



## Company New Application State-Specific Requirements



### MARYLAND MORTGAGE LENDER LICENSE

**Legal Requirements:** Refer to Maryland Code Annotated, Financial Institutions § 11-501 et seq.

**Application Process:** This document includes instructions for a new mortgage lender company license (principal executive office location). More information about the licensing process can be found at the Office of the Commissioner of Financial Regulation (“Commissioner”) website: <http://www.dllr.state.md.us/finance/industry/mortlend.shtml>.

The checklist below 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 Company Form](#) filing 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 help with document uploads, see the [Quick Guide for document upload in NMLS](#). Financial statements are uploaded separately under the Filing tab, in the “Financial Statement” submenu. All other documents are uploaded in the Filing tab under the “Document Upload” section of the company form.

Please note that the Commissioner must receive (at the address below) the information marked “**Attached**” on the checklist within five (5) business days of the electronic submission of your application:

*For U.S. Postal Service or Overnight Delivery  
Maryland Commissioner of Financial Regulation  
Attn: Licensing Unit  
500 N Calvert Street, Suite 402  
Baltimore, Maryland 21202*

**Incomplete Application:** If your application package is incomplete (including explanations and/or required documentation submitted in an incorrect format) sixty (60) days after the application filing, the Commissioner may terminate the processing of the application and will deem the incomplete application withdrawn by the applicant.

**Application and Licensing Fee:**

Initial License Original Office (Investigation Fee Not Included): \$1,000.00  
Investigation Fee (Non-Refundable): \$1.00  
NMLS Processing Fee: \$100.00  
Credit Report Authorization Fee (For QIs & Control Individuals): \$15.00  
FBI Criminal Background Check for MU2 Individual: \$36.25 per person.  
Fees collected through the NMLS ARE NOT REFUNDABLE.

**Note:** A MD License Renewal of \$1,000.00 will be collected via NMLS when the license is renewed between November 1<sup>st</sup> and December 31<sup>st</sup>.

NMLS Company ID Number: \_\_\_\_\_

Applicant Legal Name: \_\_\_\_\_

FILED IN NMLS	ATTACHED	NOT APPLICABLE	<b>MARYLAND MORTGAGE LENDER LICENSE</b>
<p><b>BUSINESS ENTITY AND FORMATION:</b> Select the classification of the applicant’s legal status and upload the requested supporting documents. <b>Upload in NMLS</b> under <u>Formation Document</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>Formation Documentation [Date of Creation (MM-DD-YYYY)]</i>.</p>			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>UNICORPORATED ASSOCIATION:</b></p> <ul style="list-style-type: none"> <li>• By-laws or constitution (including all amendments)</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>GENERAL PARTNERSHIP:</b></p> <ul style="list-style-type: none"> <li>• Partnership Agreement (including all amendments)</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>LIMITED PARTNERSHIP:</b></p> <ul style="list-style-type: none"> <li>• Certificate of Partnership; and</li> <li>• Partnership Agreement (including all amendments)</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>LIMITED LIABILITY LIMITED PARTNERSHIP:</b></p> <ul style="list-style-type: none"> <li>• Certificate of Limited Liability Limited Partnership; and</li> <li>• Partnership Agreement (including all amendments)</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>LIMITED LIABILITY COMPANY (“LLC”):</b></p> <ul style="list-style-type: none"> <li>• Articles of Organization (including all amendments)</li> <li>• Operating Agreement (including all amendments); and</li> <li>• LLC resolution if authority not in operating agreement</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>CORPORATION:</b></p> <ul style="list-style-type: none"> <li>• Articles of Incorporation (including amendments)</li> <li>• By-laws (including all amendments), if applicable;</li> <li>• Shareholder Agreement (including all amendments), if applicable; and</li> <li>• Corporate resolution if authority to complete application not in By-laws or Shareholder Agreement, as applicable</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>BUSINESS TRUST:</b></p> <ul style="list-style-type: none"> <li>• Certificate of Trust; and</li> <li>• Governing instruments (all amendments)</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>ORGANIZATIONAL CHART/ DESCRIPTION:</b></p> <ul style="list-style-type: none"> <li>• The applicant must upload an organizational chart, showing: The percentage of ownership;</li> <li>• If applicant is owned by another entity, entities or person, and/or if the applicant has subsidiaries or affiliated entities.</li> </ul>

