



Description



GEORGIA MORTGAGE LOAN ORIGINATOR LICENSE

Who is required to have this license?

Any individual 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.

Who does not need this license?

An individual engaged solely as a loan processor or underwriter who is employed by a licensee or registrant.

Pre-requisites for license applications?

- Certification that 20 hours of pre-licensure education courses have been completed
- Passing score on both the National and Georgia State components of the SAFE Test or the National Test Component with Uniform State Content or the Stand-alone UST – NMLS must indicate you are compliant with this requirement.
- Fingerprints for an FBI criminal history background check
- Authorization for a credit report
- Sponsored by a Georgia licensed company

WHO TO CONTACT – Send your questions via e-mail to newapps@dbf.state.ga.us or contact the NDFI licensing staff by phone at 770-986-1633 for additional assistance.

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