



A Nationwide View of State-Licensed Mortgage Entities 2013 Quarter 4

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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 fourth 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 December 31, 2013.

Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,145	34,994
Branch	19,881	38,520
Individual	130,260	331,293

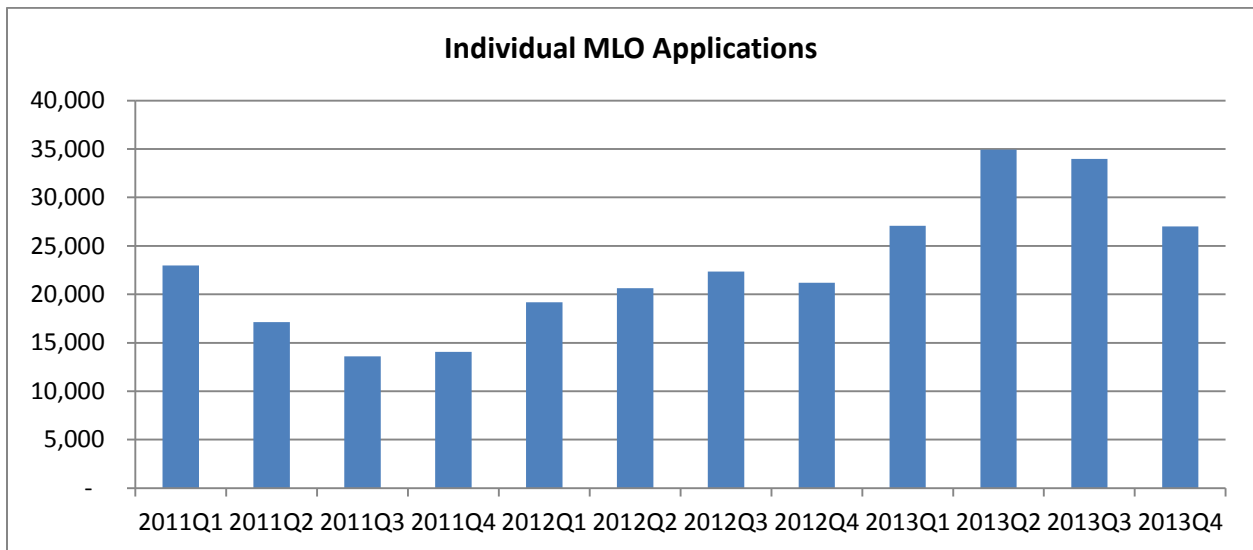
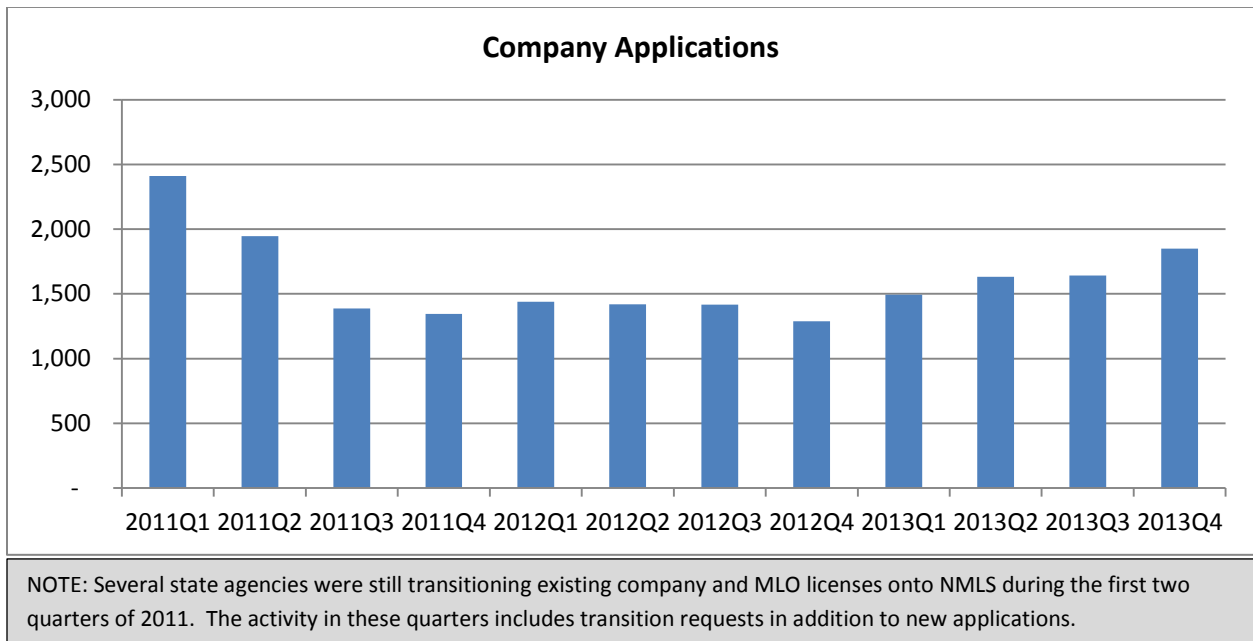
NOTE: Includes companies holding a state license or a state registration through NMLS. License counts include separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

