



New Application Jurisdiction-Specific Requirements



ALABAMA MORTGAGE LOAN ORIGINATOR LICENSE

This document includes instructions for an individual new application request. If you need to complete an application for a company or branch location (authorized delegates are not considered a branch in NMLS); refer to the appropriate new application checklists.

Total License costs: \$105 including the NMLS processing fee. A \$15 fee for a credit report will be added if one has not been authorized through NMLS in the past 30 days. You will also pay an additional \$36.25 if you authorize a criminal background check at time of application. Fees collected through NMLS ARE NOT REFUNDABLE.

A sponsorship request must be submitted by your employer before your application request will be approved. If the applicant is not currently employed by a mortgage company, the application will be incomplete.

Applicants will be notified through the NMLS if their application is incomplete. License approval will be issued in an "Approved" status once your jurisdiction specific documents and Individual (MU4) filing are satisfactorily reviewed by the Department.

Use the checklist below to complete the requirements for the Alabama Banking Department.

The checklist provides instructions and requirements for information to be entered in NMLS, the documents that must be uploaded into NMLS, as well as the documents that must be sent outside NMLS.

For help with the NMLS application, see the [Quick Guide for submitting a complete Individual Form](#) through NMLS.

Agency specific requirements marked **Filed in NMLS** must be completed in NMLS; this information will not be viewable to the agency until the application has been submitted through NMLS.

For U.S. Postal Service:

State Banking Department of Alabama
Bureau of Loans
P. O. Box 4600
Montgomery, AL 36103-4600

For Overnight Delivery:

State Banking Department of Alabama
Bureau of Loans
401 Adams Avenue, Suite 680
Montgomery, AL 36104

NMLS **Individual** Unique ID Number: _____

Applicant Legal Name: _____

Applicant's email address: _____

Applicant's phone number: _____

FILED IN NMLS	NOT APPLICABLE	ALABAMA MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>		Pre-licensure Education: Complete 20 hours of NMLS approved pre-licensure education courses – NMLS must indicate you are compliant with this requirement.
<input type="checkbox"/>		Testing: Must satisfy one of the following three conditions: 1.) Passing score on both the National and Alabama State components of the SAFE Test or Effective July 1, 2013: 2.) Passing score on both the National and Stand-alone UST components of the SAFE Test, or 3.) Passing score on the National Test Component with Uniform State Content – NMLS must indicate you are compliant with this requirement .
<input type="checkbox"/>		Criminal Background Check: Authorization for a FBI criminal history background check to be completed in NMLS
<input type="checkbox"/>		Credit Report: Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).
<input type="checkbox"/>	<input type="checkbox"/>	Disclosure Questions: Provide an explanation for any “Yes” response. Upload a copy of any applicable orders or supporting documents in NMLS.

The regulator will review the filing and all required documents and communicate with you through NMLS. To review your status or see detailed communication from the regulator, click on the Composite View tab and then click on View License/Registration in NMLS view the ([License Status Quick Guide](#)) for further instruction.

WHO TO CONTACT – Contact the State Banking Department mortgage licensing staff by phone at 334-242-3452 or send your questions via e-mail to diana.anderson@banking.alabama.gov for additional assistance.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.