

NMLS Mortgage Industry Report 2019Q1 Update

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NMLS Mortgage Industry Report: 2019Q1 Update

This report compiles data concerning companies, branches and mortgage loan originators (MLOs) licensed or registered through NMLS to conduct mortgage activities. This includes both state-licensed and federally registered companies and MLOs.¹

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1. Mortgage Entities in NMLS

State-Licensed Entities

Туре	Unique Entities	Over the Year Growth	Licenses	Over the Year Growth
Company	17,048	3.6%	44,495	5.2%
Branch	24,445	-0.9%	64,685	1.9%
Individual	148,538	-0.9%	484,541	-5.9%

NOTE: Includes companies holding an approved state license or a state registration through NMLS. License counts include separate licenses required for other trade names required in certain states and multiple licenses for different authorities (e.g., lender and broker) required in certain states.

Federally Registered Entities

Туре	Unique Entities	Over the Year Growth
Company	8,770	-3.4%
Individual	408,947	-0.8%

Dual Entities

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

Туре	Unique Entities	Over the Year Growth
Company	80	-5.0%
Individual	3,926	3.9%

¹ Unless otherwise noted, all figures cover 2019Q1 activity, or statuses as of March 31, 2019.

2. State-Licensed Mortgage Entities¹, March 31, 2019

State Agency Companie Annual Precentage Change ² Contect in the State ³ Branches MLOs Annual Precentage Change ² Located in the State ³ Alakma 197 2.0% 107 809 9.384 -7.8% 953 15.88 Alakma 197 2.0% 17 203 1.013 -14.0% 171 Artamas 970 7.8% 480 2.069 15.434 -3.8% 5.978 1.71 Artamas 404 0.2% 5.97 6.644 2.2.15 -6.5% 12.845 2.36 California DeD 1.312 6.9% 5.97 6.644 2.2.15 -6.5% 13.645 2.34 Connecticut 662 2.6% 137 8.13 7.2.51 3.2.69 1.9.9% 10.7.72 8.8 Connecticut 662 2.6% 137 8.14 2.400 1.5.0% 10.78 3.3 Conradicut 1.19% 1.437 4.242 3.2.60 1.9.9% 10.78			COMPANY	,	BRANCH				
Alaska 197 2-0% 171 103 1,140% 171 10.5 Arizona 970 7.8% 480 2,969 15,844 -3.8% 5.978 17.1 California DRE 6,014 0.2% 5,947 900 17.990 -0.7% 16.576 2.6 California DRE 6,014 0.2% 5,947 900 17.990 -0.7% 15.576 2.6 California DRE 6,014 0.2% 5,947 900 17.99 -0.7% 15.576 2.6 Colorado 1,587 8.4% 584 -3 14.167 -3.2% 9.62 11.16 District of Columbia 512 0.4% 5 817 4.300 12.1% 77 8.8 Florida 2,891 11.9% 1.437 4.2424 9.329 19.8 10.378 10.7% Georgia 1,174 6.1% 481 660 13.102 10.78 6.3 10.385 1.99 10.78	State Agency	Companies	Percentage		Branches	MLOs	Percentage		
Arizona 970 7.8% 480 2.969 15.44 -3.8% 5.978 17.1 Arkansas 4044 0.2% 5.947 700 4,727 -6.8% 283 13.1 California DBO 1,132 6.9% 5.947 907 17.990 -0.7% 16,576 2.6 Colorado 1,587 8.4% 584 -3 14,167 -3.2% 3,572 9.4 Connecticut 662 2.6% 137 813 7,251 -9.2% 962 11.6 Delaware 380 -2.1% 18 78 4,300 -12.1% 77 11.5 Delaware 380 -2.6% 137 4,300 -12.1% 72 8.8 Florida 2.891 11.9% 1,437 4,224 2,369 1.9% 10,735 10.7% Georgia 1,174 6.1% 431 5.540 -0.7% 3.80 9.8 Idaho 385 15.3%	Alabama	592						953	
Arkansa 404 3.6% 24 730 4.7.7 -6.8% 283 13.1 California DRE 6.014 0.2% 5.947 907 17.990 -0.7% 16.576 2.6 California DRE 1.587 8.4% 559 6.434 3.215 -6.1% 13.657 2.6 Colorado 1.587 8.4% 554 -3 14.167 -3.2% 9.62 11.6 Connecticut 662 2.6% 137 8.13 7.251 -9.2% 9.62 11.6 District of Columbia 512 0.4% 5 817 4.300 -1.1% 72 8.8 Forda 2.891 11.9% 1.421 4.264 3.269 -1.66 3.280 13.9 Gaum 21 2.5% 3 3.4 8 14.33 -7.8 3.280 13.8 Idao 331 2.8% 32 13 5.38 3.796 17.8 Indaa SD	Alaska	197	-2.0%	17	303	1,913	-14.0%	171	10.5
Chiffornia DRE 6,014 0.2% 5,947 907 17,900 -0.7% 16,576 2.6 Calitornia DRO 1,312 6.9% 579 6,434 22,215 -6.1% 13,645 23.4 Conrado 1,587 8.4% 584 -3 14,167 -3.2% 3,572 9.4 Conracticut 662 2.6% 137 813 7,251 -9.2% 962 11.6 Delaware 380 -2.1% 18 77.51 4.9.2% 77.1 11.5 District of Columbia 512 0.4% 5 817 4,300 -12.1% 72 8.8 Florida 2,891 11.9% 1.437 4.234 2.399 10.7* 8.8 Guarn 21 23.5% 33 246 2.469 -3.7% 783 9.8 Idaho 385 15.3% 38 726 4.365 -0.9% 1.18 1.637 1.93 6.3% 3.796 1.18	Arizona	970	7.8%	480	2,969	15,434	-3.8%	5,978	17.1
