



A Nationwide View of State-Licensed Mortgage Entities 2012 Quarter 2

Updated August 13, 2012
Conference of State Bank Supervisors
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Quarter 2 Counts and Activity

This report compiles data from the second 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 June 30, 2012.

Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,126	32,342
Branch	17,947	29,704
Individual	110,710	224,382

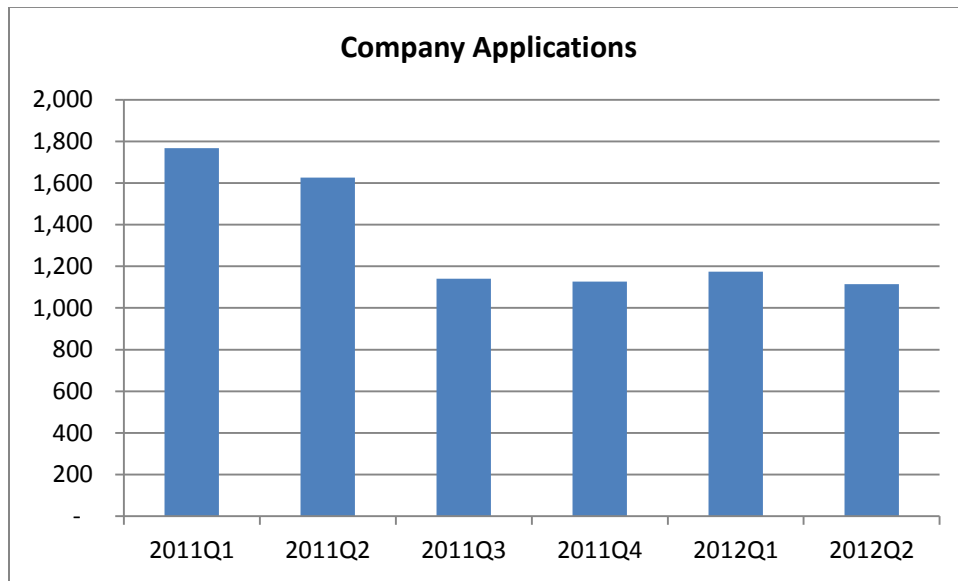
NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

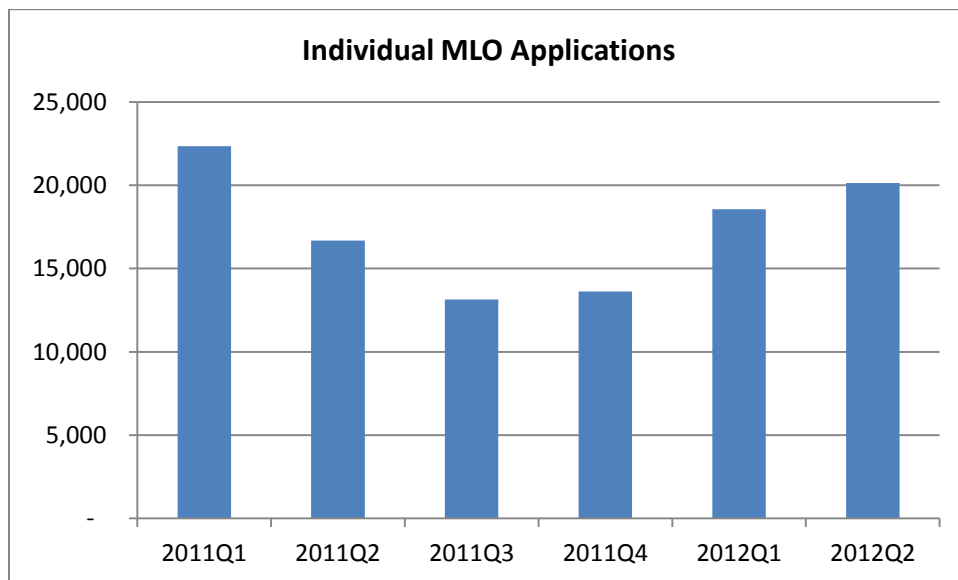
A few companies and MLOs hold both an approved state license and an active federal registration.

