



CA-DFPI Mortgage Loan Originator License New Application Checklist (Individual)

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GENERAL INFORMATION

Who Is Required to Have This License?

A mortgage loan originator who for compensation or gain, or in the expectation of compensation or gain, takes a residential mortgage loan application or offers or negotiates terms of a residential mortgage loan.

Please reference California Financial Code Section 50140-50146 for more information about the rules and regulations.

CA-DFPI does issue paper licenses for this license type.

Helpful Resources

- [Individual Form \(MU4\) Filing Quick Guide](#)
- [License Status Definitions Quick Guide](#)
- [Disclosure Explanations - Document Upload Quick Guide](#)
- [State-Specific Education Chart](#)
- [Individual Test Enrollment Quick Guide](#)
- [Course Enrollment Quick Guide](#)

Agency Contact Information

Contact *Department of Financial Protection and Innovation* licensing staff by phone at [\(213\) 576-7565](tel:2135767565) or send your questions via email to MLO.Licensing@DFPI.ca.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.

NOTE: A COPY OF THIS CHECKLIST IS NO LONGER REQUIRED TO BE SUBMITTED TO CA-DFPI.

PREREQUISITES - <i>These items must be completed prior to the submission of your Individual Form (MU4).</i>		
Complete	CA-DFPI Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>Pre-licensure Education: Prior to submission of the application, complete at least 20 hours of NMLS-approved pre-licensure education (PE) courses which must include 2 hours of California content.</p> <p>Follow the instructions in the Course Completion Records Quick Guide to confirm that PE has been posted to your record and the PE Total indicates "Compliant."</p>	NMLS
<input type="checkbox"/>	<p>Testing: Must satisfy one of the following three conditions:</p> <ol style="list-style-type: none"> 1. Passing results on both the National and California State components of the SAFE Test, or 2. Passing results on both the National and Stand-alone UST components of the SAFE Test, or 3. Passing results on the National Test Component with Uniform State Content <p>Follow the instructions in the View Testing Information Quick Guide to confirm test results have been posted to your record and indicate "Pass."</p>	NMLS

LICENSE FEES - <i>Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.</i>		
Complete	CA-DFPI Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>NMLS Initial Processing Fee: \$30</p> <p>CA-DFPI Application Fee: \$300</p> <p>Credit Report: \$15</p> <p>FBI Criminal Background Check: \$36.25</p>	NMLS (Filing submission)

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REQUIREMENTS COMPLETED IN NMLS- <i>These items must be completed during or after the submission of your Individual Form (MU4).</i>		
Complete	CA-DFPI Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>Submission of Individual Form (MU4): Complete and submit the Individual Form (MU4) in NMLS. This form serves as the application for the license through NMLS.</p> <p>Note: Upon filing the application, the license status will be reflected in NMLS as Pending – Incomplete”. The “Pending – Incomplete” status will remain until the application is reviewed and the status is changed by the Department’s staff.</p>	NMLS
<input type="checkbox"/>	<p>Criminal Background Check: Authorization for an FBI criminal history background check to be completed in NMLS.</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU4), you must schedule an appointment to be fingerprinted.</p> <p>See the Completing the Criminal Background Check Process Quick Guide for information.</p> <p>Note: If you are able to ‘Use Existing Prints’ to process the FBI criminal history background check, you DO NOT have to schedule an appointment. NMLS will submit the fingerprints already on file and the background check will begin to process automatically.</p>	NMLS
<input type="checkbox"/>	<p>Credit Report: Authorization for a credit report must be completed. Upon initial authorization, you are required to complete an Identity Verification Process (IDV) within the Individual Form (MU4). See the Individual (MU4) Credit Report Quick Guide for instructions on completing the IDV.</p> <p>Note: The same credit report can be used for any existing or additional licenses for up to 30 days.</p>	NMLS
<input type="checkbox"/>	<p>Disclosure Questions: Provide an explanation and, if applicable, a supporting document for each “Yes” response. See the Individual Disclosure Explanations Quick Guide and the Disclosure Explanations - Document Upload Quick Guide for instructions.</p> <p>California Penal Code Section 1203.4 states in relevant part that the applicant is not relieved of “...the obligation to disclose [a]... conviction in response to any direct question contained in any questionnaire or application for...licensure by any state or local agency...” even if the felony has been expunged.</p>	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).
<input type="checkbox"/>	<p>Company Sponsorship: A sponsorship request must be submitted by your employer. CA-DFPI will review and accept or reject the sponsorship request.</p> <p>CA-DFPI offers an “Approved-Inactive” license status. If you are not currently employed by a mortgage company (or your employer has not yet requested sponsorship on your behalf) and you have completed all requirements for this</p>	NMLS

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	license, the license may be issued as “Approved-Inactive” until sponsorship by a mortgage company is acquired. While in an “Approved-Inactive” status, you are NOT authorized to conduct business under the authority of the CA-DFPI Mortgage Loan Originator License.	
<input type="checkbox"/>	Employment History: The business address listed in the <i>Employment History</i> section of the Individual Form (MU4) must match the address of the registered location in the Company Relationship.	NMLS

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	CA-DFPI Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>Legal Document for Name Change: Upload legal documentation of legal name or legal status. This may be copies of divorce decree, marriage certificate, passports, etc.</p> <p>This document should be named <i>[Legal Name Verification]</i>.</p>	<p>Upload in NMLS: under the Document Type <u>Legal Name/Status Documentation</u> in the <i>Document Uploads</i> section of the Individual Form (MU4).</p>
<input type="checkbox"/>	<p>Status Documentation: California requires appropriate documentation of citizenship or alien status. <i>The Statement of Citizenship, Alienage, and Immigration Status for Application For Department of Financial Protection and Innovation License Or Certificate Form</i> must be uploaded to NMLS.</p> <p>See the Individual Document Uploads Quick Guide for more information.</p> <p>This document should be named <i>[Statement of Citizenship]</i>.</p>	<p>Upload in NMLS: under the Document Type <u>Legal Name/Status Documentation</u> in the <i>Document Uploads</i> section of the Individual Form (MU4).</p>

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS- These items must be completed outside of NMLS and submitted directly to the regulator.		
Complete	CA-DFPI Mortgage Loan Originator License	Submitted via...
No items are required to be submitted outside of NMLS for this license/registration at this time.		