California DBO 1,312 6.9% 579 6,434 32,215 6.1% 13,645 23,44 Colorado 1,587 8.4% 584 3 7,21 3,572 9,4 Colorado 1,587 8.4% 544 7,21 9,2% 9,62 11.6 Delaware 380 -2.1% 18 7,18 4,231 11.2% 7,71 11.5 District of Columba 512 0.4% 5 817 4,340 12.1% 7 8.8 Florida 2,891 11.9% 1,437 4,224 12,369 1.0,7% 3,28 13.9 Gaum 21 23.5% 3 34 8 14.3% 7 1.8 Hawaii 331 2,4% 93 218 2,469 -3.7% 783 9.3 Illinois 877 8.1% 38 726 1.3 10,845 5.33 10,9% 212 2.66 Indisan SOS 132	Arkansas	404	3.6%	24	730	4,727	-6.8%	283	13.1
Colorado 1,587 8.4% 584 3 14,167 3.2% 3,572 9.4 Connecticut 662 2.6% 137 813 7,251 9.2% 962 11.6 District of Columbia 512 0.4% 5 817 4,340 12.1% 72 8.8 Forda 2,891 11.9% 1,474 6.1% 423,340 1.9% 10.7% 3.280 13.9 Guam 21 2.3.5% 3 34 8 14.3% 7 1.8 Hawaii 331 2.8% 93 218 2.469 3.7% 783 9.8 Idaho 385 15.3% 38 726 4,365 4.93% 6.46 9.3 Indiana DFI 390 -1.0% 26 -3 10.845 6.14,193 6.34% 1.97% 728 16.6 Kansa 538 5.1% 1.8 1.52 1.0.6% 8.209 -7.8% 1.093 <t< td=""><td>California DRE</td><td>6,014</td><td>0.2%</td><td>5,947</td><td>907</td><td>17,990</td><td>-0.7%</td><td>16,576</td><td>2.6</td></t<>	California DRE	6,014	0.2%	5,947	907	17,990	-0.7%	16,576	2.6
Connection Loc Loc <thloc< th=""> Loc <thloc< th=""> <thloc< td=""><td>California DBO</td><td>1,312</td><td>6.9%</td><td>579</td><td></td><td>32,215</td><td>-6.1%</td><td>13,645</td><td>23.4</td></thloc<></thloc<></thloc<>	California DBO	1,312	6.9%	579		32,215	-6.1%	13,645	23.4
Delaware 380 -2.1% 18 718 4,251 -1.1.2% 271 11.5 District of Columbia 5.12 0.4% 5 817 4,340 -1.1.2% 271 8.8 Florida 2,891 11.9% 1,437 4,224 32,369 1.9% 10.75 10.7* Georgia 1,174 6.1% 481 660 15,409 -0.7% 3,280 13.9 Guam 21 22.5% 3 34 8 14.3% 7 1.8 Hawaii 331 2.8% 93 218 2,469 -3.7% 783 9.8 Idaho 385 15.3% 38 213 553 1.1.0% 122 2.60 Indiana DFI 390 -1.0% 26 -5 10.845 -6.3% 3.796 17.8 Indiana DFI 390 5.1% 38 689 -14.7% 912 16.3 Louisina 5.77 7.9%	Colorado	1,587	8.4%	584	_5	14,167	-3.2%	3,572	9.4
District of Columbia 512 0.4% 5 817 4.340 -1.2.1% 72 8.8 Florida 2,891 11.9% 1.437 4.224 32,369 1.9% 10.7% Georgia 1.1.74 6.1% 481 660 15.400 -0.7% 3,280 13.9 Guam 21 22.5% 3 344 8 14.3% 7 1.8 Hawaii 331 2.8% 93 218 2.460 -3.7% 783 9.8 Idaho 335 15.3% 38 726 4.365 -0.9% 646 9.3 Ildinos FI 390 -1.0% 26 -5 10.845 -6.1% 1.192 26.0 Indiana DS 182 8.3% 82 13 553 11.0% 212 2.6 Indiana DF 538 5.1% 38 888 5.93 -13.0% 728 15.3 Iuciana 538 5.1% 38	Connecticut	662	2.6%	137	813	7,251	-9.2%	962	11.6
Florida 2,891 11.9% 1,437 4,224 32,369 1.9% 10.735 10.7 ⁵ Georgia 1,174 6.1% 481 660 15,409 -0.7% 3,280 13.9 Guam 331 2.85% 3 4 8 14.3% 7 1.8 Hawai 331 2.85% 93 218 2,469 -3.7% 783 9.8 Idaho 385 15.3% 38 726 4,365 -0.9% 666 9.3 Indina SOS 182 8.3% 82 13 553 11.0% 212 2.6 Iowa 615 1.8% 104 931 5,380 -8.1% 222 2.6 Kansas 538 5.1% 38 888 5,939 13.0% 728 15.3 Kansas 535 4.0% 79 958 6,898 -14.7% 912 16.3 Louisina 577 7.9% 17	Delaware	380	-2.1%	18	718	4,251	-11.2%	271	11.5
Georgia 1,174 6.1% 481 660 15,409 0.7% 3,280 13.9 Guam 21 23.5% 3 34 8 11.43% 7 1.8 Hawaii 331 2.2% 93 218 2,469 3.7% 783 9.8 Idaho 385 15.3% 38 726 4,365 0.9% 646 9.3 Indiana DFI 390 -1.0% 226 -2 10,845 -6.1% 1,192 2.6 Iowa 6615 1.8% 104 931 5,530 -8.1% 20.6 16.6 Kentucky 515 4.0% 79 958 6,898 -14.7% 912 16.3 Louisiana 577 7.9% 171 10.068 8,209 -7.8% 1,093 1.3.6 Marbud 840 0.4% 188 1.522 12.033 5.7% 2,417 14.5 Marsota 676 4.2%	District of Columbia	512	0.4%	5	817	4,340	-12.1%	72	
Guam 21 23.5% 3 34 8 14.3% 7 1.8 Hawaii 331 2.8% 93 218 2,469 3.7% 783 9.8 Idaho 385 15.3% 38 726 4,365 -0.9% 646 9.3 Illinois 877 8.1% 299 665 14,193 -6.3% 3,796 17.8 Indiana DFI 390 -1.0% 26 -5 10,845 -6.1% 1,192 26.0 Iowa 615 1.8% 104 931 5,530 1.8.1% 200 16.6 Kanxas 538 5.1% 38 888 5,593 13.0% 728 16.3 Louisina 577 7.9% 171 1,068 8,209 -1,75% 1,093 13.6 Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Masschusetts 510 4.3%	Florida	2,891	11.9%	1,437	4,224	32,369	1.9%	10,735	10.7 ⁶