Type	Unique Entities
Company	119
Individual	4,057

Application Activity

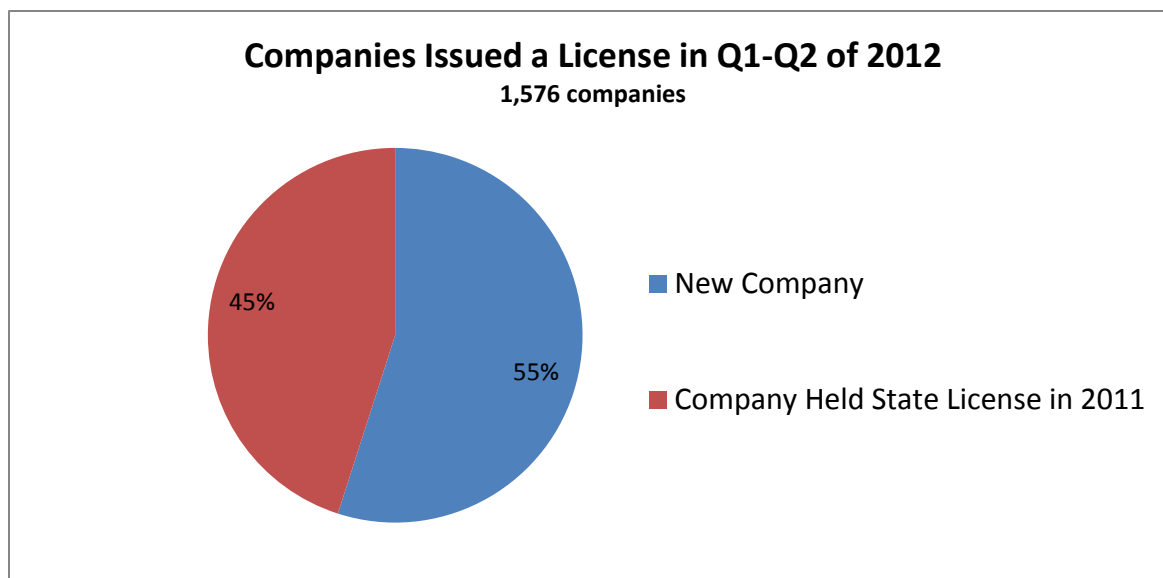


NOTE: Several state agencies were still transitioning existing company and MLO licenses onto NMLS during the first two quarters of 2011 and thus the activity in these quarters includes transition requests in addition to new applications.



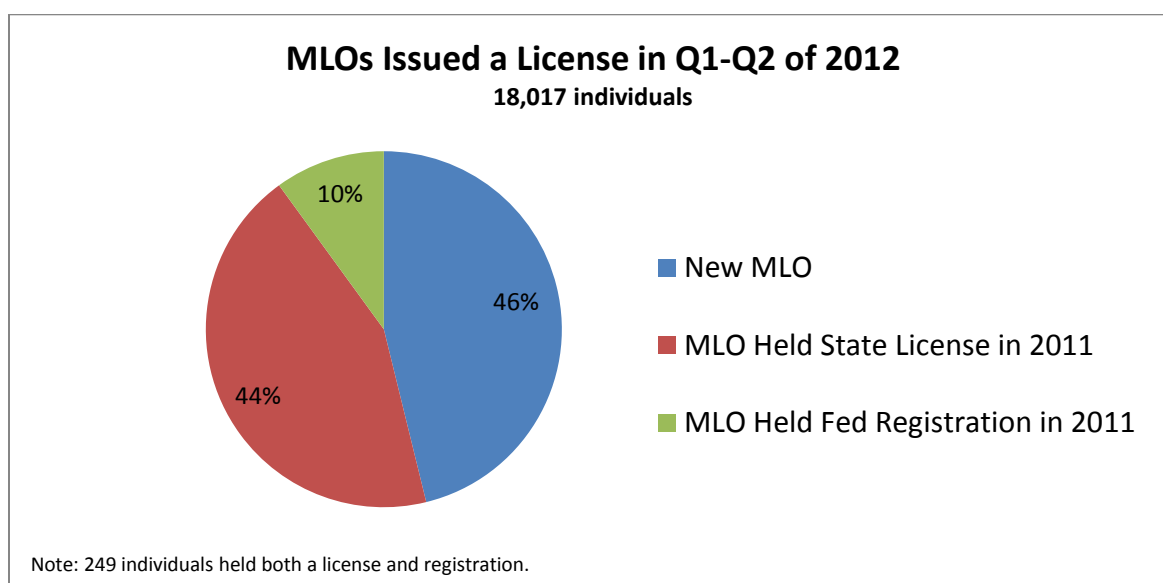
Company Licenses Issued in Q1-Q2 of 2012

