



A Nationwide View of State-Licensed Mortgage Entities 2013 Quarter 3

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A Nationwide View of State-Licensed Mortgage Entities

This report compiles data from the third quarter of 2013 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, 2013.

Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,076	34,663
Branch	20,188	38,456
Individual	125,572	311,589

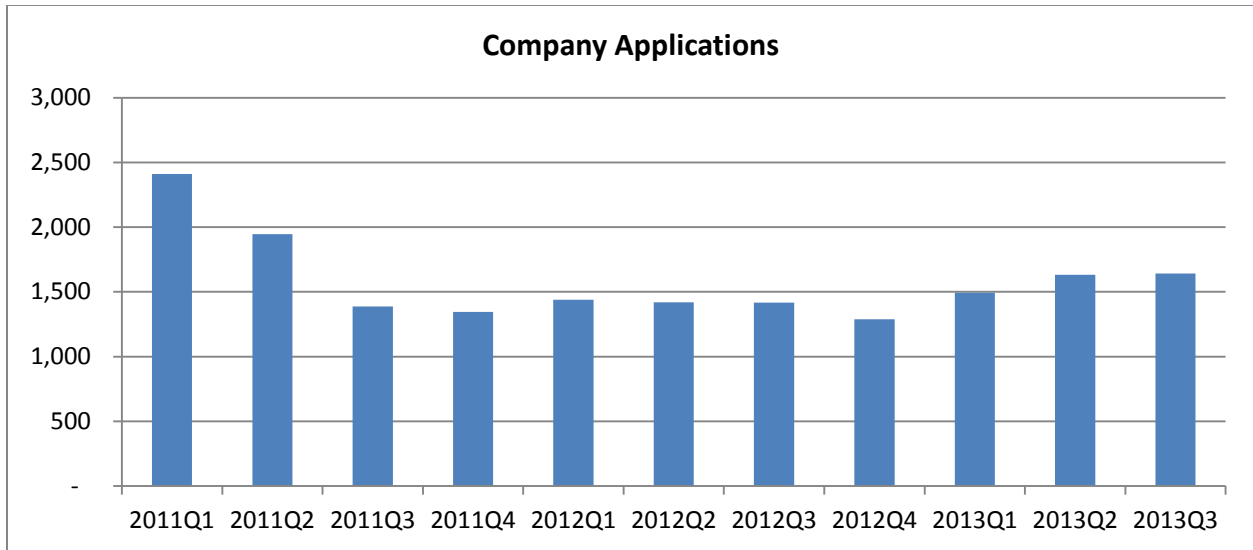
NOTE: Includes companies holding a state license or a state registration through NMLS. License counts include separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

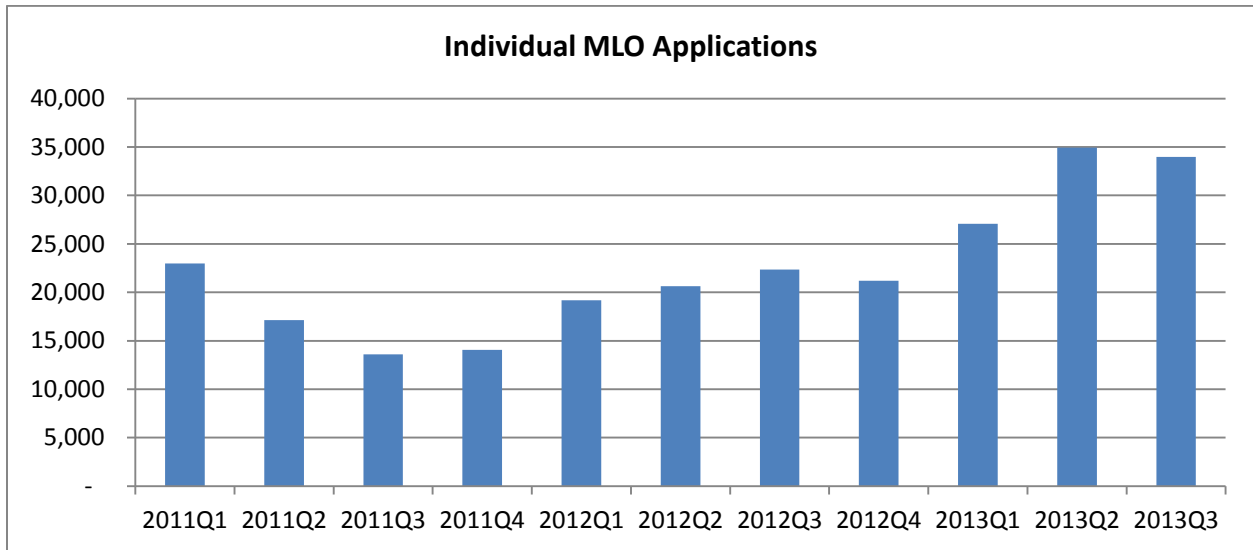
A few companies and MLOs hold both an approved state license and an active federal registration.