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<b>OWNERSHIP/PRINCIPAL OFFICER INFORMATION:</b> Select the classification of the applicant's legal status and complete the Individual Form (MU2) in NMLS for each owner/principal.			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>Sole Proprietor:</b></p> <ul style="list-style-type: none"> <li>• Full legal name</li> <li>• Residential and business addresses</li> <li>• Residential, cell, and business telephone number(s)</li> <li>• Email Address(es)</li> <li>• Social security/ FEIN (if applicable)</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>General Partnership:</b></p> <ul style="list-style-type: none"> <li>• Full legal name of each partner</li> <li>• Each partner's residential and business addresses (no P.O. Box)</li> <li>• Each partner's residential, cell, and business telephone number(s)</li> <li>• Each partner's email address(es)</li> <li>• Each partner's social security number</li> <li>• Each partner's respective ownership share</li> </ul> <p>*If any partner is an entity, refer to the applicable entity in this list for required information.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>Limited Partnership/Limited Liability Limited Partnership:</b></p> <ul style="list-style-type: none"> <li>• Full legal name of each general and each limited partner</li> <li>• Each partner's residential and business addresses (no P.O. Box)</li> <li>• Each partner's residential, cell, and business telephone number(s)</li> <li>• Each general partner's email address(es)</li> <li>• Each partner's social security number</li> <li>• Each partner's respective ownership share</li> </ul> <p>*If any partner is an entity, refer to the applicable entity in this list for required information.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>Limited Liability Company (LLC):</b></p> <ul style="list-style-type: none"> <li>• Full legal name of each member and each manager</li> <li>• Each member's residential and business addresses (no P.O. Box)</li> <li>• Each member's residential, cell, and business telephone number(s)</li> <li>• Each member's and manager's (latter if applicable) email address(es)</li> <li>• Each member's and manager's (latter if applicable) social security number</li> <li>• Each member's respective ownership share</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>Corporation:</b></p> <ul style="list-style-type: none"> <li>• Full legal name of each shareholder who owns 25% or more of the applicant ("shareholder"), each director and principal officer</li> <li>• Each shareholder's, director's, and principal officer's residential addresses (no P.O. Box)</li> <li>• Each shareholder's, director's, and principal officer's residential, cell,</li> </ul>

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			and business telephone number(s) <ul style="list-style-type: none"> <li>• Corporation's telephone number</li> <li>• Each shareholder's, director's, and principal officer's email address(es)</li> <li>• Each shareholder's, director's, and principal officer's social security number</li> <li>• Each shareholder's, director's, and principal officer's respective ownership share</li> </ul>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>Business Trust:</b> <ul style="list-style-type: none"> <li>• Full legal name of each trustee and principal office (if applicable)</li> <li>• Each trustee's residential and business addresses (no P.O. Box)</li> <li>• Each trustee's and principal officer's (if applicable) residential , cell, and business telephone numbers</li> <li>• Each trustee's and principal officer's (if applicable) email address(es)</li> <li>• Each trustee's and principal officer's (if applicable) social security number</li> </ul>
<b>REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS</b>			
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>OTHER TRADE NAME:</b> Other business name(s), fictitious name(s), or "doing business as" name(s) should be listed under "Other Trade Names" on the NMLS Company Form. The trade names should also be included in the surety bond coverage.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>TRADE NAME REGISTRATION CERTIFICATE:</b> Upload a copy of the trade name registration certificate from the Maryland Department of Assessments and Taxation, if applicant will be operating under name other than its legal name.  This document should be named <i>[State-License Type] Trade Name – Assumed Name</i> .  <b>Upload in NMLS:</b> under the Document Type <u>Trade Name/Assumed Name Registration Certificates</u> in the <i>Document Uploads</i> section of the Company Form (MU1).
N/A	N/A	N/A	<b>GOOD STANDING STATUS:</b> Applicants must be registered and in good standing with the Maryland Department of Assessments and Taxation (SDAT) to be licensed. The current good standing status may be verified on the SDAT website: <a href="http://dat.maryland.gov">http://dat.maryland.gov</a> . Proof of the good standing status may need to be uploaded on NMLS.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>STATE OF FORMATION CERTIFICATE OF GOOD STANDING:</b> As applicable, if applicant is an entity formed in a state other than Maryland, attach a certificate of good standing issued by applicant's state of formation not more than sixty (60) days prior to the date of this application.  <b>Upload in NMLS:</b> under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company

