-	7	19	80	-	-	-	-	-	-	-	-	5
Maryland	33	80	592	22	70	509	-	-	-	5	2	56	21	21	308	-	-	-	-	-	-	8	30	12
Massachusetts	27	95	428	6	73	410	-	-	-	19	11	32	82	142	84	-	-	-	-	-	-	12	47	24
New Hampshire	7	49	168	14	46	171	-	-	-	1	6	13	12	8	64	-	-	-	-	-	-	9	11	62
New Jersey	23	86	769	20	79	755	-	-	-	1	4	44	25	84	616	-	-	-	-	-	-	9	43	29
New York	23	47	543	10	33	416	-	-	1	10	48	122	152	169	1,016	-	-	-	-	-	-	17	34	37
Pennsylvania	38	60	654	27	52	618	-	-	-	3	5	48	23	32	166	-	-	-	-	-	1	34	27	88
Puerto Rico	2	2	22	2	2	25	-	-	-	-	-	-	1	2	26	-	-	-	-	-	-	-	2	-
Rhode Island	19	43	129	12	13	84	-	-	-	5	4	1	70	89	158	-	-	-	-	-	-	8	8	2
Vermont	25	46	101	19	34	78	-	-	-	4	8	3	33	32	54	-	-	-	-	-	-	8	14	8
District 2																								
Illinois	25	34	759	25	16	702	-	-	2	8	11	14	54	25	288	-	-	4	-	-	-	8	16	28
Indiana-DFI	11		355	13		390	-	-	-	-	-	12	15	-	37	-	-	-	-	-	-	6	-	21
Indiana-SOS	2	3	34	1	1	23	-	-	-	1	1	5	3	1	9	-	-	-	-	-	-	5	2	3
Iowa	22	52	162	23	37	158	-	-	-	1	3	2	8	6	6	-	-	-	-	-	-	9	17	9
Kentucky	13	41	346	14	37	345	-	-	-	-	2	20	10	7	56	-	-	-	-	-	27	6	9	63
Michigan	33		707	28		681	-	-	-	6	-	55	23	-	216	-	-	-	-	-	-	21	-	49
Minnesota	25	43	363	28	56	356	-	-	-	1	2	21	22	7	112	-	-	1	-	-	-	12	20	14
Missouri			397			328	-	-	2	-	-	20	-	-	157	-	-	-	-	-	-	-	-	16
Ohio	23	77	676	16	48	644	-	-	2	9	5	50	23	40	183	-	-	-	-	-	-	12	26	38
Wisconsin	23	70	334	22	58	308	-	-	-	-	8	13	10	16	78	-	-	-	-	-	1	10	23	10
District 3																								
Alabama	16	46	362	17	53	406	-	-	-	4	10	2	12	14	104	-	-	-	-	-	-	10	47	21
Arkansas	10	35	245	13	41	220	-	-	-	3	6	5	9	3	42	-	-	-	1	-	-	15	17	70
Florida	79	161	1,297	59	122	1,279	1	4	33	10	9	64	93	71	616	1	-	1	-	-	1	34	51	56
Georgia	24	18	744	24	10	710	-	1	2	4	11	69	18	11	93	-	-	-	-	-	-	17	30	32
Louisiana	11	52	317	13	39	290	-	-	-	2	3	6	38	42	89	-	-	-	2	-	-	2	15	16
Mississippi	11	37	240	13	36	245	-	-	-	-	3	19	4	7	30	-	-	-	-	-	-	1	7	107
North Carolina	18	83	542	11	69	515	-	1	8	4	12	28	11	17	60	-	-	-	-	-	-	14	46	28
South Carolina-BFI	17	71	361	17	56	345	-	-	-	4	6	27	17	45	171	-	-	-	-	-	-	7	20	19
South Carolina-DCA	3	4	45	8	7	48	-	-	-	3	-	18	7	7	80	-	-	-	-	-	-	1	4	-
Tennessee	19	111	438	22	112	408	1	-	23	2	1	3	28	7	69	-	-	-	-	-	-	6	36	18
Virgin Islands	1	2	25		2	19	-	-	-	-	-	3	2	1	11	-	-	-	-	-	-	1	-	1
Virginia	31	101	849	28	99	783	-	-	-	12	3	63	50	18	291	-	-	-	-	-	-	8	54	27
West Virginia	20	44	135	20	56	137	-	-	-	-	1	3	14	3	21	-	-	-	-	-	-	7	7	10