Type	Unique Entities
Company	107
Individual	4,750

Application Activity



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





State-Licensed Mortgage Entities
As of September 30, 2013

	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	598	2.9%	170	34	485	5,805	21.5%	1,044	8.4
Delaware	-	-	-	-	-	2,729	70.3%	270	-
District of Columbia	391	4.8%	6	38	577	2,524	28.7%	66	5.7
Maine	313	-	53	31	387	2,148	25.8%	363	5.0
Maryland	709	3.1%	199	66	1,059	7,843	25.9%	2,303	8.3
Massachusetts	521	-0.8%	196	38	799	6,681	32.1%	1,876	11.0
New Hampshire	374	1.4%	36	47	495	3,021	35.6%	484	8.0
New Jersey	697	6.9%	314	35	1,063	10,549	19.8%	3,982	13.0
New York	909	-12.6%	634	29	805	6,645	5.3%	3,203	6.1
Pennsylvania	846	-8.3%	422	30	1,613	10,999	33.0%	3,447	10.9
Puerto Rico	73	9.0%	37	8	221	360	28.6%	313	4.6
Rhode Island	387	42.8%	38	56	273	2,182	48.9%	521	4.8
Vermont	236	7.8%	16	55	269	1,201	29.4%	106	4.2
District 1 Totals	2,944	-4.2%	2,244	163	4,643	29,283	18.2%	18,682	10.3
District 2									
Illinois	746	3.3%	320	63	363	9,489	18.5%	3,894	10.3
Indiana-DFI	334	13.6%	31	30	-	6,347	60.4%	1,494	15.8
Indiana-SOS	158	-7.6%	87	7	24	582	-4.4%	323	2.8
Iowa	476	9.2%	99	42	516	2,979	85.3%	382	5.3
Kentucky	420	8.2%	76	25	551	5,099	54.8%	1,182	11.3
Michigan	691	6.3%	292	61	-	7,957	45.3%	4,394	9.9
Minnesota	559	6.3%	177	53	487	4,593	23.4%	1,624	6.5
Missouri	-	-	-	-	-	4,334	22.5%	1,859	-
Ohio	555	3.7%	252	44	1,631	6,500	20.1%	2,895	12.4
Wisconsin	431	5.6%	83	41	662	5,218	59.1%	1,068	10.3
District 2 Totals	2,118	0.5%	1,511	143	3,154	28,351	20.1%	19,974	12.9
District 3									
Alabama	475	6.0%	124	30	664	5,197	41.2%	1,115	9.1
Arkansas	295	3.5%	27	18	361	2,331	29.2%	233	7.7
Florida	1,902	3.3%	1,041	35	1,606	17,338	20.4%	8,706	6.2
Georgia	809	1.6%	347	46	561	8,273	29.2%	2,447	9.1
Louisiana	498	11.9%	225	19	667	5,075	50.0%	1,310	8.3
Mississippi	303	3.4%	48	21	435	2,197	17.0%	452	7.2
North Carolina	538	-0.4%	156	26	816	8,561	25.5%	3,074	12.8
South Carolina-BFI	324	6.6%	12	20	644	4,587	31.0%	771	11.7
South Carolina-DCA	134	2.3%	95	1	68	455	-3.4%	343	2.8
Tennessee	555	4.5%	120	24	1,134	6,537	24.9%	1,874	10.0
Virgin Islands	32	39.1%	2	2	36	104	40.5%	30	2.9
Virginia	769	3.4%	248	26	1,377	10,542	37.7%	2,718	11.3
West Virginia	316	8.2%	34	46	368	1,716	26.1%	192	4.8
District 3 Totals	3,646	0.5%	2,529	120	5,849	38,272	16.8%	23,989	10.8

