









### 3. 2017Q1 State Licensing Activities: Mortgage Company Licenses<sup>1</sup>

State Agency	New Applications	Applications Processed			License Expirations		
	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	26	13	-	-	-	4	14
Alaska	10	11	-	-	-	3	18
Arizona	55	39	-	13	-	18	20
Arkansas	14	11	-	4	-	9	1
California BRE	226	160	-	1	-	1	428
California DBO	84	38	1	22	19	17	-
Colorado	76	75	-	-	-	1	57
Connecticut	23	22	-	6	-	5	13
Delaware	18	20	-	-	-	3	3
District of Columbia	23	23	-	-	-	1	20
Florida	158	134	2	6	-	4	86
Georgia	52	57	-	11	2	25	27
Guam	2	2	-	-	-	1	1
Hawaii	16	14	(2)	2	-	-	19
Idaho	22	8	-	1	-	4	9
Illinois	15	21	-	-	-	35	8
Indiana DFI	17	9	-	1	-	12	1
Indiana SOS	10	10	-	6	-	1	4
Iowa	19	19	-	-	-	6	9
Kansas	22	13	-	1	-	2	6
Kentucky	17	17	-	1	-	3	5
Louisiana	11	14	-	3	-	1	16
Maine	11	7	-	1	-	1	11
Maryland	20	37	-	8	-	5	45
Massachusetts	44	19	-	23	-	9	11
Michigan	40	39	-	5	-	5	18
Minnesota	25	20	-	2	-	8	16
Mississippi	14	21	-	-	-	1	4
Missouri	15	19	-	1	-	10	5
Montana	17	17	-	-	-	-	5
Nebraska	16	9	-	1	-	1	3
Nevada	40	32	-	7	-	1	9
New Hampshire	14	10	-	-	-	3	9
New Jersey	22	17	-	-	-	6	25
New Mexico	10	9	-	-	-	3	6
New York	20	6	-	6	-	11	19
North Carolina	23	22	-	6	-	8	12
North Dakota	11	13	-	-	-	3	5
Ohio	29	31	-	15	-	5	17
Oklahoma DCC	27	19	-	1	-	3	4
Oregon	38	38	-	4	-	2	14
Pennsylvania	34	30	-	3	-	11	20
Puerto Rico	2	2	-	-	-	-	1
Rhode Island	28	27	-	3	-	13	-
South Carolina BFI	22	22	-	3	-	5	2

State Agency	New Applications Processed			License Expirations			
	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
South Carolina DCA	9	5	-	3	-	-	7
South Dakota	18	7	-	3	-	2	5
Tennessee	35	37	-	1	-	-	34
Texas SML	88	63	-	30	-	10	65
Utah DFI	16	17	-	-	-	1	1
Utah DRE	33	36	-	3	-	2	35
Vermont	31	19	-	10	-	2	-
Virgin Islands	1	1	-	-	-	2	-
Virginia	44	23	-	8	-	10	12
Washington	39	38	-	3	-	15	12
West Virginia	16	12	-	-	-	2	11
Wisconsin	21	20	-	1	-	4	8
Wyoming	12	11	-	-	-	1	3
<b>National</b>	<b>1,801</b>	<b>1,485</b>	<b>3</b>	<b>229</b>	<b>21</b>	<b>321</b>	<b>1,219</b>

#### **Notes**

1. Texas OCC did not manage mortgage company licensing through NMLS in 2017Q1.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

