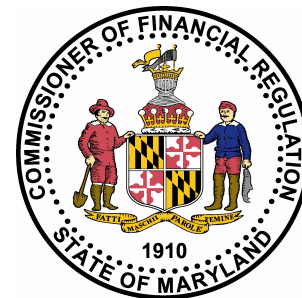




## Individual New Application State-Specific Requirements



### MARYLAND MORTGAGE LOAN ORIGINATOR LICENSE

**Legal Requirements:** Refer to Maryland Code Annotated, Financial Institutions § 11-601 et seq.

**Application Process:** This document includes instructions for an individual new application request. If you need to complete an application for a company, or branch locations refer to the appropriate new application checklists. The cost for licensing is \$256, which includes the NMLS processing fee. Possible additional fees are as follows: \$15 for a credit report if one has not been authorized through NMLS within 30 days of the current application; and \$36.25 for a federal criminal background check authorized at the time of application. Fees collected through the NMLS ARE NOT REFUNDABLE.

**Note:** Effective July 1, 2016, a Maryland state criminal background check will no longer be required for a Mortgage Loan Originator License. Expedited licensing for Military Service Members, Veterans and Families and Registered Mortgage Loan Originators are still in effect but the waived requirement now applies to all Mortgage Loan Originator applicants.

**Issuance of “Approved-Inactive” License:** If you are not currently employed by a mortgage company (as shown on the employment history), the license will be issued as “Approved-Inactive” until sponsorship by a licensed or exempt mortgage lender is provided. A licensee is not authorized to engage in mortgage loan origination activities with an “Approved-Inactive” status. The “Approved-Inactive” status indicates that the licensee meets all licensing requirements of the Maryland Mortgage Originator law except employment, but will be able to originate loans once the sponsorship is submitted and approved through the NMLS.

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 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. Agency specific requirements marked “**Attached**” on the checklist below must be received with this checklist within 5 business days of the electronic submission of your application through NMLS at the following:

*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*

*For Email Delivery: [CFRLicensing@dllr.state.md.us](mailto:CFRLicensing@dllr.state.md.us)*

*\*Include applicant’s name and NMLS ID in the subject line identify what has been attached in the body of the email*

**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 Fees:**

- Initial License (Investigation Fee Not Included): \$225.00
- Investigation Fee (Non-Refundable): \$1.00
- NMLS Processing Fee: \$30.00
- Credit Report Authorization Fee: \$15.00
- FBI Criminal Background Check Authorization Fee: \$36.25

**Note:** A MD License Renewal of \$225.00 will be collected via NMLS when the license is renewed between November 1<sup>st</sup> and December 31<sup>st</sup>.

NMLS **Individual** Unique ID Number: \_\_\_\_\_

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

Applicant's email address: \_\_\_\_\_

Applicant's phone number: \_\_\_\_\_

FILED IN NMLS	ATTACHED	NOT APPLICABLE	MARYLAND MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>	N/A	N/A	<p><b>PRE-LICENSURE EDUCATION:</b> Complete 20 hours of NMLS approved pre-licensure education courses, which shall include 3 hours of Maryland mortgage-related law and 2 hours of Maryland finder's fee law – NMLS must indicate your compliance with this requirement.</p>
<input type="checkbox"/>	N/A	N/A	<p><b>TESTING:</b> Must satisfy one of the following three conditions:</p> <ol style="list-style-type: none"> <li>1) Passing score on both the National and Maryland State components of the SAFE Test, or</li> <li>2) Passing score on both the National and Stand-alone UST components of the SAFE Test, or</li> <li>3) Passing score on the National Test Component with Uniform State Content</li> </ol> <p>NMLS must indicate your compliance with this requirement.</p>
<input type="checkbox"/>	N/A	N/A	<p><b>FEDERAL CRIMINAL BACKGROUND CHECK:</b> Authorization for a FBI criminal history background check to be completed in NMLS.</p>
<input type="checkbox"/>	N/A	N/A	<p><b>CREDIT REPORT:</b> Authorization for a credit report must be completed in NMLS. Individuals will be required to complete an Identity Verification Process (IDV).</p>

FILED IN NMLS	ATTACHED	NOT APPLICABLE	MARYLAND MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>DISCLOSURE QUESTIONS:</b> Provide an explanation for any “Yes” response. Upload a copy of any applicable orders or supporting documents in NMLS.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<b>CRIMINAL BACKGROUND CHECK CLARIFICATIONS:</b> If <u>any</u> negative criminal history is reported on your Federal criminal history report, the applicant must submit a written explanation and any applicable supporting legal documentation. (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.)
N/A	<input type="checkbox"/>	N/A	<b>AFFIDAVIT:</b> Submit an affidavit pertaining to Maryland Mortgage Loan Originator Activity. Use the affidavit form found here: <a href="#">Click to download form</a>

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.