Hawaii 331 2.8% 93 218 2,469 -3.7% 783 9.8 Idaho 385 15.3% 38 726 4,365 0.9% 646 9.3 Indiana DFI 390 -1.0% 26 -3 10,845 -6.1% 1,192 26.0 Indiana SOS 182 8.3% 82 13 553 11.0% 212 2.6 Iowa 615 1.8% 104 931 5,380 -8.1% 20.6 16.6 Kentucky 515 4.0% 79 958 6,898 -14.7% 912 16.3 Louisiana 577 7.9% 171 1.068 8.209 -7.8% 1,093 13.5 Maryland 840 0.4% 188 1,522 12.033 -5.7% 2,417 14.5 Massachusetts 510 4.3% 167 1.066 7,510 -9.8% 1,506 13.0 Mississipi 391	Georgia	1,174	6.1%	481	660	15,409	-0.7%	3,280	13.9
Idaho 385 15.3% 38 726 4,4365 -0.9% 646 9.3 Illinois 877 8.1% 299 665 14,193 -6.3% 3,796 1.18 Indiana DK 390 -1.0% 26 -5 10,845 -6.1% 1,192 26.0 Indiana SOS 182 8.3% 82 13 553 11.0% 212 2.6 Iowa 615 1.8% 104 931 5,380 -8.1% 200 16.6 Kansas 538 5.1% 38 888 5,593 -13.0% 728 15.3 Louisiana 577 7.9% 171 1,068 8,209 -7.8% 1,093 13.6 Marken 396 5.0% 382 169 4,176 -11.5% 2/07 13.5 Marken 386 5.9% 362 -5 11.366 5.4% 4,942 14.3 Minnesota 676 4.2%	Guam	21	23.5%	3	34	8	14.3%	7	1.8
Illinois 877 8.1% 299 665 14,193 -6.3% 3,796 17.8 Indiana DFI 390 -1.0% 26 -3 10.845 -6.1% 1,192 26.0 Iowa 615 1.8% 104 931 5,380 -8.1% 26.0 16.6 Kansas 538 5.1% 38 888 5,593 -13.0% 728 15.3 Louisiana 577 7.9% 171 1,068 8,209 -7.8% 1,093 13.6 Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Massachusetts 510 4.3% 167 1,096 7,910 -9.8% 1,753 16.6 Michigan 865 5.9% 362 -3 11,366 20.7% 1,506 13.0 Missouri 523 2.8% 248 1,056 8.134 -6.1% 3,638 16.2 Missouri <t< td=""><td>Hawaii</td><td>331</td><td>2.8%</td><td>93</td><td>218</td><td>2,469</td><td>-3.7%</td><td>783</td><td>9.8</td></t<>	Hawaii	331	2.8%	93	218	2,469	-3.7%	783	9.8
Indiana DFI 390 -1.0% 26 -3 10,845 -6.1% 1,192 26.0 Indians SOS 182 8.3% 82 13 553 11.0% 212 2.6 Iowa 615 1.8% 104 931 553 1.0% 728 15.3 Kentucky 515 4.0% 79 958 6.898 -14.7% 912 16.3 Louisiana 577 7.9% 171 1,068 8,209 -7.8% 1,093 13.6 Marke 396 5.0% 38 669 4,176 -11.5% 270 13.5 Marke 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Massachusetts 510 4.3% 167 1,096 7,910 -9.8% 1,753 16.6 Michigan 865 5.5% 362 -3 11.366 -5.4% 4,942 14.3 Mississipipi 391 4.8%	Idaho	385	15.3%	38	726	4,365	-0.9%	646	9.3
Indiana SOS 182 8.3% 82 13 553 11.0% 212 2.6 lowa 615 1.8% 104 931 5,38 -8.1% 260 16.6 Kansas 538 51% 38 888 5,593 -13.0% 728 15.3 Kentucky 515 4.0% 79 958 6,898 -14.7% 912 16.3 Louisiana 577 7.9% 171 1,068 8,209 -7.8% 1,093 13.5 Marine 396 5.0% 38 6699 4,176 -11.5% 270 13.5 Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Missigspin 391 4.8% 43 674 4,076 -5.5% 384 10.5 Missouri 523 2.8% 248 1,056 8,134 -6.1% 2,433 16.2 Montan 307 4.4	Illinois	877	8.1%	299	665	14,193	-6.3%	3,796	17.8
Iowa 615 1.8% 104 931 5,380 -8.1% 260 16.6 Kansas 538 5.1% 38 888 5,593 -13.0% 728 15.3 Kentucky 515 4.0% 79 958 6.898 -14.7% 912 16.3 Louisiana 577 7.9% 171 1.068 8.209 -7.8% 1.093 13.5 Maine 396 5.0% 38 699 4,176 -11.5% 270 13.5 Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Massachusetts 5.510 4.3% 167 1,096 7.910 -9.8% 1,756 13.0 Minesota 676 4.2% 195 668 6.636 20.7% 1,506 13.0 Missispipi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Mississipipi 391 <td>Indiana DFI</td> <td>390</td> <td>-1.0%</td> <td>26</td> <td>_5</td> <td>10,845</td> <td>-6.1%</td> <td>1,192</td> <td>26.0</td>	Indiana DFI	390	-1.0%	26	_5	10,845	-6.1%	1,192	26.0
Kansas 538 5.1% 38 888 5,593 -13.0% 728 15.3 Kentucky 515 4.0% 79 958 6,898 -14.7% 912 16.3 Louisiana 577 7.9% 171 1,068 8,209 -7.8% 1,093 13.6 Maine 396 5.0% 38 699 4,176 -11.5% 270 13.5 Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Masachusetts 510 4.3% 167 1,096 7.910 -9.8% 1,753 16.6 Michigan 865 5.9% 362 -5 11,366 -5.4% 4,942 14.3 Minesota 676 4.2% 195 668 6,636 20.7% 1,506 13.0 Missouri 523 2.8% 248 1,056 8.327 1.5% 2.11 1.1 Nevada 484	Indiana SOS	182	8.3%	82	13	553	11.0%	212	2.6
Kentucky 515 4.0% 79 958 6,898 -14.7% 912 16.3 Louisiana 577 7.9% 171 1,068 8,209 -7.8% 1,093 13.6 Maine 396 5.0% 38 699 4,176 -11.5% 270 13.5 Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Massachusetts 510 4.3% 167 1,096 7,910 -9.8% 1,753 16.6 Michigan 865 5.9% 362 -3 11,366 -5.4% 4,942 14.3 Minnesota 676 4.2% 195 668 6,636 20.7% 1,506 13.0 Montana 307 4.4% 32 416 2,494 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 New Hampshire 405	lowa	615	1.8%	104	931	5,380	-8.1%	260	16.6