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

Type	Unique Entities
Company	108
Individual	5,556

Application Activity





State-Licensed Mortgage Entities
As of December 31, 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	591	1.0%	165	34	481	6,063	18.4%	1,072	8.4
Delaware	-	-	-	-	-	2,831	73.6%	272	-
District of Columbia	396	6.2%	6	37	585	2,755	33.2%	68	5.8
Maine	314	-	55	30	379	2,273	25.1%	377	5.6
Maryland	712	2.9%	197	65	1,125	8,461	26.0%	2,384	8.2
Massachusetts	515	-2.1%	192	39	824	7,323	37.5%	1,917	11.6
New Hampshire	366	-0.8%	34	47	497	2,918	28.3%	478	7.9
New Jersey	705	5.9%	307	34	1,039	11,153	19.0%	4,095	12.8
New York	915	-7.2%	631	32	754	6,862	7.2%	3,296	5.9
Pennsylvania	821	-7.9%	398	31	1,335	11,799	34.3%	3,526	11.3
Puerto Rico	73	5.8%	37	8	222	369	25.9%	320	4.6
Rhode Island	343	23.8%	37	58	297	2,520	62.9%	544	5.9
Vermont	231	4.1%	15	53	265	1,309	30.4%	105	4.4
District 1 Totals	2,861	-5.4%	2,189	162	4,374	30,815	18.5%	19,200	10.2
District 2									
Illinois	730	1.2%	309	62	356	9,976	16.6%	4,026	10.3
Indiana-DFI	331	8.5%	31	27	-	6,930	63.2%	1,567	16.1
Indiana-SOS	158	-51.8%	87	7	23	601	-4.0%	328	2.8
Iowa	478	7.7%	99	40	528	3,281	89.7%	397	5.4
Kentucky	419	5.3%	76	24	562	5,238	48.8%	1,158	11.7
Michigan	679	4.1%	289	60	-	8,370	45.5%	4,644	9.9
Minnesota	558	7.3%	176	54	477	4,762	21.6%	1,660	6.4
Missouri	-	-	-	-	-	4,569	21.6%	1,950	-
Ohio	555	3.0%	248	41	1,616	6,762	18.2%	2,969	12.2
Wisconsin	421	4.0%	83	39	657	5,608	62.3%	1,087	10.3
District 2 Totals	2,104	-7.1%	1,492	137	3,133	29,674	19.8%	20,818	12.7
District 3									
Alabama	474	3.7%	124	29	675	6,002	50.0%	1,173	9.8
Arkansas	292	7.0%	27	18	354	2,214	20.9%	225	7.4
Florida	1,901	2.1%	1,041	34	1,499	18,255	19.5%	9,008	6.3
Georgia	796	0.1%	341	44	566	8,518	24.9%	2,465	9.1
Louisiana	452	-5.2%	188	18	681	5,457	54.7%	1,340	9.1
Mississippi	297	1.4%	48	19	433	2,256	17.8%	453	7.5
North Carolina	540	0.6%	156	26	742	9,249	28.1%	3,200	12.6
South Carolina-BFI	323	3.2%	13	18	617	4,920	29.3%	823	11.7
South Carolina-DCA	133	1.5%	95	1	64	495	1.6%	358	3.0
Tennessee	554	3.2%	121	23	1,164	6,944	27.5%	1,942	10.0
Virgin Islands	34	30.8%	2	2	36	105	18.0%	30	2.3
Virginia	762	1.1%	243	26	1,386	11,810	43.2%	2,872	12.1
West Virginia	315	5.4%	34	46	372	1,854	27.3%	196	4.9
District 3 Totals	3,584	-2.5%	2,481	115	5,649	40,337	17.7%	24,834	10.7