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 4																								
Colorado	44		555	41		284	-	-	2	4	-	41	28	-	936	-	-	-	-	-	-	9	-	12
Kansas	10	36	254	7	30	207	-	-	2	-	-	7	9	10	58	-	-	-	-	-	-	6	7	11
Nebraska	18	35	151	12	25	87	-	-	-	2	1	14	28	19	170	-	-	-	-	-	-	7	6	10
New Mexico	10	46	192	15	44	180	-	-	-	-	-	-	9	3	92	-	-	-	-	-	-	6	13	15
North Dakota	21	23	84	26	20	86	-	-	-	-	-	-	7	1	5	-	-	-	-	-	-	4	-	7
Oklahoma	13	27	221	12	30	223	-	-	-	-	4	2	12	10	202	-	-	-	-	-	-	5	9	12
South Dakota	15		85	14		61	-	-	-	1	-	3	15	-	55	-	-	-	-	-	-	2	-	4
Texas - OCCC			69			45	-	-	-	-	-	16	-	-	39	-	-	-	-	-	-	-	-	2
Texas - SML	73	211	1,336	70	197	1,198	-	-	12	24	40	200	39	67	620	-	-	-	-	-	-	20	107	64
Wyoming	12	15	96	11	17	97	-	-	-	-	-	2	9	6	19	-	-	-	-	-	-	4	4	8
District 5																								
Alaska	10	10	81	13	13	64	-	-	-	4	-	8	9	4	57	-	-	-	-	-	-	-	1	3
Arizona	20	100	587	19	99	556	-	-	-	4	8	47	22	47	176	-	-	-	1	-	-	14	42	19
California - DOC	43	383	1,976	28	329	1,788	-	-	3	11	34	51	75	155	894	3	-	1	-	-	-	8	153	63
California - DRE	49	46	63	161	9	479	1	-	2	23	-	206	689	126	5,070	-	-	-	-	-	-	14	29	4
Hawaii	15	24	160	13	20	169				3	8	6	10	5	48	-	-	-	-	-	-	3	3	2
Idaho	13	41	192	5	23	165	1	-	-	2	11	32	14	31	63	-	-	-	-	-	-	5	14	18
Montana	21	23	112	18	17	80	-	-	-	6	-	7	14	13	45	-	-	-	-	-	-	4	6	11
Nevada	18	35	365	15	27	364	-	-	-	3	9	7	15	18	63	-	-	-	-	-	-	6	9	9
Oregon	18	91	452	14	82	425	-	-	-	2	1	8	5	16	72	-	-	1	1	-	-	4	36	16
Utah-DFI			17			15	-	-	-	-	-	4	-	-	6	-	-	-	-	-	-	-	-	3
Utah-DRE	21	18	231	13	16	194	-	-	4	3	-	3	12	4	58	1	-	2	-	-	-	1	8	19
Washington	24	144	647	21	145	660	2	-	-	10	2	25	42	95	104	1	-	1	-	-	-	13	52	25
Nationwide	1,143	3,026	21,869	1,106	2,600	20,637	6	6	103	233	311	1,564	1,982	1,617	14,390	6	-	11	5	-	30	466	1,182	1,313

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.
3. This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between July 1, 2012 and September 30, 2012 (Quarter 3 2012) through NMLS. The chart also provides the number of licenses that were in a pending status on September 30, 2012. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.

License Status Definitions

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Application Withdrawn- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

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License Revoked-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

License Suspended-Status assigned when a regulator has taken action to suspend the license/registration.