Louisiana 577 7.9% 171 1.068 8.209 -7.8% 1.093 13.6 Maine 396 5.0% 38 699 4.176 -1.15% 2.70 13.5 Maryland 840 0.4% 188 1.522 12.033 -5.7% 2.417 14.5 Massachusetts 510 4.3% 167 1.096 7.910 -9.8% 1.753 16.6 Michigan 865 5.9% 362 -3 11,366 -5.4% 4.942 14.3 Minnesota 676 4.2% 195 668 6.636 20.7% 1,506 13.0 Mississippi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Mississippi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Netsissippi 307 4.4% 32 416 2,849 -5.3% 176 1.11 17.5 Ne	Kansas	538	5.1%	38	888	5,593	-13.0%	728	15.3
Maine 396 5.0% 38 699 4,176 -11.5% 270 13.5 Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Masachusetts 510 4.3% 167 1.096 7.910 -9.8% 1,753 16.6 Michigan 865 5.5% 362 -3 11,366 -5.5% 4,942 14.3 Minnesota 676 4.2% 195 668 6,636 20.7% 1,506 13.0 Mississippi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 New Jarsey 799 -0.3% 255 1,555 13,619 -6.3% 424 12.4 New Vork 740 <td>Kentucky</td> <td>515</td> <td>4.0%</td> <td>79</td> <td>958</td> <td>6,898</td> <td>-14.7%</td> <td>912</td> <td>16.3</td>	Kentucky	515	4.0%	79	958	6,898	-14.7%	912	16.3
Maine 396 5.0% 38 699 4,176 -11.5% 270 13.5 Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Massachusetts 510 4.3% 167 1,096 7,910 -9.8% 1,753 16.6 Michigan 865 5.9% 362 -3 11,366 -5.5% 4,942 14.3 Minnesota 676 4.2% 195 668 6,636 20.7% 1,506 13.0 Missouri 523 2.8% 248 1,056 8,134 -6.1% 2,433 16.2 Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 New Jarsey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New Mexico <td< td=""><td>Louisiana</td><td>577</td><td>7.9%</td><td>171</td><td>1,068</td><td>8,209</td><td>-7.8%</td><td>1,093</td><td>13.6</td></td<>	Louisiana	577	7.9%	171	1,068	8,209	-7.8%	1,093	13.6
Maryland 840 0.4% 188 1,522 12,033 -5.7% 2,417 14.5 Massachusetts 510 4.3% 167 1,096 7,910 -9.8% 1,753 16.6 Michigan 865 5.9% 362 -5 11,366 -5.4% 4,942 14.3 Minnesota 676 4.2% 195 668 6,635 20.7% 1,506 13.0 Mississippi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Missouri 523 2.8% 248 1,056 8,134 -6.1% 2,433 16.2 Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 Nevada 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New harsko 799	Maine	396	5.0%	38	699		-11.5%	270	13.5
Massachusetts 510 4.3% 167 1,096 7,910 -9.8% 1,753 16.6 Michigan 865 5.9% 362 -5 11,366 -5.4% 4,942 14.3 Minnesota 676 4.2% 195 668 6,636 20.7% 1,506 13.0 Mississippi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Mississippi 523 2.8% 248 1,056 8,134 -6.1% 2,433 16.2 Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nevada 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New Hampshire 405 3.3% 35 766 3,805 -8.6% 424 12.1 New Hexico 376 -2.1% 477 839 8,407 -1.9% 3,183 12.8 North Caolina		840	0.4%	188	1,522		-5.7%	2,417	14.5
Michigan 865 5.9% 362 -5 11,366 -5.4% 4,942 14.3 Minnesota 676 4.2% 195 668 6,636 20.7% 1,506 13.0 Missisipi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Missouri 523 2.8% 248 1,056 8,134 -6.1% 2,433 16.2 Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 Newdad 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New Hampshire 405 3,3% 35 766 3,805 -8.6% 424 12.4 New Vork 740 -2.1% 47 837 5,333 -9.8% 424 12.4 New Vork 740	· · ·		4.3%						
Minnesota 676 4.2% 195 668 6,636 20.7% 1,506 13.0 Mississippi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Mississippi 391 4.8% 248 1,056 8,134 -6.1% 2,433 16.2 Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 Nevada 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New Hampshire 405 3.3% 35 766 3,805 -8.6% 425 12.1 New Yersey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New York 740 -2.1% 477 837 5,333 -9.8% 424 12.4 New York 740 </td <td>Michigan</td> <td>865</td> <td>5.9%</td> <td>362</td> <td>_5</td> <td></td> <td>-5.4%</td> <td></td> <td>14.3</td>	Michigan	865	5.9%	362	_5		-5.4%		14.3