#### **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.

**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.

**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.

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

**Terminated**-Status assigned when a regulator expires a license/registration.

#### 4. 2017Q1 State Licensing Activities: Mortgage Loan Originator Licenses

State Agency	New Applications	Applications Processed			License Expirations		
	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	623	662	-	23	-	48	2,016
Alaska	243	187	1	17	-	15	297
Arizona	1,472	1,662	-	147	-	44	1,829
Arkansas	1,308	1,264	-	26	-	578	23
California BRE	615	316	1	56	3	2	3,037
California DBO	2,627	2,590	-	94	-	108	5,791
Colorado	1,408	1,434	-	31	-	6	1,699
Connecticut	662	645	1	60	-	98	1,923
Delaware	477	511	-	21	-	65	564
District of Columbia	453	457	-	-	-	19	953
Florida	4,769	3,868	18	100	-	78	3,299
Georgia	1,605	1,565	13	312	3	113	1,414
Guam	1	2	-	-	-	-	1
Hawaii	270	226	(1)	37	-	6	284
Idaho	448	342	-	59	-	195	620
Illinois	1,435	1,431	-	91	3	45	2,092
Indiana DFI	821	743	-	18	-	45	1,836
Indiana SOS	52	48	-	8	1	18	154
Iowa	618	628	-	2	-	54	1,215
Kansas	549	532	-	13	1	33	1,262
Kentucky	550	541	-	42	1	541	1,037
Louisiana	482	788	-	1	-	34	1,890
Maine	474	464	-	2	-	26	915
Maryland	1,115	1,181	-	123	1	69	2,097
Massachusetts	656	618	-	86	-	59	1,496
Michigan	992	1,199	2	158	-	231	2,045
Minnesota	347	325	-	3	1	27	934
Mississippi	536	545	-	13	-	429	163
Missouri	903	1,403	-	104	-	30	1,286
Montana	349	482	1	8	-	17	633
Nebraska	457	551	1	19	-	24	673
Nevada	836	786	-	151	1	20	1,305
New Hampshire	381	392	-	27	-	344	360
New Jersey	923	773	2	68	1	76	2,590
New Mexico	514	511	-	10	-	25	1,019
New York	882	579	-	177	-	34	1,331
North Carolina	1,185	1,265	2	63	-	85	2,611
North Dakota	331	339	-	6	-	30	383
Ohio	1,733	2,683	-	106	-	96	3,177
Oklahoma DCC	633	623	-	2	-	46	1,179
Oregon	799	832	-	42	-	44	2,124
Pennsylvania	1,002	1,019	-	43	-	196	2,867
Puerto Rico	6	22	-	1	-	-	58
Rhode Island	305	331	-	2	-	70	684
South Carolina BFI	389	367	-	34	-	40	976

State Agency	New Applications Processed			License Expirations			
	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
South Carolina DCA	35	26	-	11	-	4	94
South Dakota	329	374	-	9	-	18	778
Tennessee	1,021	1,473	13	6	-	67	2,268
Texas OCC	52	30	-	11	-	1	214
Texas SML	1,932	1,996	1	273	-	114	4,447
Utah DFI	43	30	-	12	-	3	73
Utah DRE	310	337	-	8	-	43	760
Vermont	214	221	-	34	-	68	317
Virgin Islands	26	18	-	-	-	4	16
Virginia	1,227	999	-	164	1	74	2,693
Washington	1,209	1,240	-	29	4	102	3,415
West Virginia	195	244	-	15	-	15	402
Wisconsin	607	662	2	35	-	56	1,730
Wyoming	316	395	12	30	-	17	665
<b>National</b>	<b>44,752</b>	<b>45,777</b>	<b>70</b>	<b>3,043</b>	<b>21</b>	<b>4,749</b>	<b>82,014</b>