License Surrendered/Terminated-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.



Quarter 4 Counts and Activity

This report compiles data from the fourth quarter of 2012 concerning companies, branches, and mortgage loan originators (MLOs) who are state-licensed or state-registered through NMLS. Unless otherwise noted, the data reflect licensing and registration information from NMLS as of December 31, 2012.

Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,688	33,872
Branch	18,819	32,938
Individual	120,142	258,948

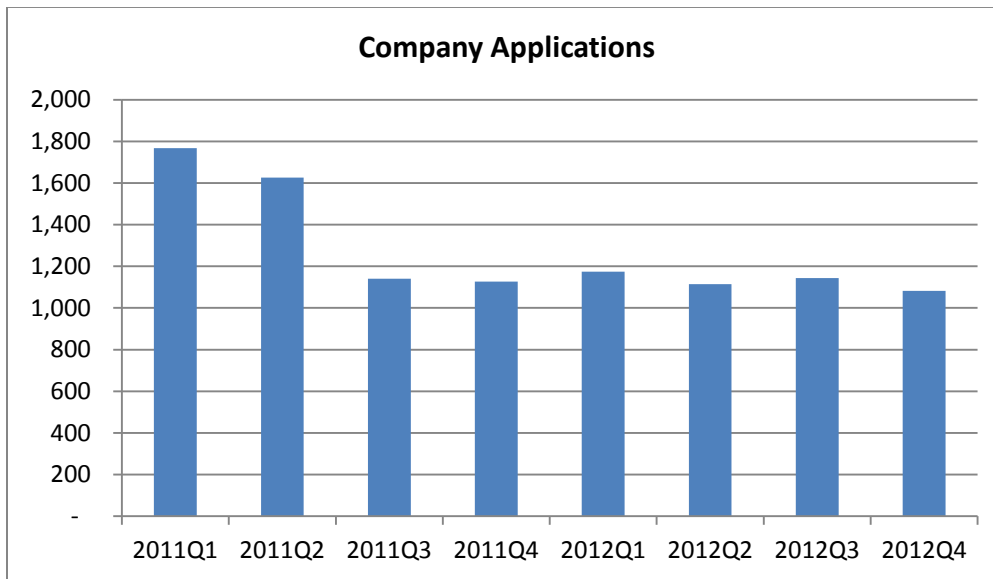
NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

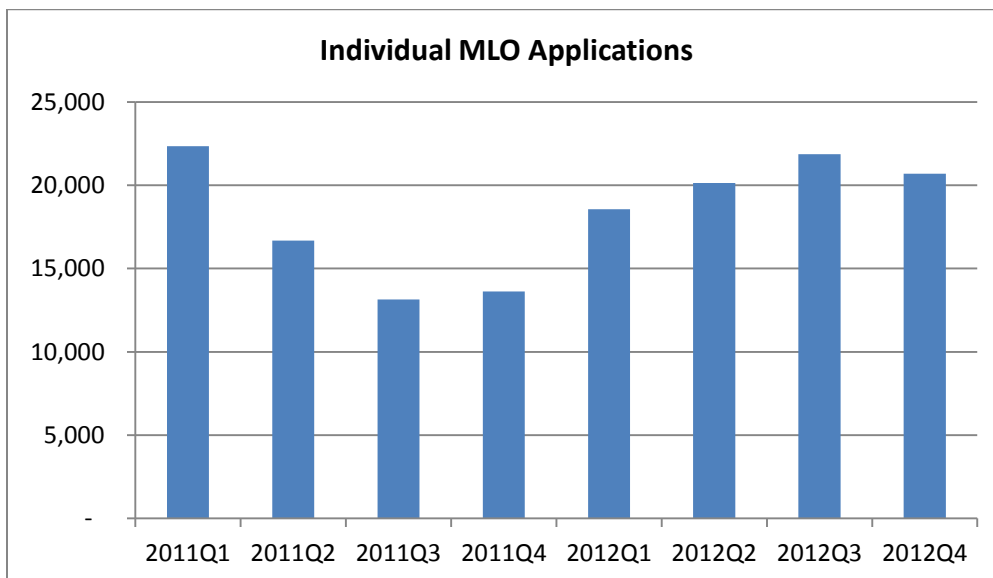
A few companies and MLOs hold both an approved state license and an active federal registration.