Mississippi 391 4.8% 43 674 4,076 -5.5% 384 10.5 Missouri 523 2.8% 248 1,056 8,134 -6.1% 2,433 16.2 Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 Nevada 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New Hampshire 405 3.3% 35 766 3,805 -8.6% 425 12.1 New Jersey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New York 740 -2.1% 477 899 8,407 -1.9% 3,183 12.8 North Carolina 659 9.5% 148 1,747 11,057 -6.4% 2,637 18.6 Oriso 3	v	676	4.2%	195	668		20.7%		13.0
Missouri 523 2.8% 248 1,056 8,134 -6.1% 2,433 16.2 Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 Nevada 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New Hampshire 405 3.3% 35 766 3,805 -8.6% 425 12.1 New Jersey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New York 740 -2.1% 47 837 5,333 -9.8% 424 12.4 New York 740 -2.1% 477 899 8,407 -1.9% 3,183 12.8 North Carolina 659 9.5% 148 1,477 11,057 -6.6% 2,824 17.0 Ohio 586<		391	4.8%	43	674				10.5
Montana 307 4.4% 32 416 2,849 -5.3% 176 9.5 Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 Nevada 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New Hampshire 405 3.3% 35 766 3,805 -8.6% 425 12.1 New Jersey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New Mexico 376 -2.1% 477 837 5,333 -9.8% 424 12.4 New York 740 -2.1% 477 899 8,407 -1.9% 3,183 12.8 North Carolina 659 9.5% 148 1,450 13,135 -6.4% 2,637 18.6 North Dakota 450 3.4% 32 472 2,616 -19.0% 67 11.9 Ohio 58		523	2.8%	248	1,056		-6.1%	2,433	16.2
Nebraska 367 -3.2% 22 598 3,282 -7.9% 150 11.1 Nevada 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New Hampshire 405 3.3% 35 766 3,805 -8.6% 425 12.1 New Jersey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New Mexico 376 -2.1% 477 899 8,407 -1.9% 3,183 12.8 North Carolina 659 9.5% 148 1,450 13,135 -6.4% 2,637 18.6 North Dakota 450 3.4% 32 472 2,616 -19.0% 67 11.9 Ohio 586 26.3% 184 1,747 11,057 -6.6% 2,824 17.0 Oregon 831 5.2% 186 1,947 10,635 -3.9% 1,989 13.1 Pennsylvania	Montana	307	4.4%	32			-5.3%		9.5
Nevada 484 6.6% 136 950 8,327 1.5% 2,314 17.5 New Hampshire 405 3.3% 35 766 3,805 -8.6% 425 12.1 New Jersey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New Mexico 376 -2.1% 477 837 5,333 -9.8% 424 12.4 New York 740 -2.1% 477 899 8,407 -1.9% 3,183 12.8 North Carolina 659 9.5% 148 1,450 13,135 -6.4% 2,637 18.6 North Dakota 450 3.4% 32 472 2,616 -19.0% 67 11.9 Ohio 586 26.3% 184 1,747 11,057 -6.6% 2,824 17.0 Oklahoma DCC 395 2.3% 65 667 6,281 -6.3% 615 13.9 Oregon									11.1
New Hampshire 405 3.3% 35 766 3,805 -8.6% 425 12.1 New Jersey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New Mexico 376 -2.1% 47 837 5,333 -9.8% 424 12.4 New York 740 -2.1% 477 899 8,407 -1.9% 3,183 12.8 North Carolina 659 9.5% 148 1,450 13,135 -6.4% 2,637 18.6 North Dakota 450 3.4% 32 472 2,616 -19.0% 67 11.9 Ohio 586 26.3% 184 1,747 11,057 -6.6% 2,824 17.0 Oklahoma DCC 395 2.3% 65 667 6,281 -6.3% 615 13.9 Oregon 831 5.2% 186 1,947 10,635 -3.9% 1,989 13.1 Pennsylvania<	Nevada	484	6.6%	136	950		1.5%	2.314	17.5
New Jersey 799 -0.9% 256 1,556 13,619 -6.1% 3,638 15.1 New Mexico 376 -2.1% 47 837 5,333 -9.8% 424 12.4 New York 740 -2.1% 477 899 8,407 -1.9% 3,183 12.8 North Carolina 659 9.5% 148 1,450 13,135 -6.4% 2,637 18.6 North Dakota 450 3.4% 32 472 2,616 -19.0% 67 11.9 Ohio 586 26.3% 184 1,747 11,057 -6.6% 2,824 17.0 Oklahoma DCC 395 2.3% 65 667 6,281 -6.3% 615 13.9 Oregon 831 5.2% 186 1,947 10,635 -3.9% 1,989 13.1 Pennsylvania 1,039 8.3% 398 1,760 14,628 -8.1% 2,907 13.2 Puerto	New Hampshire	405	3.3%	35	766		-8.6%		12.1
New Mexico 376 -2.1% 47 837 5,333 -9.8% 424 12.4 New York 740 -2.1% 477 899 8,407 -1.9% 3,183 12.8 North Carolina 659 9.5% 148 1,450 13,135 -6.4% 2,637 18.6 North Dakota 450 3.4% 32 472 2,616 -19.0% 67 11.9 Ohio 586 26.3% 184 1,747 11,057 -6.6% 2,824 17.0 Oklahoma DCC 395 2.3% 655 667 6,281 -6.3% 615 13.9 Oregon 831 5.2% 186 1,947 10,635 -3.9% 1,989 13.1 Pennsylvania 1,039 8.3% 398 1,760 14,628 -8.1% 2,907 13.2 Puerto Rico 84 1.2% 26 103 327 -7.1% 244 9.2 Rhode Island <td>· · · ·</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	· · · ·								
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	Utah DRE	523	5.5%	22	398	5,618	-1.6%	2,958	9.3