In the first two quarters of 2012, 1,576 companies were issued 2,427 licenses. 866 of the companies were new companies¹. They were issued a total of 969 licenses. The remaining 710 companies were existing licensees in NMLS. These existing companies were issued a total of 1,458 licenses.



Individual Licenses Issued in Q1-Q2 of 2012

In the first two quarters of 2012, 18,017 individuals were issued 36,259 licenses.



¹ Licensee is considered “new” if they did not hold an approved license at the end of 2011.



State-Licensed Mortgage Entities

As of June 30, 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	579	-7.1%	175	30	338	4,445	-0.8%	994	7.1
Delaware	-	-	-	-	-	1,488	5.6%	235	-
District of Columbia	362	11.4%	7	37	364	1,776	19.3%	55	4.5
Maine	-	-	-	-	-	1,589	11.2%	335	-
Maryland	673	2.4%	202	66	732	5,731	12.0%	1,994	7.0
Massachusetts	529	-7.2%	209	42	648	4,674	13.3%	1,737	7.6
New Hampshire	361	2.6%	38	49	346	2,117	9.7%	436	5.8
New Jersey	639	3.6%	310	37	839	8,085	10.1%	3,484	11.7
New York	1,045	-9.1%	764	26	912	5,936	9.1%	3,220	4.9
Pennsylvania	931	-5.3%	551	33	968	7,739	11.0%	3,055	7.6
Puerto Rico	65	-1.5%	40	8	265	255	-	229	3.8
Rhode Island	265	-0.4%	39	50	156	1,381	3.0%	473	3.9
Vermont	215	12.0%	16	58	183	858	14.1%	109	3.4
District 1 Totals	3,071	-6.4%	2,474	162	3,756	23,204	6.6%	16,948	8.3
District 2									
Illinois	702	-3.0%	324	62	316	7,310	10.1%	3,619	8.9
Indiana-DFI	286	6.3%	32	25	-	3,587	11.2%	1,263	11.1
Indiana-SOS	175	-12.9%	99	9	24	584	-11.1%	367	2.7
Iowa	424	11.9%	103	44	371	1,458	5.0%	358	3.0
Kentucky	379	3.6%	72	30	389	3,033	4.2%	1,059	7.5
Michigan	643	-0.5%	299	63	-	4,843	21.5%	3,197	8.9
Minnesota	511	1.2%	184	52	402	3,380	10.2%	1,417	5.6
Missouri	-	-	-	-	-	3,226	12.2%	1,539	-
Ohio	530	-5.0%	262	41	1,477	4,865	11.6%	2,585	8.9
Wisconsin	399	2.8%	85	46	492	2,986	3.5%	1,020	6.7
District 2 Totals	2,086	-4.5%	1,558	146	2,777	21,961	3.9%	16,971	9.9
District 3									
Alabama	442	4.0%	125	34	541	3,297	7.7%	973	6.6
Arkansas	283	4.8%	47	10	253	1,641	13.7%	162	5.8
Florida	1,808	-	1,038	28	1,117	13,195	-	7,672	4.5
Georgia	789	-6.3%	360	51	528	5,726	12.8%	2,350	6.6
Louisiana	429	4.1%	191	19	494	3,108	13.4%	1,228	6.1
Mississippi	281	2.2%	48	22	373	1,731	11.6%	446	6.0
North Carolina	538	0.6%	177	28	699	6,336	6.5%	2,819	10.0
South Carolina-BFI	297	4.6%	14	16	476	3,175	15.1%	639	9.5
South Carolina-DCA	124	-10.8%	85	-	76	424	-12.4%	317	3.0
Tennessee	511	-4.8%	120	25	813	4,843	6.0%	1,677	8.5
Virgin Islands	23	-	1	2	18	53	-	26	2.1
Virginia	726	-	252	25	1,299	6,903	16.5%	2,353	7.7
West Virginia	282	9.3%	25	48	220	1,233	23.7%	180	4.0
District 3 Totals	3,565	-	2,516	112	5,174	30,653	-	21,433	8.6