	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	1,045	7.7%	471	24	-	8,048	33.4%	3,728	6.0
Kansas	375	6.2%	45	46	534	3,135	42.4%	668	7.1
Nebraska	310	6.5%	30	39	357	1,853	53.5%	224	5.2
New Mexico	366	4.0%	62	26	527	3,061	33.3%	514	7.1
North Dakota	314	18.0%	29	46	263	1,601	105.0%	71	4.4
Oklahoma	291	2.8%	66	15	333	3,286	31.5%	742	8.9
South Dakota	221	12.2%	8	16	-	1,365	101.3%	117	5.3
Texas - OCCC	-	-	-	-	-	751	-6.5%	652	-
Texas - SML	1,516	1.6%	1,057	18	1,858	15,365	16.5%	8,425	8.6
Wyoming	217	6.4%	10	17	223	1,397	51.4%	81	5.6
District 4 Totals	2,667	1.6%	1,808	109	2,922	26,191	19.5%	15,326	8.8
District 5									
Alaska	121	11.0%	23	2	131	1,083	73.8%	189	7.0
Arizona	709	4.6%	422	24	1,388	7,470	27.7%	3,944	8.9
California - BRE	5,922	0.5%	5,857	8	1,096	18,882	0.9%	18,589	3.0
California - DBO	831	3.2%	359	64	4,456	21,455	24.9%	11,973	20.3
Hawaii	239	11.7%	122	8	150	1,571	32.7%	742	5.8
Idaho	308	-0.3%	47	11	337	2,535	45.4%	557	7.1
Montana	219	14.7%	34	28	247	1,400	50.1%	157	5.7
Nevada	265	3.5%	92	33	350	3,766	36.3%	1,545	11.8
Oregon	623	7.4%	180	18	1,032	6,392	26.0%	1,974	8.7
Utah-DFI	-	-	-	-	-	293	27.9%	50	-
Utah-DRE	460	0.0%	259	2	296	4,261	16.7%	2,859	7.9
Washington	812	2.9%	257	43	1,835	10,916	31.2%	3,743	11.7
District 5 Totals	8,116	0.0%	7,570	124	7,500	54,929	12.6%	45,435	7.0
Nationwide	16,076	-2.0%	16,076	364	20,188	125,572	8.4%	125,572	6.6

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, 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, 2012).
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 2013**