		COMPANY	NY BRANCH MLO					
State Agency	Companies	Annual Percentage Change ²	Located in the State ³	Branches	MLOs	Annual Percentage Change ²	Located in the State ³	Average MLOs Per Company
Vermont	345	0.6%	21	439	2,046	-7.4%	87	10.0
Virgin Islands	43	22.9%	2	53	124	22.8%	10	5.6
Virginia	839	3.1%	228	2,188	15,549	-7.3%	2,763	17.5
Washington	989	3.1%	212	2,849	16,033	-7.6%	3,715	17.2
West Virginia	351	0.0%	22	479	2,683	30.1%	121	9.5
Wisconsin	476	1.1%	55	1,134	8,186	-12.8%	821	17.9
Wyoming	255	2.0%	6	423	2,813	-10.5%	69	11.2
Nationwide	17,048	3.6%	-	24,445	148,538	-0.9%	-	8.3

Notes:

1. This report counts the number of companies, branches, and MLOs 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. Nationwide figures, similarly, only count each company, branch or individual once.

2. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months.

3. Located in the state means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's work address, as identified on their NMLS Individual Form, is located in the state.

4. Texas OCCC did not manage mortgage company licensing through NMLS in 2019Q1.

5. The following agencies did not manage mortgage branch licensing through NMLS in 2019Q1: Colorado, Indiana DFI, Michigan, South Dakota, Texas OCCC, Utah DFI.

6. The following agencies do not require sponsorship of MLOs by the employing company: Florida, Texas OCCC, Utah DFI. MLOs located in the state and average MLOs per company may not be accurate.

3. 2019Q1 State Licensing Activities: Mortgage Company Licenses¹

	New Applications	Applic	ations Prod	cessed	License Expirations			
State Agency	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated	
Alabama	20	16	-	2	-	8	19	
Alaska	12	7	-	5	-	9	18	
Arizona	51	32	-	10	-	23	33	
Arkansas	10	25	-	-	-	19	2	
California DRE	271	163	-	9	-	-	538	
California DBO	87	41	-	22	28	24	-	
Colorado	85	85	-	4	-	3	147	
Connecticut	23	27	-	5	-	5	20	
Delaware	12	8	-	2	-	6	20	
District of Columbia	28	19	-	-	-	9	27	
Florida	171	143	-	14	-	13	147	
Georgia	51	43	-	6	-	9	33	
Guam	2	3	-	1	-	-	-	
Hawaii	10	10	_2	-	-	6	27	
Idaho	29	30	-	6	-	6	5	
Illinois	37	44	-	6	-	12	52	
Indiana DFI	7	7	-	1	-	10	1	
Indiana SOS	10	10	-	1	-	-	9	
lowa	22	23	-	4	-	9	26	
Kansas	22	28	-	2	-	9	14	
Kentucky	17	18	-	2	-	6	13	
Louisiana	20	24	-	2	-	4	15	
Maine	15	14	-	1	-	12	13	
Maryland	27	22	-	5	-	13	34	
Massachusetts	47	21	-	12	-	3	20	
Michigan	67	75	-	5	-	19	39	
Minnesota	32	34	-	6	-	6	17	
Mississippi	12	15	-	1	-	6	12	
Missouri	21	17	-	3	-	21	3	
Montana	12	20	-	1	-	9	9	
Nebraska	19	25	1	1	-	8	16	
Nevada	30	22	-	10	-	12	19	
New Hampshire	12	18	-	3	-	5	17	
New Jersey	21	16	-	1	-	7	54	
New Mexico	8	10	-	1	-	5	25	
New York	11	8	-	18	-	11	10	
North Carolina	42	27	-	3	-	9	18	
North Dakota	11	16	-	3	-	15	2	
Ohio	54	33	-	3	-	6	14	
Oklahoma DCC	27	26	-	1	-	10	26	
Oregon	31	33	-	1	-	13	34	
Pennsylvania	36	38	-	3	-	12	33	
Puerto Rico	3	2	-	-	-	2	8	
Rhode Island	23	25	-	-	3	15	1	
South Carolina BFI	25	23	-	1	-	13	12	
South Carolina DCA	18	14	-	-	-	5	23	