	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	922	10.2%	445	22	-	5,691	16.6%	3,183	4.8
Kansas	352	3.2%	50	52	402	1,981	5.3%	610	4.9
Nebraska	286	6.7%	28	42	253	1,130	10.7%	227	3.6
New Mexico	342	-2.8%	65	26	377	2,127	10.8%	488	5.6
North Dakota	244	5.6%	26	40	134	702	10.0%	58	2.6
Oklahoma	275	0.4%	69	15	268	2,289	10.3%	684	6.9
South Dakota	184	15.0%	9	18	-	621	17.6%	102	3.1
Texas - OCCC	-	-	-	-	-	759	10.5%	683	-
Texas - SML	1,449	-1.8%	1,057	16	1,524	12,172	6.9%	7,297	7.5
Wyoming	197	-6.2%	10	18	158	834	11.6%	83	3.8
District 4 Totals	2,550	-2.8%	1,792	104	2,405	20,499	5.9%	13,475	7.3
District 5									
Alaska	98	4.3%	28	4	76	565	25.0%	180	4.9
Arizona	672	-2.9%	429	23	1,041	5,310	9.8%	3,312	6.8
California - DOC	792	1.0%	354	69	3,576	15,450	18.1%	8,976	16.8
California - DRE	5,724	-	5,659	2	996	18,255	-	17,976	3.0
Hawaii	202	-	120	3	115	1,016	-	645	4.7
Idaho	310	-8.6%	51	14	322	1,596	-4.8%	493	4.7
Montana	182	20.5%	36	19	169	865	8.7%	175	4.3
Nevada	244	1.2%	92	38	240	2,409	9.2%	1,340	9.0
Oregon	571	-3.7%	183	22	785	4,663	2.3%	1,788	7.3
Utah-DFI	-	-	-	-	-	216	21.3%	47	-
Utah-DRE	452	-5.2%	277	-	251	3,475	-0.1%	2,636	6.7
Washington	778	0.9%	282	50	1,360	7,700	5.1%	3,450	9.3
District 5 Totals	7,924	-	7,438	121	6,338	46,246	-	40,108	6.0
Nationwide	16,126	-	16,126	357	17,947	110,710	-	110,710	5.9

