Who is required to have this license?

A Hawaii Mortgage Loan Originator Company must be separately licensed for each branch location in Hawaii from which it will engage in mortgage loan origination activities related to residential real estate in Hawaii (irrespective of whether the only contact such locations have with applicants is by mail, internet, telephone, facsimile or other electronic process). A branch location is defined as any location, separate from the principal place of business of the mortgage loan originator company, that is identified by any means to the public or customers as a location at which the licensee holds itself out as a mortgage loan originator company.

Pre-requisites for license applications?

Designation of a branch manager for each licensed branch office, who is responsible for oversight of that branch. The branch manager must be licensed as a Hawaii mortgage loan originator, and must be principally and physically located at that branch.

**WHO TO CONTACT** – Contact the Division of Financial Institutions licensing staff by phone at (808) 586-2820 or send your questions via e-mail to dfi-nmls@dcca.hawaii.gov 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.