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			<p>Form (MU1).</p> <p>This document should be named <i>[[State prefix] Certificate of Authority OR [State prefix] Certificate of Good Standing]</i>.</p>
<input type="checkbox"/>	N/A	N/A	<p><b>RESIDENT AGENT:</b> The Resident/Registered Agent section of the NMLS Company Form should be completed with the information currently on record with the Maryland State Department of Assessments and Taxation.</p>
<input type="checkbox"/>	N/A	N/A	<p><b>QUALIFYING INDIVIDUAL:</b> The sole proprietor, coventurer, general partner, principal officer or member who has at least 3 years of experience in the mortgage lending business must be listed on the NMLS Company Form. The jurisdiction for which this individual is acting as the qualifying individual must also be specifically identified.</p>
<input type="checkbox"/>	N/A	N/A	<p><b>CREDIT REPORT:</b> The qualifying individual and individuals in a position of control are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV), along with an individual attestation, before a license request for your company can be filed through NMLS.</p>
<input type="checkbox"/>	N/A	N/A	<p><b>MU2 Individual FBI Criminal Background Check Requirements:</b> The following Individuals, as specified below, on the Company Form (MU1) are required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p><i>Direct Owners</i></p> <ul style="list-style-type: none"> <li>• Required for any owner of 10% or more; if owner is a corporation, check applies to president, CEO, or majority owner of that corporation</li> </ul> <p><i>Executive Officers</i></p> <ul style="list-style-type: none"> <li>• Any partner, director or officer</li> </ul> <p><i>Indirect Owners</i></p> <ul style="list-style-type: none"> <li>• Required when indirect owner is an individual and ownership share is 10% or more</li> </ul> <p><i>Qualifying Individuals</i></p> <ul style="list-style-type: none"> <li>• All Qualifying Individuals must authorize a FBI CBC through NMLS.</li> </ul> <p>After authorizing a FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required.</p> <p>See the <a href="#">Criminal Background Check section</a> of the NMLS Resource Center for more information.</p> <p><b>Note:</b> If you are able to 'Use Existing Prints' to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</p>

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<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>FINANCIAL STATEMENTS – applicant <u>does not lend money secured by a dwelling or residential real estate</u>:</b> Upload a compiled, reviewed or audited financial statement prepared by a Certified Public Accountant in accordance with Generally Accepted Accounting Principles OR any other recognized comprehensive basis of accounting approved by the Commissioner, that shows a net worth of at least \$25,000 and is dated within 90 days of the applicant’s fiscal year end. Financial statements should include a Balance Sheet, Income Statement and Statement of Cash Flows and all relevant notes thereto.</p> <p>See Md. Code Ann., Fin. Inst. § 11-508.1.</p> <p><b>Note:</b> Financial statements are uploaded separately under the Filing tab and <i>Financial Statement</i> submenu link. See the <a href="#">Financial Statements Quick Guide</a> for instructions.</p>										
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>FINANCIAL STATEMENTS – applicant <u>lends money secured by a dwelling or residential real estate</u>:</b> Upload a compiled, reviewed or audited financial statement prepared by a Certified Public Accountant in accordance with Generally Accepted Accounting Principles that shows a net worth as required by Md. Code Ann., Fin. Inst. § 11-508.1 and is dated within 90 days of your fiscal year end. Financial statements should include a Balance Sheet, Income Statement and Statement of Cash</p> <table border="1" data-bbox="553 982 1529 1350"> <thead> <tr> <th data-bbox="553 982 1044 1087">Aggregate Lending In Prior 12 Months</th> <th data-bbox="1044 982 1529 1087">Minimum Net Worth</th> </tr> </thead> <tbody> <tr> <td data-bbox="553 1087 1044 1150">\$1,000,000 or less</td> <td data-bbox="1044 1087 1529 1150">\$25,000</td> </tr> <tr> <td data-bbox="553 1150 1044 1213">\$1,000,000.01 to \$5,000,000</td> <td data-bbox="1044 1150 1529 1213">\$50,000</td> </tr> <tr> <td data-bbox="553 1213 1044 1276">\$5,000,000.01 to \$10,000,000</td> <td data-bbox="1044 1213 1529 1276">\$100,000</td> </tr> <tr> <td data-bbox="553 1276 1044 1350">More than \$10,000,000</td> <td data-bbox="1044 1276 1529 1350">\$250,000</td> </tr> </tbody> </table> <p>Flows and all relevant notes thereto.</p> <p>See Md. Code Ann., Fin. Inst. § 11-508.1.</p> <p><b>Note:</b> Financial statements are uploaded separately under the Filing tab and <i>Financial Statement</i> submenu link. See the <a href="#">Financial Statements Quick Guide</a> for instructions.</p>	Aggregate Lending In Prior 12 Months	Minimum Net Worth	\$1,000,000 or less	\$25,000	\$1,000,000.01 to \$5,000,000	\$50,000	\$5,000,000.01 to \$10,000,000	\$100,000	More than \$10,000,000	\$250,000
Aggregate Lending In Prior 12 Months	Minimum Net Worth												
\$1,000,000 or less	\$25,000												
\$1,000,000.01 to \$5,000,000	\$50,000												
\$5,000,000.01 to \$10,000,000	\$100,000												
More than \$10,000,000	\$250,000												
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>ORGANIZATIONAL CHART/DESCRIPTION:</b> Upload an organizational chart, showing: (1) the percentage of ownership, (2) if applicant is owned by another entity, entities or person, and/or (3) if the applicant has subsidiaries or affiliated entities.</p> <p><b>Upload in NMLS:</b> under <u>Organizational Chart/Description</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>[Company Legal Name] Organizational Chart – Description</i>.</p>										