Type	Unique Entities
Company	124
Individual	5,530

Application Activity



NOTE: Several state agencies were still transitioning existing company and MLO licenses onto NMLS during the first two quarters of 2011 and thus the activity in these quarters includes transition requests in addition to new applications.





State-Licensed Mortgage Entities
As of December 31, 2012

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 1									
Connecticut	585	-3.1%	177	32	379	5,122	7.1%	1,032	7.8
Delaware	-	-	-	-	-	1,631	12.3%	243	-
District of Columbia	373	8.1%	7	36	439	2,069	27.1%	61	5.0
Maine	288	-	48	30	296	1,817	16.4%	346	3.2
Maryland	692	1.9%	203	74	868	6,713	19.1%	2,168	7.6
Massachusetts	526	-5.2%	202	42	687	5,324	18.1%	1,821	8.9
New Hampshire	369	-0.5%	36	48	398	2,275	15.2%	455	6.1
New Jersey	666	4.4%	317	38	939	9,372	15.5%	3,753	12.6
New York	986	-10.6%	708	26	779	6,399	7.2%	3,289	5.6
Pennsylvania	891	-11.2%	494	32	1,118	8,787	20.2%	3,227	8.7
Puerto Rico	69	3.0%	40	9	253	293	-	248	4.0
Rhode Island	277	3.4%	38	53	202	1,547	7.5%	494	4.9
Vermont	222	5.2%	16	59	220	1,004	18.1%	117	3.8
District 1 Totals	3,024	-7.9%	2,404	164	3,976	25,995	10.0%	17,926	9.1
District 2									
Illinois	721	-1.4%	330	62	324	8,558	14.0%	3,854	9.7
Indiana-DFI	305	12.1%	31	25	-	4,246	16.1%	1,400	11.8
Indiana-SOS	328	64.0%	121	11	77	626	-10.2%	382	1.4
Iowa	444	4.7%	104	44	419	1,730	15.8%	373	3.2
Kentucky	398	4.2%	77	30	441	3,520	12.1%	1,109	8.1
Michigan	652	-0.5%	301	63	-	5,754	26.0%	3,572	9.5
Minnesota	520	1.2%	181	51	441	3,917	17.3%	1,507	6.1
Missouri	-	-	-	-	-	3,756	17.4%	1,683	-
Ohio	539	-4.1%	262	46	1,526	5,720	20.4%	2,794	9.8
Wisconsin	405	2.3%	85	48	527	3,455	12.5%	1,054	7.3
District 2 Totals	2,264	2.5%	1,624	148	2,945	24,771	7.7%	18,321	10.7
District 3									
Alabama	457	2.7%	126	30	582	4,001	18.7%	1,051	7.5
Arkansas	273	-0.4%	30	11	282	1,832	25.8%	169	6.6
Florida	1,861	4.3%	1,066	31	1,271	15,279	19.9%	8,143	5.2
Georgia	795	-2.6%	361	49	527	6,820	20.8%	2,504	7.5
Louisiana	477	11.4%	223	19	541	3,527	19.8%	1,287	6.0
Mississippi	293	5.8%	49	21	401	1,915	18.0%	436	6.4
North Carolina	537	-1.6%	174	31	730	7,222	11.5%	2,967	11.1
South Carolina-BFI	313	6.5%	14	20	544	3,805	19.4%	707	10.4
South Carolina-DCA	131	-5.1%	89	1	78	487	-4.1%	352	3.0
Tennessee	537	0.6%	126	26	918	5,448	12.5%	1,782	8.8
Virgin Islands	26	23.8%	2	2	21	89	-	27	3.0
Virginia	754	3.1%	256	27	1,360	8,248	24.7%	2,553	8.8
West Virginia	299	11.6%	33	48	269	1,456	26.0%	192	4.3
District 3 Totals	3,675	-0.2%	2,592	118	5,449	34,284	9.3%	22,796	9.3

