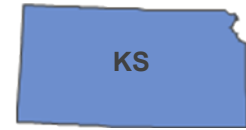




## Individual New Application Checklist

### Agency Requirements



## KANSAS MORTGAGE LOAN ORIGINATOR

This document includes instructions for an individual new application request. If you need to complete an application for a company or branch location; refer to the appropriate new application checklists.

Total License costs: \$130 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 the 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 licensed mortgage company, the license request will remain in pending status until sponsorship by a licensed mortgage company is acquired. You are not authorized to conduct business in a pending status.

**Use the checklist below to complete the requirements for the Office of the State Bank Commissioner (OSBC).**

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.

FILED IN NMLS	ATTACHED	NOT APPLICABLE	KANSAS MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>	N/A	N/A	<b>PRE-LICENSURE EDUCATION:</b> Complete 20 hours of NMLS approved pre-licensure education courses – NMLS must indicate you are compliant with this requirement.
<input type="checkbox"/>	N/A	N/A	<b>TESTING:</b> Must satisfy one of the following three conditions: 1.) Passing score on both the National and Kansas State components of the SAFE Test or 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.

FILED IN NMLS	ATTACHED	NOT APPLICABLE	KANSAS MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>	N/A	N/A	<b>FEDERAL CRIMINAL BACKGROUND CHECK:</b> Authorization for a FBI criminal history background check to be completed in NMLS.
<input type="checkbox"/>	N/A	N/A	<b>CREDIT REPORT:</b> Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>DISCLOSURE QUESTIONS ANSWERED AFFIRMATIVELY:</b> Provide an explanation for any “Yes” responses. Upload a copy of any applicable orders or supporting documents in NMLS.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<b>EXPLANATION(S) FOR ANY DEROGATORY INFORMATION ON CREDIT REPORT:</b> Provide an explanation for any derogatory information included in the individual TransUnion credit report retrieved via NMLS. “Derogatory Information” includes but is not limited to: tax liens, judgments, collection accounts, bankruptcies, etc. Provide a letter of explanation including any documentation that proves you have either satisfied the past due accounts in full, or that you have made payment arrangements along with proof of the last three months of payments.  Please email this info to <a href="mailto:licensing@osbckansas.org">licensing@osbckansas.org</a> or mail to the address above upon filing your MLO application or amending your individual record in NMLS (or within 5 days after filing).

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 Kansas Office of the State Bank Commissioner, Division of Consumer and Mortgage Lending licensing staff by phone at 785-296-2266 or send questions via email to: [licensing@osbckansas.org](mailto:licensing@osbckansas.org)

YOU ARE NOT AUTHORIZED TO ENGAGE IN MORTGAGE ACTIVITIES IN THE STATE OF KANSAS UNTIL YOU HAVE RECEIVED APPROVAL FROM THE KANSAS OFFICE OF THE STATE BANK COMMISSIONER. 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.