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Maine, Missouri, Texas OCCC, Utah DFI.
2. The following agencies do not require Sponsorship of MLOs by the employing company: 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 June 30, 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. The following agencies were completing transition onto NMLS in Q2 of 2011 and therefore do not have figures for percentage change: Florida, Hawaii, Puerto Rico, Virgin Islands and Virginia. An accurate percentage change for Districts 3 and 5, as well as a nationwide total cannot be calculated.
7. 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 Q2 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	11	39	303	9	31	262	-	-	3	3	4	21	14	18	93	1	-	-	1	-	-	15	19	23
Delaware			142			129	-	-	-	-	-	9	-	-	44	-	-	-	-	-	-	-	-	52
District of Columbia	12	52	171	19	42	165	-	-	-	-	1	2	14	25	68	-	-	-	-	-	-	6	12	9
Maine			127			122	-	-	-	-	-	-	-	-	71	-	-	-	-	-	-	-	-	6
Maryland	26	85	672	23	91	579	-	-	-	2	1	56	15	15	283	-	-	-	-	-	-	5	23	13
Massachusetts	45	111	484	16	84	423	-	-	-	31	6	36	190	233	98	-	-	-	-	-	-	13	59	16
New Hampshire	18	42	192	12	38	165	-	-	-	5	2	13	23	14	83	-	-	-	-	-	-	7	17	89
New Jersey	25	73	802	28	70	616	-	-	1	2	4	192	26	86	666	-	-	-	-	-	-	14	33	26
New York	20	54	491	5	13	361	-	-	-	7	27	138	172	210	1,033	1	-	-	-	-	-	28	145	39
Pennsylvania	30	73	619	37	81	532	-	-	1	1	23	79	15	31	190	-	-	-	-	-	-	34	29	63
Puerto Rico	2	8	24	1	6	24	-	-	-	-	-	1	3	9	29	-	-	-	-	-	-	-	8	-
Rhode Island	29	42	94	3	14	48	-	-	-	-	1	41	91	65	114	1	-	-	-	-	-	8	17	6
Vermont	21	39	82	22	25	60	-	-	1	4	4	9	51	58	39	-	-	-	-	-	-	4	14	4
District 2																								
Illinois	22	25	664	28	23	624	-	-	-	2	8	22	64	23	265	-	-	-	-	-	1	8	22	33
Indiana-DFI	12		343	20		255	-	-	-	4	-	8	17	-	116	-	-	-	-	-	-	5	-	19
Indiana-SOS	2	3	33	3	2	30	-	-	-	-	-	2	3	-	8	-	-	-	-	-	-	2	3	5
Iowa	15	35	131	13	35	133	-	-	-	1	1	-	11	3	6	-	-	-	-	-	-	5	8	5
Kentucky	20	55	329	14	51	300	-	-	1	3	6	18	11	5	78	-	-	-	-	-	27	6	22	79
Michigan	30		575	20		485	-	-	-	3	-	46	29	-	244	-	-	-	-	-	-	17	-	39
Minnesota	23	33	333	23	16	315	-	-	-	-	1	17	31	24	147	-	-	-	-	-	-	11	18	18
Missouri			296			269	-	-	3	-	-	14	-	-	110	-	-	-	-	-	-	-	-	11
Ohio	17	64	697	12	61	598	-	-	7	2	3	36	25	20	209	-	-	1	-	-	-	11	22	24
Wisconsin	18	61	283	15	68	244	-	-	-	-	2	7	9	16	72	3	-	-	-	-	-	7	19	11
District 3																								
Alabama	16	53	298	24	40	281	-	-	-	5	2	58	17	32	151	-	-	-	-	-	-	6	26	16
Arkansas	15	30	174	22	28	149	-	-	-	2	6	12	13	11	35	-	-	-	-	-	-	17	17	85
Florida	102	152	1,381	80	150	1,183	4	7	20	10	12	38	86	51	697	-	-	-	-	-	-	24	46	36
Georgia	31	38	698	26	22	693	-	2	8	7	5	101	21	20	166	1	-	-	-	-	-	16	26	25
Louisiana	14	55	270	14	46	250	-	-	-	-	4	2	18	19	69	-	-	-	-	-	-	7	25	11
Mississippi	16	60	293	16	59	243	-	-	-	1	6	11	7	8	69	-	-	-	-	-	-	6	43	189
North Carolina	23	72	622	20	62	589	-	-	7	8	15	27	9	17	78	-	-	-	-	-	-	5	50	23
South Carolina-BFI	9	63	370	18	50	288	-	-	-	4	1	13	21	37	182	-	-	-	1	-	-	4	31	22
South Carolina-DCA	6	8	45	3	7	23	-	-	-	4	10	12	15	11	103	-	-	-	-	-	-	-	1	1
Tennessee	12	112	416	13	114	430	-	-	8	2	-	3	24	7	80	-	-	-	-	-	-	5	38	16
Virgin Islands	1	4	3	1	4	3	-	-	-	-	-	1	2	1	11	-	-	-	-	-	-	-	-	-
Virginia	32	108	681	20	107	574	-	-	2	4	4	62	61	25	307	1	-	-	-	-	-	15	40	20
West Virginia	24	58	107	27	46	95	-	-	-	2	5	10	14	15	26	-	-	-	-	-	-	3	9	11