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 4									
Colorado	982	4.9%	470	22	-	6,341	13.7%	3,381	5.0
Kansas	350	-2.0%	47	48	446	2,384	14.5%	664	5.8
Nebraska	293	0.0%	29	39	283	1,316	15.2%	231	4.0
New Mexico	357	0.3%	65	24	427	2,514	15.1%	506	6.2
North Dakota	280	14.3%	27	43	172	851	25.0%	64	2.6
Oklahoma	286	4.8%	69	15	299	2,835	26.7%	729	8.0
South Dakota	206	13.8%	9	16	-	731	18.5%	109	3.1
Texas - OCCC	-	-	-	-	-	852	17.7%	739	-
Texas - SML	1,514	-3.9%	1,088	17	1,677	13,992	10.1%	7,844	7.9
Wyoming	210	7.7%	11	17	177	1,008	19.9%	87	4.1
District 4 Totals	2,643	-3.5%	1,848	103	2,616	23,332	9.0%	14,391	7.8
District 5									
Alaska	116	16.0%	29	4	96	717	40.0%	194	5.2
Arizona	681	-4.5%	431	26	1,131	6,263	17.9%	3,556	7.8
California - DOC	797	1.1%	357	68	3,895	18,552	20.6%	10,317	19.1
California - DRE	6,044	0.9%	5,980	5	1,113	19,190	-4.4%	18,792	3.0
Hawaii	223	11.5%	127	9	139	1,313	50.6%	756	5.4
Idaho	313	-4.6%	50	13	333	1,862	7.4%	513	5.2
Montana	196	14.0%	39	22	185	989	16.4%	182	4.4
Nevada	259	2.4%	95	36	282	3,055	26.8%	1,438	10.5
Oregon	583	-0.7%	179	25	879	5,518	12.4%	1,868	8.1
Utah-DFI	-	-	-	-	-	235	23.0%	52	-
Utah-DRE	465	-4.9%	282	1	268	3,851	7.3%	2,789	7.0
Washington	791	1.9%	274	47	1,518	8,875	10.6%	3,622	10.0
District 5 Totals	8,268	-0.2%	7,767	131	6,837	50,907	5.5%	42,693	6.4
Nationwide	16,688	-2.5%	16,688	374	18,819	120,142	2.7%	120,142	6.0

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The following agencies do not require Sponsorship of MLOs by the employing company: Colorado, Delaware, Maine, Missouri, Florida, Virginia, Texas OCCC, Utah DFI.
3. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months (since December 31, 2011).
4. Located in the state / district means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's residential address, as identified on their NMLS Individual Form, is located in the state.
5. This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.
6. District totals are not calculated as simple sums of the state agencies in the district. They are distinct calculations for the region. For example, an MLO who lives in New Jersey and holds a license in New York would be counted as one MLO in the district, and would be considered to be located in the district he/she is licensed, even though he/she is not located in the state they are licensed.