	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	50	386	12	44	364	-	-	-	1	15	34	13	23	72	-	-	-	-	-	-	-	-	-	16	32	28	
Delaware	-	-	445			460	-	-	-	-	-	11	-	-	177	-	-	-	-	-	-	-	-	-	-	-	40	
District of Columbia	20	47	194	22	71	201	-	-	-	-	2	2	8	4	18	-	-	-	-	-	-	-	-	-	10	32	10	
Maine	10	33	150	10	31	131	-	-	-				3	16	85	-	-	-	-	-	-	-	-	-	2	20	9	
Maryland	38	100	920	34	103	754	-	-	-	9	6	193	33	26	784	-	-	-	-	-	-	-	-	-	13	74	33	
Massachusetts	36	118	765	17	94	785	-	-	-	31	51	67	120	134	87	-	-	-	-	-	-	-	-	-	7	92	28	
New Hampshire	11	56	460	11	39	424	-	-	-	-	9	72	18	24	167	-	-	-	-	-	-	-	-	-	6	25	233	
New Jersey	37	122	1,060	20	114	836	-	-	-	4	4	121	44	45	795	-	-	-	-	-	-	-	-	-	19	113	45	
New York	20	50	417	15	33	290	-	-	1	13	12	106	143	216	840	-	-	-	-	-	-	-	-	-	10	32	33	
Pennsylvania	86	127	1,314	31	109	1,293	-	-	-	1	7	91	36	46	281	1	2	1	-	-	-	-	-	-	1	18	88	61
Puerto Rico	7	7	23	7	8	24	-	-	-				1	-	10	-	-	-	-	-	-	-	-	-	1	5	1	
Rhode Island	18	35	377	40	47	425	1	-	-	4	8	13	52	50	297	-	-	-	-	-	-	-	-	-	9	19	4	
Vermont	28	44	215	22	45	170	-	-	-	2	4	6	49	43	77	-	-	-	-	-	-	-	-	-	3	12	33	9
District 2																												
Illinois	24	41	648	37	34	665	-	-	-	5	8	10	48	19	123	-	-	1	-	-	-	-	-	-	17	29	49	
Indiana-DFI	16	-	1,112	23		1,202	-	-	-	-	-	31	14	-	151	-	-	-	-	-	-	-	-	-	7	-	27	
Indiana-SOS	4	3	52	6	2	40	-	-	1	-	-	3	11	9	15	-	-	-	-	-	-	-	-	-	1	1	3	
Iowa	21	53	533	29	57	555	-	-	-	1	2	3	1	3	14	-	-	-	-	-	-	-	-	-	9	17	15	
Kentucky	18	65	927	11	63	993	-	-	-	-	2	48	18	11	169	-	-	1	-	-	-	-	-	-	1	8	35	388
Michigan	28	-	1,060	36		1,180	-	-	1	6	-	238	13	-	220	-	-	-	-	-	-	-	-	-	14	-	44	
Minnesota	21	45	387	38	37	386	-	-	-	4	3	1	24	21	149	-	-	-	-	-	-	-	-	-	10	33	27	
Missouri	-	-	328			347	-	-	-	-	-	21	-	-	77	-	-	-	-	-	-	-	-	-	-	-	18	
Ohio	28	63	748	23	74	693	-	-	1	4	2	34	34	14	118	-	-	-	-	-	-	-	-	-	10	47	63	
Wisconsin	23	87	867	23	78	865	-	-	2	5	10	45	18	24	170	1	-	-	-	-	-	-	-	-	7	41	22	
District 3																												
Alabama	18	51	1,150	19	57	927	-	-	-	2	1	6	7	8	300	-	-	3	-	-	-	-	-	-	8	34	36	
Arkansas	30	52	287	21	43	265	-	-	-	3	8	14	16	10	32	-	-	-	-	-	-	-	-	-	15	21	181	
Florida	66	202	1,360	79	214	1,351	6	6	52	2	21	86	76	52	542	-	-	-	-	-	-	-	-	-	35	136	70	
Georgia	36	62	1,190	39	32	1,147	-	1	14	4	16	343	23	15	350	-	-	17	-	-	-	-	-	-	17	18	136	
Louisiana	20	87	933	21	85	1,077	-	-	1	1	4	21	39	21	207	-	-	-	2	-	-	-	-	-	1	2	25	
Mississippi	10	49	267	14	45	240	-	-	-	-	6	21	2	8	34	-	-	-	-	-	-	-	-	-	5	21	189	
North Carolina	21	86	981	14	77	937	-	1	10	6	23	164	18	19	133	-	-	-	-	-	-	-	-	-	18	45	43	
South Carolina-BFI	19	85	429	16	77	395	-	-	-	1	9	29	18	33	183	-	-	-	-	-	-	-	-	-	6	44	31	
South Carolina-DCA	8	8	58	12	10	33	-	-	-	-	-	5	6	2	42	-	-	-	1	-	-	-	-	-	-	1	2	
Tennessee	13	157	890	31	141	843	3	-	15	-	-	5	12	18	101	-	-	-	-	-	-	-	-	-	7	69	31	
Virgin Islands	2	5	2	3	7	3	-	-	-	-	-	1	2	3	4	-	-	-	-	-	-	-	-	-	-	-	-	
Virginia	46	186	1,553	33	169	1,479	-	1	-	7	6	195	70	34	945	1	-	-	-	-	-	-	-	-	19	119	65	
West Virginia	25	40	162	16	44	143	-	-	-	2	5	7	16	3	24	1	-	1	-	-	-	-	-	-	8	9	7	