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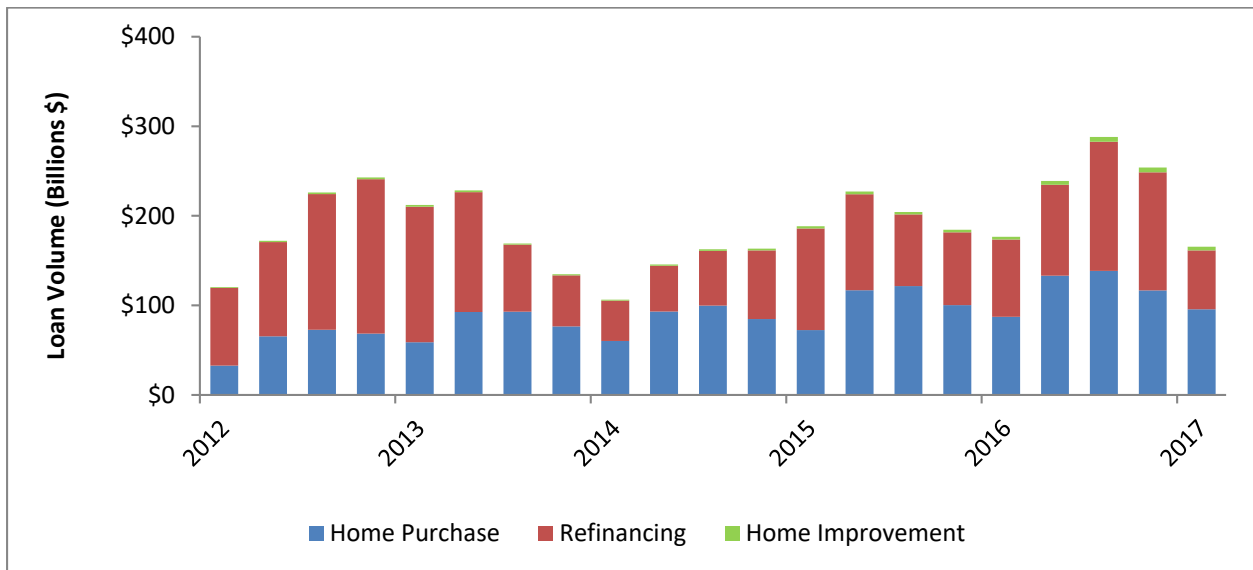


## 5. Mortgage Call Report

Starting in 2011, state-licensed mortgage companies began submitting a quarterly call report of mortgage activity through the NMLS Mortgage Call Report.

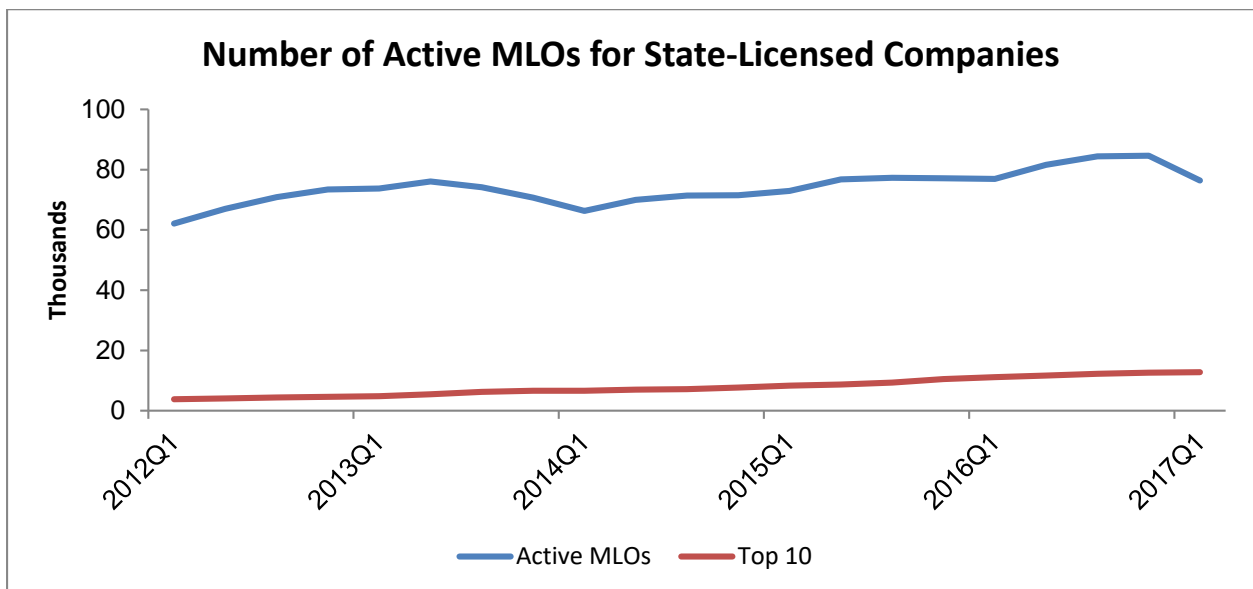
### *Loan Originations by Purpose*

Forward loan originations reported by state-licensed companies have decreased by 35 percent since last quarter and have decreased by 6 percent over the year. The over-the-quarter decrease is mainly the result of lower refinance, which decreased by 27 percent.



