



A Nationwide View of State-Licensed Mortgage Entities

2012 Quarter 4

Updated January 31, 2013
Conference of State Bank Supervisors
1129 20th Street, NW, 9th Floor
Washington, D.C. 20036-4307



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

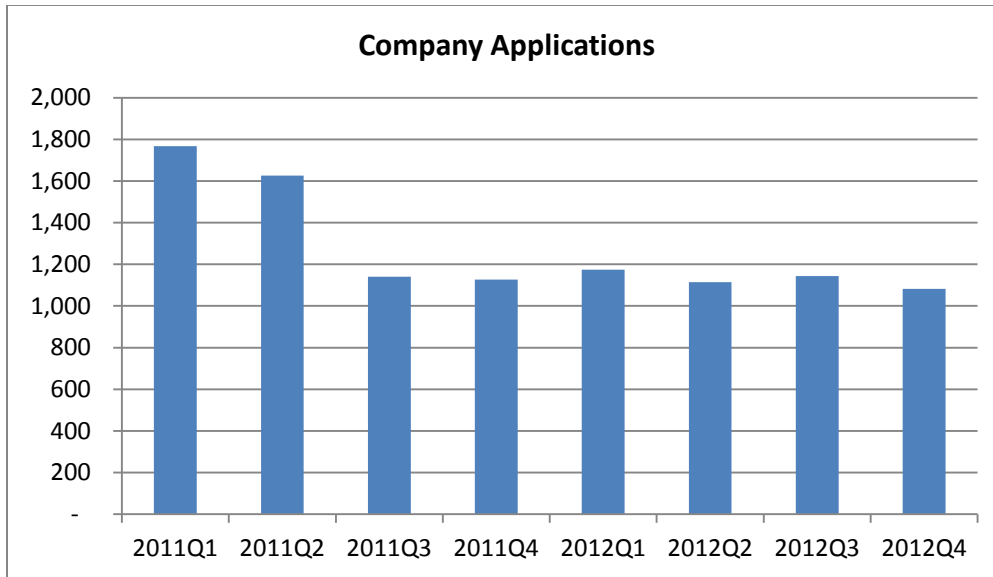
NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

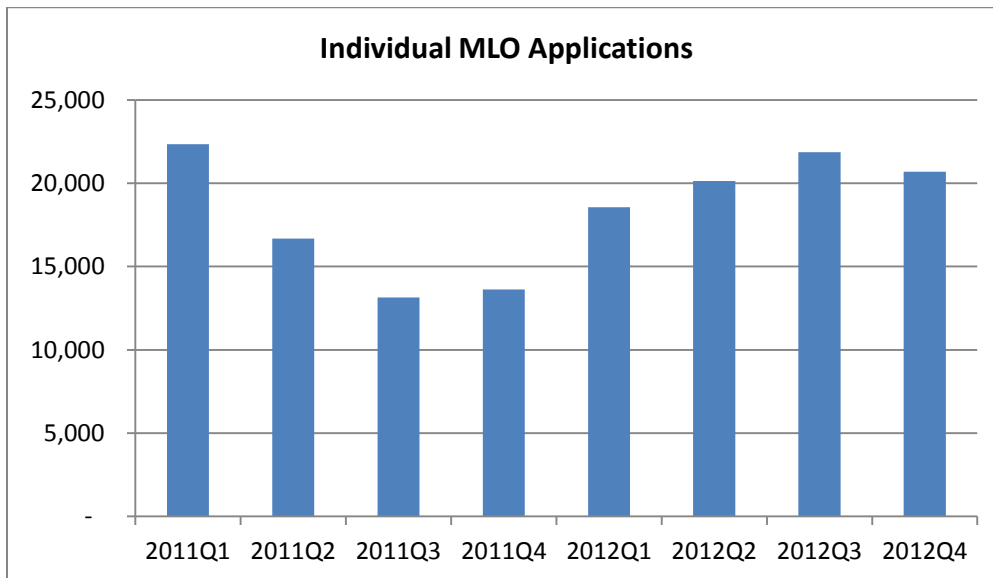
A few companies and MLOs hold both an approved state license and an active federal registration.

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	-	-	-	-	1	-	-	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	-	-	-	-	10	-	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.