	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	47		451	34		377	-	-	-	1	-	377	37	-	778	-	-	-	-	-	-	7	-	15
Kansas	10	38	186	14	34	149	2	-	1	-	3	6	6	6	48	-	-	-	-	-	-	12	23	7
Nebraska	8	30	113	2	26	101	1	-	4	1	3	7	24	10	153	-	-	-	-	-	-	4	9	10
New Mexico	12	40	179	7	38	149	-	-	-	1	-	-	14	5	85	-	-	-	-	-	-	5	12	8
North Dakota	16	10	52	7	12	49	-	-	-	-	-	-	14	-	4	-	-	-	-	-	-	5	1	3
Oklahoma	23	42	200	22	39	198	-	-	-	-	7	3	12	17	211	-	-	-	-	-	-	5	17	8
South Dakota	12		65	10		57	-	-	-	-	-	2	17	-	34	-	-	-	-	-	-	3	-	6
Texas - OCCC			68			63	-	-	-	-	-	31	-	-	35	-	-	-	-	-	-	-	-	4
Texas - SML	61	186	1,221	35	132	1,032	-	-	38	5	17	188	62	102	727	-	-	-	-	-	-	12	86	79
Wyoming	8	18	71	7	11	61	-	-	-	-	-	1	8	8	22	-	-	-	-	-	-	3	6	4
District 5																								
Alaska	7	9	70	6	6	52	-	-	-	1	-	-	19	8	49	-	-	-	-	-	-	1	3	3
Arizona	23	115	504	18	104	421	-	-	-	5	9	46	29	60	196	-	-	-	-	-	-	7	35	8
California - DOC	47	422	1,805	24	373	1,769	-	-	3	13	17	50	72	138	777	8	3	-	-	-	-	21	366	44
California - DRE	38	37	46	189	27	630	1	-	3	30	5	433	737	135	5,320	1	-	2	-	-	-	6	26	6
Hawaii	7	7	113	9	10	95				9	3	20	11	9	65	-	-	-	-	-	-	2	4	3
Idaho	10	39	184	7	29	153	-	-	1	7	5	21	8	26	73	-	-	-	-	-	-	3	10	8
Montana	22	23	62	18	21	54	-	-	-	1	2	9	17	7	21	-	-	-	-	-	-	5	6	5
Nevada	16	32	224	6	23	182	-	-	-	-	1	2	15	20	82	-	-	-	-	-	-	13	25	7
Oregon	9	88	369	15	86	346	-	-	-	-	1	3	3	13	63	-	-	1	-	-	-	8	34	12
Utah-DFI			48			43	-	-	-	-	-	6	-	-	8	-	-	-	-	-	-	-	-	8
Utah-DRE	19	20	208	19	20	198	1	-	2	1	1	4	8	2	31	-	-	1	-	-	1	6	6	62
Washington	21	143	657	25	121	631	-	-	1	5	2	17	71	99	150	2	-	3	-	-	-	14	61	20
Nationwide	1,115	3,006	20,141	1,081	2,598	18,350	9	9	115	199	240	2,343	2,306	1,774	14,972	19	3	8	2	-	29	456	1,572	1,375

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Maine, 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 April 1, 2012 and June 30, 2012 (Quarter 2 2012) through NMLS. The chart also provides the number of licenses that were in a pending status on June 30, 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.