**State-Licensing Activity
For Period Q4 2012**

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 1																								
Connecticut	22	56	447	16	30	375	-	-	5	4	10	27	18	40	118	1	-	1	-	-	-	11	17	47
Delaware			140			41	-	-	-	-	-	5	-	-	123	-	-	-	-	-	-	-	-	14
District of Columbia	8	42	163	5	37	125	-	-	-	1	-	2	6	19	60	-	-	-	-	-	-	7	13	19
Maine	14	51	130	17	48	116	-	-	-	-	2	-	1	15	92	-	-	-	-	-	-	-	4	11
Maryland	26	238	586	22	215	512	-	-	-	5	4	72	20	38	300	-	-	-	-	-	-	11	30	32
Massachusetts	36	77	374	11	63	306	-	-	-	10	5	39	116	158	112	-	-	-	-	-	2	12	50	34
New Hampshire	4	43	186	1	23	116	-	-	-	-	9	10	17	22	99	-	-	-	-	-	-	3	8	83
New Jersey	30	77	651	17	91	612	-	-	-	-	16	21	34	52	615	-	-	-	-	-	-	17	35	60
New York	17	37	297	5	13	214	-	-	-	4	-	92	158	186	997	-	-	-	-	-	-	18	26	49
Pennsylvania	31	186	763	24	150	601	-	-	-	5	5	27	29	60	295	1	-	-	-	-	-	69	37	133
Puerto Rico	2	3	20	2	2	13	-	-	-	-	-	-	1	3	32	-	-	-	-	-	-	-	53	-
Rhode Island	13	23	112	8	64	95	-	-	-	1	3	4	78	46	169	-	-	-	-	-	-	8	2	9
Vermont	16	35	100	13	36	85	-	-	-	7	5	11	32	26	57	-	-	-	-	-	-	15	10	14
District 2																								
Illinois	17	36	690	4	21	623	-	-	-	-	-	10	65	40	337	-	-	-	-	-	-	12	15	94
Indiana-DFI	17		296	15		284	-	-	-	1	-	6	15	-	41	-	-	-	-	-	-	3	-	26
Indiana-SOS	54	6	36	5	1	16	-	-	-	2	-	3	67	4	24	-	-	-	-	-	-	6	2	8
Iowa	14	39	145	13	37	134	-	2	-	1	4	-	4	2	16	-	-	-	-	-	-	7	13	13
Kentucky	22	59	339	17	46	302	-	-	-	3	-	8	16	18	81	-	-	-	-	-	19	7	22	61
Michigan	37		595	16		327	-	-	-	1	-	39	40	-	431	-	-	-	-	-	-	20	-	51
Minnesota	16	17	310	9	18	199	-	-	-	2	1	11	27	4	206	-	-	1	-	-	-	15	17	23
Missouri			382			251	-	-	1	-	-	10	-	-	273	-	-	-	-	-	-	-	-	33
Ohio	21	64	613	13	71	390	-	-	1	4	3	36	25	28	353	-	-	-	-	-	-	11	42	57
Wisconsin	8	81	311	6	28	195	-	-	-	-	-	10	12	67	179	-	-	-	-	-	-	9	40	28
District 3																								
Alabama	20	42	355	17	42	348	-	-	-	-	-	-	14	13	109	-	-	1	-	-	-	9	19	28
Arkansas	13	27	237	9	14	115	-	-	-	-	-	9	15	15	141	1	-	-	-	-	-	11	11	101
Florida	81	167	1,138	50	150	956	3	5	28	13	8	48	106	69	706	-	-	-	-	-	-	41	65	79
Georgia	21	43	552	19	28	430	-	1	1	3	8	48	17	8	162	3	-	-	-	-	-	17	31	65
Louisiana	6	36	302	8	28	154	-	-	-	-	4	2	39	72	232	-	-	-	1	-	-	10	17	21
Mississippi	4	21	190	3	15	136	-	-	-	-	2	6	6	10	70	-	-	-	-	-	-	3	15	104
North Carolina	21	58	606	11	42	448	-	3	4	6	9	21	16	19	187	1	-	-	-	-	1	15	38	48
South Carolina-BFI	19	74	401	16	73	325	-	-	-	1	4	17	19	40	225	-	-	-	1	-	-	7	29	22
South Carolina-DCA	1	1	29	1	1	20	-	-	-	5	4	65	2	3	23	-	-	-	-	-	-	1	4	4
Tennessee	15	81	412	11	71	239	-	-	15	3	-	4	33	29	235	-	-	-	-	-	-	12	40	29
Virgin Islands	1	3	12	3		10	-	-	-	-	-	-	-	3	7	-	-	-	-	-	-	-	-	-
Virginia	26	80	694	23	68	625	1	-	1	4	3	109	47	27	245	-	-	-	-	-	-	14	63	54
West Virginia	16	36	136	18	29	107	-	-	-	1	1	3	11	9	45	-	-	-	-	-	-	10	16	14