	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	1,054	7.3%	478	24	-	8,465	33.5%	3,861	6.1
Kansas	376	7.4%	45	47	535	3,501	46.9%	714	7.4
Nebraska	308	5.1%	31	41	359	1,977	50.2%	228	4.2
New Mexico	364	2.0%	61	25	534	3,212	27.8%	540	6.9
North Dakota	318	13.6%	30	46	282	1,761	106.9%	75	4.4
Oklahoma	297	3.8%	67	26	339	3,459	22.0%	763	8.5
South Dakota	225	9.2%	8	17	-	1,561	113.5%	127	5.6
Texas - OCCC	-	-	-	-	-	777	-8.8%	658	-
Texas - SML	1,530	1.1%	1,067	20	1,937	16,333	16.7%	8,781	8.6
Wyoming	221	5.2%	10	18	228	1,591	57.8%	84	5.9
District 4 Totals	2,693	1.9%	1,827	110	3,021	27,637	18.5%	15,961	8.7
District 5									
Alaska	128	10.3%	23	3	143	1,226	71.0%	196	6.8
Arizona	708	4.0%	420	22	1,442	7,926	26.6%	4,169	8.9
California - BRE	6,114	1.2%	6,046	10	1,184	19,447	4.8%	19,134	2.9
California - DBO	851	6.8%	368	64	4,536	23,203	20.9%	12,947	20.2
Hawaii	291	30.5%	124	14	158	1,674	27.5%	764	4.8
Idaho	297	-5.1%	45	8	356	2,742	47.3%	586	6.3
Montana	223	13.8%	34	30	253	1,526	54.3%	162	5.8
Nevada	265	2.3%	92	33	349	4,005	31.1%	1,622	11.9
Oregon	617	5.8%	180	18	1,015	6,847	24.1%	2,052	8.7
Utah-DFI	-	-	-	-	-	301	28.1%	51	-
Utah-DRE	468	0.6%	259	2	309	4,478	16.3%	2,937	7.8
Washington	821	3.8%	257	46	1,808	11,624	31.0%	3,864	11.3
District 5 Totals	8,318	0.6%	7,766	125	7,610	57,417	12.8%	47,159	6.9
Nationwide	16,145	-3.3%	16,145	355	19,881	130,260	8.4%	130,260	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 December 31, 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 Q4 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	21	51	315	16	46	303	1	-	2	4	10	28	14	17	48	-	-	-	-	-	-	28	58	54
Delaware	-	-	238	8	11	140	-	-	-	-	-	15	-	-	252	-	-	-	-	-	-	-	-	44
District of Columbia	21	83	272	22	41	245	-	-	-	1	-	1	7	42	46	-	-	-	-	-	-	16	93	17
Maine	10	35	132	10	32	149	-	-	-	-	-	1	3	15	79	-	-	-	-	-	-	10	41	15
Maryland	31	173	747	26	148	648	-	-	-	5	5	175	35	134	702	-	-	-	-	-	-	29	216	45
Massachusetts	22	97	800	12	105	680	-	-	1	32	15	37	132	127	129	2	-	-	-	-	-	21	125	46
New Hampshire	19	41	260	9	36	160	-	-	-	1	2	37	27	22	190	-	-	-	-	-	-	20	45	304
New Jersey	33	91	876	28	58	697	-	-	-	1	7	81	45	65	860	-	-	-	5	-	-	31	130	88