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<input type="checkbox"/>	N/A	N/A	<p><b>SURETY BOND:</b> Electronic Surety Bond via NMLS in the amount described below furnished and submitted by a surety company authorized to conduct business in Maryland.</p> <p>See the <a href="#">ESB Adoption Table</a> and the <a href="#">ESB for NMLS Licensees page</a> of the NMLS Recourse Center for more information.</p> <p><b>Note:</b> Surety bonds submitted via the <i>Document Uploads</i> section will not satisfy this requirement.</p> <table border="1" data-bbox="553 562 1529 863"> <thead> <tr> <th data-bbox="553 562 1045 663">Volume of Mortgage Business In Past 12 Months</th> <th data-bbox="1045 562 1529 663">Min Bond Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="553 663 1045 730">Under \$3,000,000</td> <td data-bbox="1045 663 1529 730">\$50,000</td> </tr> <tr> <td data-bbox="553 730 1045 798">\$3,000,000 - \$10,000,000</td> <td data-bbox="1045 730 1529 798">\$100,000</td> </tr> <tr> <td data-bbox="553 798 1045 863">Over \$10,000,000</td> <td data-bbox="1045 798 1529 863">\$150,000</td> </tr> </tbody> </table> <p><b>Note:</b> Subject to approval by the Commissioner, if an applicant files five or more applications at the same time, the applicant may provide a blanket surety bond for all licensed offices in the amount of \$750,000.</p>	Volume of Mortgage Business In Past 12 Months	Min Bond Amount	Under \$3,000,000	\$50,000	\$3,000,000 - \$10,000,000	\$100,000	Over \$10,000,000	\$150,000
Volume of Mortgage Business In Past 12 Months	Min Bond Amount										
Under \$3,000,000	\$50,000										
\$3,000,000 - \$10,000,000	\$100,000										
Over \$10,000,000	\$150,000										
<input type="checkbox"/>	N/A	N/A	<p><b>VOLUME OF MORTGAGE BUSINESS:</b> (to determine the surety bond amount required by Md. Code Ann., Fin. Inst. § 11-508)</p> <p><b>Upload</b> a sworn notarized statement of the volume of mortgage business (including lending, brokering and servicing) conducted by the applicant in the previous twelve (12) months. Specifically state the following:</p> <ol style="list-style-type: none"> <li>1. Whether the applicant has conducted a mortgage lending business at any time during the 36 months preceding the application;</li> <li>2. The aggregate principal amount of mortgage loans secured or to be secured by property <b>located in Maryland</b> and applied for and accepted or mortgage loans secured or to be secured by property <b>located in Maryland</b> and applied for, procured, and accepted by the mortgage lender during the 12 months immediately preceding the month in which the application was filed; and</li> <li>3. The aggregate principal amount of loans secured or to be secured by a dwelling or residential real estate <b>located in states other than Maryland</b> and applied for, procured, and accepted by the mortgage lender during the 12 months preceding the month in which the application was filed.</li> </ol>								
<b>REQUIREMENTS/DOCUMENTS SUBMITTED OUTSIDE OF NMLS</b>											