	New Applications	Applications Processed License Expirations					ions
State Agency	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
South Dakota	8	7	-	2	-	3	5
Tennessee	41	47	1	5	-	3	51
Texas SML	115	79	-	42	-	12	76
Utah DFI	10	10	-	1	-	4	6
Utah DRE	30	35	-	4	-	4	34
Vermont	24	30	-	7	-	9	-
Virgin Islands	1	3	-	-	-	1	-
Virginia	50	43	-	13	2	4	24
Washington	38	30	-	6	-	40	9
West Virginia	17	13	-	-	-	8	14
Wisconsin	13	14	-	-	-	9	15
Wyoming	9	10	-	1	-	3	11
National	1,957	1,681	2	268	33	527	1,870

<u>Notes</u>

1. Texas OCCC did not manage mortgage company licensing through NMLS in 2019Q1.

2. The Hawaii Division of Financial Institutions has indicated it is not able to release the number of license applications denied.

Definitions

Approved - Status assigned when a 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 Act 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. 2019Q1 State Licensing Activities: Mortgage Loan Originator Licenses

	New Applications	Applic	ations Proc	cessed	License Expirations			
State Agency	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated	
Alabama	599	600	-	39	14	83	3,903	
Alaska	105	102	-	6	-	28	797	
Arizona	1,037	1,078	-	97	-	57	4,916	
Arkansas	498	628	-	46	-	947	95	
California DRE	571	333	2	11	3	1	3,257	
California DBO	1,926	1,645	4	114	6	135	11,600	
Colorado	976	815	2	32	-	14	4,694	
Connecticut	605	534	-	9	-	107	3,018	
Delaware	265	283	-	16	-	66	1,631	
District of Columbia	317	271	-	1	-	22	1,722	
Florida	2,043	1,822	-	141	1	142	8,456	
Georgia	1,259	1,088	7	110	43	247	4,121	
Guam	1	-	-	3	-	-	-	
Hawaii	190	214	_1	11	-	22	814	
Idaho	342	288	3	42	-	239	1,269	
Illinois	782	751	-	49	1	66	5,252	
Indiana DFI	557	541	-	34	-	44	4,413	
Indiana SOS	48	55	-	6	-	17	176	
lowa	487	477	-	1	-	45	2,333	
Kansas	338	303	-	8	-	35	2,565	
Kentucky	451	445	-	26	1	1,000	658	
Louisiana	478	569	-	7	-	59	3,495	
Maine	287	277	-	6	-	42	1,696	
Maryland	694	688	-	65	-	68	4,520	
Massachusetts	474	442	-	33	-	85	3,228	
Michigan	914	970	-	108	-	199	4,432	
Minnesota	752	930	-	30	-	37	1,782	
Mississippi	421	408	-	13	-	699	250	
Missouri	453	436	-	22	-	62	3,397	
Montana	218	282	-	2	-	34	1,008	
Nebraska	351	317	1	19	-	68	1,209	
Nevada	688	593	-	161	-	73	2,386	
New Hampshire	255	234	-	17	-	462	315	
New Jersey	658	603	-	69	-	106	4,601	
New Mexico	301	276	-	3	1	26	2,167	
New York	633	496	1	263	-	83	2,258	
North Carolina	846	759	-	67	1	138	5,409	
North Dakota	171	153	-	1	-	46	1,226	
Ohio	780	1,026	-	14	1	82	8,174	
Oklahoma DCC	404	339	-	2	-	40	2,434	
Oregon	617	603	-	24	2	94	3,663	
Pennsylvania	859	877	-	38	1	192	5,767	
Puerto Rico	13	10	-	2	-	-	74	
Rhode Island	260	245	-	4	-	83	1,354	
South Carolina BFI	812	756	-	41	-	87	3,034	
South Carolina DCA	105	87	-	19	-	5	197	

	New Applications	Applications Processed License Expirations					ions
State Agency	New Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
South Dakota	285	334	-	7	-	16	1,353
Tennessee	995	1,153	-	15	-	81	4,773
Texas OCCC	32	7	-	12	-	15	448
Texas SML	1,588	1,635	4	126	1	136	7,852
Utah DFI	27	11	-	9	-	2	49
Utah DRE	286	256	-	16	-	32	1,372
Vermont	117	111	-	25	-	65	738
Virgin Islands	11	5	-	-	-	-	25
Virginia	823	780	-	79	-	79	5,726
Washington	994	937	-	41	-	155	5,819
West Virginia	191	341	-	44	-	76	692
Wisconsin	513	497	-	17	2	77	3,513
Wyoming	179	265	-	13	-	56	1,062
National	31,882	30,981	24	2,236	78	6,977	167,188

<u>Notes</u>

1. The Hawaii Division of Financial Institutions has indicated it is not able to release the number of license applications denied.

Definitions

Approved - Status assigned when a 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 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 Act 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.