	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	41	-	701	40		689	-	-	-	-	-	7	29	-	624	-	-	-	-	-	-	6	-	25
Kansas	14	49	786	11	56	631	-	-	3	-	-	10	10	5	160	-	-	-	-	-	-	8	20	13
Nebraska	63	69	395	16	33	308	-	-	2	-	13	17	24	19	100	-	-	-	-	-	-	5	11	16
New Mexico	7	53	319	9	52	339	-	-	3	-	-	41	8	6	77	-	-	-	-	-	-	4	28	14
North Dakota	23	48	304	28	42	323	-	-	-	2	3	2	12	5	31	-	-	-	-	-	-	4	15	12
Oklahoma	13	22	305	10	20	296	-	-	-	-	10	1	14	21	211	-	-	-	-	-	-	6	16	21
South Dakota	14	-	286	10		357	-	-	-	2	-	16	15	-	134	-	-	-	-	-	-	7	-	6
Texas - OCCC	-	-	63			62	-	-	-	-	-	28	-	-	37	-	-	-	-	-	-	-	-	5
Texas - SML	61	237	1,237	57	222	1,167	-	-	13	8	17	215	59	102	609	-	-	-	-	-	-	15	154	86
Wyoming	8	25	450	4	15	254	-	-	-	-	2	2	9	16	239	-	-	-	-	-	-	2	11	12
District 5																								
Alaska	16	23	307	10	15	245	-	-	-	1	1	5	17	10	83	-	-	-	-	-	-	5	3	8
Arizona	23	111	651	35	126	576	-	-	-	3	7	75	31	96	253	-	-	-	-	-	-	15	64	44
California - BRE	180	97	481	123	63	399	-	-	-	95	2	47	526	106	1,369	1	-	3	-	-	-	2	27	7
California - DBO	51	693	1,904	26	384	1,867	-	-	4	16	43	24	139	426	1,545	-	-	-	-	-	-	15	311	78
Hawaii	69	19	137	11	10	155				1	6	2	18	8	47	1	-	1	-	-	-	-	6	16
Idaho	98	45	399	10	28	417	-	-	-	12	20	91	42	62	128	-	-	-	-	-	-	7	13	17
Montana	38	47	392	25	40	273	-	-	-	-	4	11	25	16	141	-	-	-	-	-	-	4	11	11
Nevada	17	50	325	11	47	325	-	-	-	15	20	43	18	31	85	-	-	-	-	-	-	7	27	19
Oregon	22	124	505	21	86	421	-	-	-	1	8	22	12	52	153	-	-	1	-	-	-	9	59	28
Utah-DFI	-	-	52			43	-	-	3	-	-	12	-	-	22	-	-	-	-	-	-	-	-	-
Utah-DRE	24	21	228	29	19	253	-	-	1	4	-	12	8	2	51	-	-	-	-	-	1	1	18	25
Washington	34	194	1,092	31	190	1,211	-	-	-	3	14	32	48	59	169	1	-	-	-	-	-	16	120	43
Nationwide	1,643	4,143	33,969	1,302	3,532	32,534	10	9	127	281	414	2,762	2,070	1,996	14,061	7	2	29	3	-	7	484	2,231	2,512

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, 2013 and September 30, 2013 (Quarter 3 2013) through NMLS. The chart also provides the number of licenses that were in a pending status on September 30, 2013. "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.