### *Active MLOs*

The number of Active MLOs\* in 2017Q1 decreased by 0.7 percent nationwide over 2016Q1, and increased 14.9 percent for the top ten state-licensed companies (by origination volume) year over year.



\* An active MLO originated at least one loan in the quarter.

## 6. Federally Registered Mortgage Loan Originators, March 31, 2017

State	Total	FDIC	FRB	NCUA	OCC	FCA
Alabama	6,672	2,172	1,792	1,070	1,590	85
Alaska	730	147	13	99	479	-
Arizona	10,510	640	528	1,337	8,028	-
Arkansas	4,237	971	2,294	246	671	82
California	42,782	4,353	1,371	5,178	32,073	-
Colorado	8,372	1,507	1,130	1,190	4,617	4
Connecticut	5,949	1,277	99	520	4,065	4
Delaware	1,527	145	320	131	925	10
District of Columbia	1,130	90	58	169	815	-
Florida	26,250	3,551	3,429	4,505	14,865	46
Georgia	9,618	3,813	1,008	739	4,029	87
Guam	135	63	24	43	6	-
Hawaii	2,034	620	533	456	429	3
Idaho	2,612	819	27	621	1,150	6
Illinois	18,328	3,728	2,115	1,529	11,014	10
Indiana	8,589	2,081	1,410	1,705	3,355	82
Iowa	6,233	2,195	578	919	2,532	27
Kansas	4,370	1,472	765	581	1,575	12
Kentucky	6,148	2,303	879	631	2,277	83
Louisiana	6,161	2,708	943	602	1,889	49
Maine	1,902	610	21	426	851	-
Maryland	6,984	1,416	1,263	811	3,485	45
Massachusetts	10,253	3,417	607	1,695	4,576	-
Michigan	13,348	1,188	2,974	3,140	6,008	98
Minnesota	9,209	1,948	201	1,165	5,884	48
Mississippi	3,644	1,992	678	195	730	58
Missouri	9,099	2,567	2,331	928	3,277	33
Montana	1,494	517	387	230	364	6
Nebraska	3,571	1,305	354	613	1,297	18
Nevada	2,736	116	29	252	2,354	-
New Hampshire	1,794	454	15	323	1,007	-
New Jersey	12,564	1,950	480	506	9,661	2
New Mexico	1,782	391	102	226	1,070	5
New York	25,354	1,236	2,601	2,931	18,619	12
North Carolina	12,793	3,804	1,079	3,111	4,703	151
North Dakota	1,200	464	17	236	486	-
Ohio	17,396	1,789	2,763	1,899	10,918	107
Oklahoma	4,852	1,707	1,283	491	1,373	41
Oregon	6,181	1,504	62	1,576	3,056	6
Pennsylvania	18,783	6,063	1,528	2,307	8,940	61
Puerto Rico	778	211	183	335	46	6
Rhode Island	1,829	384	77	298	1,073	-
South Carolina	4,970	2,221	206	777	1,748	38
South Dakota	1,322	447	139	197	537	11
Tennessee	7,901	3,157	2,090	967	1,633	92
Texas	25,198	4,168	3,400	2,524	15,062	261
Utah	4,229	378	98	1,931	1,833	1
Vermont	809	136	3	218	452	-
Virgin Islands	74	10	5	39	20	-
Virginia	11,241	2,432	2,037	2,900	3,839	95
Washington	9,721	2,736	91	2,361	4,567	5
West Virginia	1,793	822	302	152	509	12

State	Total	FDIC	FRB	NCUA	OCC	FCA
Wisconsin	<b>8,827</b>	1,705	441	2,115	4,496	108
Wyoming	<b>991</b>	254	310	167	262	3
<b>Nationwide</b>	<b>416,493</b>	<b>88,081</b>	<b>47,443</b>	<b>60,286</b>	<b>220,978</b>	<b>1,912</b>

NOTE: The number of MLOs in each state is determined by the work address provided in each MLO's record.

FDIC - Federal Deposit Insurance Corporation

FRB - Board of Governors of the Federal Reserve Board

NCUA - National Credit Union Administration

OCC - Office of the Comptroller of the Currency

FCA - Farm Credit Administration