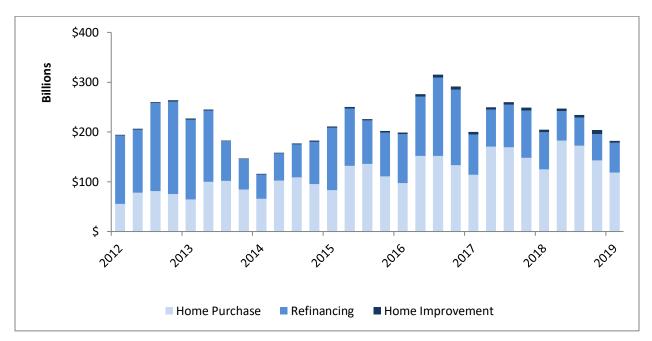
Terminated - Status assigned when a regulator expires a license/registration.

5. Mortgage Call Report

In 2011, state-licensed mortgage companies began submitting a quarterly call report of mortgage activity through the NMLS Mortgage Call Report (MCR).

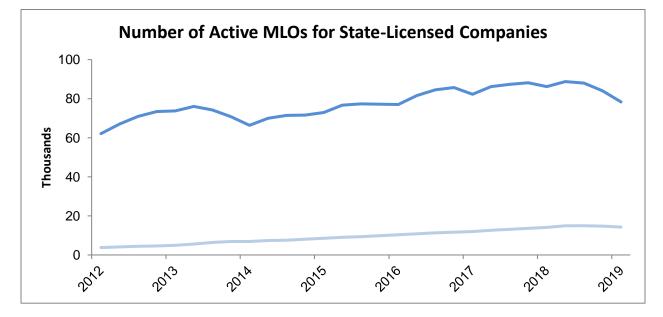
Loan Originations by Purpose

Forward loan originations reported by state-licensed companies decreased 10.6 percent since last quarter and decreased 11.1 percent. The year-over-year decrease is mainly the result of less refinancing, which decreased 20.1 percent. Home purchase originations decreased 5.0 percent over the year.



Active MLOs

The number of active MLOs* in Q1 2019 decreased 9.1 percent nationwide over Q1 2018, and increased 1.3 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, 2019

State	Total	FDIC	FRB	NCUA	OCC	FCA
Alabama	6,823	2,074	1,930	1,126	1,658	81
Alaska	701	167	9	1,120	429	
Arizona	9,431	638	525	1,286	7,002	
Arkansas	4,377	1,077	2,369	281	583	97
California	41,316	4,026	1,270	5,458	30,701	
Colorado	8,343	1,810	1,270	1,298	4,215	8
Connecticut	6,033	1,810	1,074	576		4
Delaware	1,537	1,201	353	119	4,101 902	10
District of Columbia	1,134	67	55	119	859	10
	26,468					49
Florida	· · · · · · · · · · · · · · · · · · ·	3,163	3,910	4,840 782	14,806	84
Georgia	9,692	3,256	1,394		4,240	84
Guam	108	48	25	27	8	-
Hawaii	1,940	484	561	492	408	1
Idaho	2,725	785	98	776	1,077	7
Illinois	17,809	3,698	2,649	1,647	10,506	13
Indiana	8,513	2,181	1,523	1,772	3,029	61
lowa	5,730	2,164	594	1,005	1,982	22
Kansas	4,219	1,302	799	595	1,562	9
Kentucky	6,073	2,221	995	581	2,196	123
Louisiana	5,485	2,559	902	630	1,374	50
Maine	1,892	602	20	450	823	2
Maryland	6,548	1,411	1,229	799	3,126	49
Massachusetts	10,754	3,661	758	1,830	4,612	-
Michigan	13,228	1,280	2,911	3,502	5,498	99
Minnesota	8,645	1,742	305	1,270	5,327	47
Mississippi	3,717	2,039	709	213	712	57
Missouri	9,146	2,740	2,552	1,027	2,917	58
Montana	1,494	472	442	240	341	6
Nebraska	3,226	1,220	448	406	1,166	10
Nevada	2,696	122	30	290	2,258	-
New Hampshire	1,776	478	24	346	944	1
New Jersey	12,364	2,153	446	639	9,159	2
New Mexico	1,793	485	103	234	984	3
New York	24,510	1,334	2,632	3,230	17,364	18
North Carolina	13,056	3,381	1,013	3,828	4,724	156
North Dakota	1,210	453	29	246	484	1
Ohio	17,398	1,728	3,002	1,926	10,807	77
Oklahoma	4,574	1,511	1,245	566	1,250	44
Oregon	5,753	1,261	167	1,443	2,895	7
Pennsylvania	18,515	4,255	1,540	2,392	10,348	85
Puerto Rico	744	186	172	329	54	5
Rhode Island	1,908	319	221	302	1,069	-
South Carolina	4,987	2,050	316	834	1,784	46
South Dakota	1,379	484	151	218	527	9
Tennessee	7,986	3,094	2,280	914	1,679	60
Texas	24,360	4,338	3,207	2,760	13,986	273
Utah	4,460	390	116	2,143	1,825	1
Vermont	854	134	14	269	450	-
Virgin Islands	72	9	6	44	13	-
Virginia	10,768	2,196	1,868	2,989	3,709	89
Washington	10,088	2,664	118	2,700	4,651	5
West Virginia	1,767	853	245	161	510	15

State	Total	FDIC	FRB	NCUA	OCC	FCA
Wisconsin	8,532	1,649	434	2,312	4,132	46
Wyoming	980	233	318	176	257	2
Nationwide	408,939	83,993	50,193	64,510	211,780	1,892

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