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 4																								
Colorado	26		611	28		254	-	-	-	-	-	386	23	-	809	-	-	-	-	-	-	5	-	32
Kansas	14	44	191	6	43	190	-	-	2	-	-	2	16	10	44	-	-	-	-	-	-	11	26	21
Nebraska	9	26	122	9	22	96	1	1	-	2	4	12	24	18	182	-	-	-	-	-	-	7	12	20
New Mexico	11	28	252	10	29	244	-	-	-	-	-	2	10	1	95	-	-	-	-	-	-	5	15	30
North Dakota	12	24	81	14	22	75	-	-	-	-	-	-	5	3	8	-	-	-	-	-	-	4	7	7
Oklahoma	10	32	360	6	27	346	-	-	-	1	1	1	15	13	215	1	-	-	-	-	1	2	18	16
South Dakota	9		76	14		63	-	-	-	3	-	10	7	-	57	-	-	-	-	-	-	4	-	10
Texas - OCCC			79			57	-	-	-	-	-	28	-	-	33	-	-	-	-	-	-	-	-	10
Texas - SML	55	171	1,173	33	156	965	-	-	23	8	6	253	50	72	541	-	-	-	-	-	-	13	105	114
Wyoming	10	18	100	10	17	95	-	-	-	-	-	-	9	6	23	-	-	-	-	-	-	4	13	11
District 5																								
Alaska	7	14	87	6	13	102	-	-	-	-	-	3	9	5	39	-	-	-	-	-	-	3	6	9
Arizona	39	94	553	19	76	450	-	-	2	4	14	25	39	48	242	-	-	-	-	-	-	19	64	39
California - DOC	45	321	1,923	16	300	1,449	-	-	-	5	18	39	99	151	1,307	11	12	-	-	-	-	24	173	92
California - DRE	34	49	96	150	16	499	-	-	6	18	28	661	654	112	4,285	-	-	4	-	-	-	17	40	36
Hawaii	19	13	147	11	11	135	-	-	-	2	3	10	16	4	48	-	-	-	-	-	-	2	4	9
Idaho	14	38	186	7	21	139	-	-	-	8	15	28	15	32	81	-	-	-	-	-	-	4	22	24
Montana	17	22	93	12	19	63	-	-	-	-	-	7	19	16	67	-	-	-	-	-	-	1	17	7
Nevada	21	45	353	10	35	303	-	-	-	2	6	10	22	21	95	-	-	-	-	-	-	7	12	21
Oregon	19	76	511	11	71	471	-	-	-	1	2	9	12	17	93	-	-	-	-	-	-	9	35	39
Utah-DFI			17			7	-	-	-	-	-	4	-	-	10	-	-	-	-	-	-	-	-	2
Utah-DRE	16	21	227	13	21	220	-	-	2	2	-	5	13	3	54	-	-	-	-	-	-	8	14	24
Washington	26	146	701	24	133	585	-	-	2	1	12	16	46	95	194	-	-	1	-	-	-	32	83	66
Nationwide	1,082	3,021	20,689	837	2,587	16,653	5	12	93	144	219	2,286	2,209	1,772	15,919	19	12	8	2	-	23	592	1,450	2,107

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.
3. This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between October 1, 2012 and December 31, 2012 (Quarter 4 2012) through NMLS. The chart also provides the number of licenses that were in a pending status on December 31, 2012. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.

License Status Definitions

Approved-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

Denied-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

Application Withdrawn- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

Pending Applications-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

License Revoked-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

License Suspended-Status assigned when a regulator has taken action to suspend the license/registration.

License Surrendered/Terminated-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.