New York	21	41	380	25	30	261	-	-	-	6	10	136	126	214	837	-	-	-	-	-	-	31	107	54
Pennsylvania	43	115	981	31	97	902	-	-	-	5	8	96	44	58	286	-	-	-	1	-	-	36	119	115
Puerto Rico	1	4	21	1	2	9	-	-	1	-	-	-	1	2	22	-	-	-	-	-	-	-	4	-
Rhode Island	17	48	163	15	43	354	-	-	-	3	6	24	60	79	99	-	-	-	-	-	-	19	37	15
Vermont	18	27	168	19	37	122	-	-	-	1	9	10	56	23	115	-	-	-	-	-	-	27	52	14
District 2																								
Illinois	14	28	548	14	21	562	-	-	1	2	7	24	46	17	82	17	2	4	-	-	-	50	67	87
Indiana-DFI	16	-	607	12	-	642	-	-	-	-	-	25	22	-	104	-	-	-	-	-	-	20	-	50
Indiana-SOS	4	-	39	2	-	25	-	-	-	-	-	2	84	52	30	-	-	-	-	-	1	4	3	18
Iowa	20	38	331	17	35	334	-	-	1	-	1	1	7	6	17	-	-	-	-	-	-	15	28	25
Kentucky	18	49	746	16	50	728	-	-	-	1	2	54	22	9	169	-	-	-	-	-	1	24	43	590
Michigan	45	-	717	14	-	462	2	-	1	5	-	107	43	-	353	-	-	-	-	-	-	43	-	54
Minnesota	28	36	325	15	33	216	-	-	-	6	5	1	68	18	239	-	-	-	-	-	-	31	45	52
Missouri	-	-	422	-	-	269	-	-	-	-	-	12	-	-	210	-	-	-	-	-	-	-	-	38
Ohio	32	62	708	23	38	452	-	-	4	6	3	20	38	33	341	1	1	2	-	-	-	24	56	78
Wisconsin	20	73	708	6	37	427	-	-	-	4	4	44	29	52	404	-	-	-	-	-	-	22	52	40
District 3																								
Alabama	18	40	755	12	33	872	-	-	-	3	1	12	10	16	169	-	-	15	-	-	-	17	41	44
Arkansas	13	32	219	9	20	121	-	-	-	6	4	7	17	17	118	-	-	-	-	-	-	15	36	266
Florida	107	192	1,163	58	153	1,018	4	11	47	9	18	43	110	56	572	-	-	-	-	-	1	69	343	129
Georgia	36	41	840	24	33	554	-	4	13	9	11	157	31	9	429	1	-	-	-	-	-	35	33	140
Louisiana	10	68	612	6	53	408	-	-	1	2	1	7	33	55	382	-	-	-	-	-	-	13	55	34
Mississippi	19	29	352	4	23	274	-	-	-	-	-	15	15	10	85	-	-	-	-	-	-	14	51	221
North Carolina	22	72	1,022	18	51	768	-	-	-	2	16	122	20	25	263	-	-	-	1	-	1	22	136	78
South Carolina-BFI	12	62	369	16	70	389	-	-	-	4	7	25	14	20	146	-	-	-	-	-	-	20	97	57
South Carolina-DCA	7	5	51	4	2	52	-	-	-	2	-	13	7	5	33	-	-	-	1	-	-	6	7	13
Tennessee	17	114	724	5	95	446	-	-	12	-	-	8	33	28	341	-	-	-	-	-	-	22	103	47
Virgin Islands	4	1	2	2	-	2	-	-	-	-	-	-	4	4	5	-	-	-	-	-	-	-	-	1
Virginia	35	208	1,148	30	121	1,345	-	-	-	14	7	218	63	114	521	4	-	-	-	-	-	37	151	90
West Virginia	8	47	141	11	26	153	-	-	-	3	1	2	8	21	16	-	-	-	-	-	-	22	52	17