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N/A	<input type="checkbox"/>	N/A	<p><b>PRE-LICENSURE EXPERIENCE/RESUME:</b> For each MU2 individual, provide a detailed resume. For each position listed, resume must specifically state: job title, place of employment with full address, month and year employment began, month and year employment ended, and a description of duties and responsibilities in that position.</p>
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p><b>CRIMINAL BACKGROUND CHECK CLARIFICATIONS:</b> If <u>any</u> negative criminal history is reported on the MU2 individual's Federal criminal background check, a written explanation and any applicable supporting legal documentation must be submitted. (This documentation includes, but is not limited to the final dispositions, orders of expungement, and any other court documents. If the documents are unavailable, provide a letter from the court that states that the documents are unavailable.)</p>
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p><b>ALTERNATE PROOF OF MINIMUM NET WORTH ("MNW"). (Only applies to applicant <u>that lends money secured by a dwelling or residential real estate</u>)</b> Required to submit proof of a MNW between \$25,000 and \$250,000, depending on the volume of business in the prior 12 months.</p> <p>If applicant has not proven that the applicant meets the MNW requirement via financial statement, the proof may be:</p> <ol style="list-style-type: none"> <li>1. <b>Cash on deposit with a bank or depository institution.</b> Provide a bank letter (on bank's stationery and signed by an officer of the bank) verifying: <ol style="list-style-type: none"> <li>a. The account balance;</li> <li>b. The type of account in which the funds are held: and</li> <li>c. That the funds are not encumbered or hypothecated in any way.</li> </ol> </li> <li>2. <b>A line of credit from a bank or depository institution.</b> Provide a copy of the line of credit agreement and promissory note. <ul style="list-style-type: none"> <li>• A line of credit may not be used to satisfy more than 75% of the minimum net worth requirements</li> </ul> </li> <li>3. <b>Other assets;</b> or</li> <li>4. <b>A combination of cash, a line of credit, and/or other assets.</b></li> </ol>
<b>MARYLAND BUSINESS ACTIVITY</b>			
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p><b>MARYLAND BUSINESS ACTIVITY:</b></p> <ol style="list-style-type: none"> <li>1. Has applicant ever engaged in any mortgage lending, servicing or brokering business activity in Maryland? Yes ___ No ___</li> </ol>



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			<p>If "Yes," provide an explanation as noted in questions 2 and 3 below.</p> <p>2. If the answer to #1 is "Yes," did applicant hold a Maryland Mortgage Lender License at the time all mortgage lending, servicing or brokering business was conducted? Yes ___ No ___ If "Yes," provide NMLS Identification No. _____</p> <p>3. If the answer to #2 is "No," was applicant exempt from licensing during the time the mortgage lending, servicing or brokering activity was conducted? Yes ___ No ___ If "Yes," provide an explanation of exemption claimed as instructed below.</p>
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p><b>EXPLANATION OF EXEMPTION CLAIMED:</b> If applicant's response to question 3 above was "Yes," provide:</p> <p>A detailed explanation of the basis for the exemption claimed (including the statutory and/or regulatory citation and any supporting documentation); and the date(s) on which mortgage lending, servicing or brokering activity was conducted.</p>
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<p><b>EXPLANATION OF MARYLAND BUSINESS ACTIVITY:</b> If applicant engaged in mortgage lending, servicing or brokering business activity other than while licensed or exempt from licensing, attach a detailed explanation that includes:</p> <ul style="list-style-type: none"> <li>a) Date(s) mortgage lending, servicing or brokering activity was conducted;</li> <li>b) Name(s) of each consumer involved;</li> <li>c) Amount of payments received from each consumer;</li> <li>d) Copies of related consumer correspondence;</li> <li>e) Name of each creditor for who mortgage lending, servicing or brokering business was conducted;</li> <li>f) All locations where mortgage lending, servicing or brokering business activity was conducted; and</li> <li>g) All other relevant documentation.</li> </ul>

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.

**WHOM TO CONTACT** – Contact the Commissioner of Financial Regulation licensing staff by phone at 410-230-6155 or 888-784-0136 for further assistance regarding Maryland specific requirements.

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