	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	28	-	485	26	-	443	-	-	-	-	-	1	30	-	691	-	-	-	-	-	-	28	-	63
Kansas	14	46	383	15	42	380	-	-	5	-	1	31	9	8	103	-	-	-	-	-	-	17	51	27
Nebraska	16	26	210	10	23	166	1	-	-	4	5	24	20	16	113	-	-	-	-	-	-	15	34	45
New Mexico	10	46	170	7	46	180	-	-	1	1	-	14	8	5	57	-	-	-	-	-	-	13	62	28
North Dakota	17	29	172	15	23	173	-	-	-	-	-	5	21	3	13	-	-	-	-	-	-	10	21	16
Oklahoma	178	249	258	177	240	190	-	-	-	2	6	2	36	134	289	-	-	-	-	-	-	23	36	22
South Dakota	9	-	193	13	-	215	-	-	-	1	-	28	11	-	88	-	-	-	-	-	-	9	-	17
Texas - OCCC	-	-	95	-	-	97	-	-	-	-	-	29	-	-	35	-	-	-	-	-	-	-	-	43
Texas - SML	61	265	1,390	44	238	1,061	-	-	16	30	43	118	43	79	775	-	-	1	-	-	-	26	188	99
Wyoming	14	14	180	13	21	204	-	-	10	-	2	30	12	7	179	-	-	-	-	-	-	12	19	12
District 5																								
Alaska	6	14	151	10	17	156	-	-	-	-	-	11	12	6	65	-	-	-	-	-	-	9	10	9
Arizona	28	135	569	15	90	505	-	-	-	9	12	73	39	132	239	-	-	-	-	-	-	25	134	50
California - BRE	228	91	570	186	88	636	-	-	2	4	1	14	508	108	1,240	-	-	2	-	-	-	36	65	31
California - DBO	62	456	1,737	28	491	1,860	-	-	-	13	21	73	158	391	1,316	-	-	-	-	-	-	37	434	145
Hawaii	73	9	139	17	10	136				2	3	6	18	4	57	-	-	-	-	-	-	10	7	21
Idaho	14	46	279	7	48	240	-	-	1	8	15	66	45	52	94	-	-	-	-	-	-	12	35	28
Montana	24	37	223	19	28	142	-	-	-	3	2	26	30	24	198	-	-	-	-	-	-	13	22	18
Nevada	28	47	272	9	24	264	1	-	-	5	11	22	32	43	74	-	-	-	1	-	-	9	32	25
Oregon	29	172	430	20	122	506	-	-	-	5	11	24	18	99	58	1	-	2	-	-	-	34	149	49
Utah-DFI	-	-	18	-	-	10	-	-	-	-	-	4	8	-	27	-	-	-	-	-	-	-	-	2
Utah-DRE	24	30	257	26	30	247	-	-	-	3	-	14	5	3	45	-	-	1	-	-	1	12	17	31
Washington	36	188	912	31	148	792	-	-	2	3	3	34	53	82	243	-	-	-	-	-	-	44	193	95
Nationwide	1,661	3,903	26,995	1,228	3,309	23,792	9	15	121	230	296	2,209	2,390	2,561	14,693	26	3	27	9	-	5	1,187	3,935	3,856

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, 2013 and December 31, 2013 (Quarter 4 2013) through NMLS. The chart also provides the number of licenses that were in a pending status on December 31, 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.