



ND Exempt Mortgage Loan Originator Registration New Application Checklist (Individual)

CHECKLIST SECTIONS

- [General Information](#)
- [Prerequisites](#)
- [License Fees](#)
- [Requirements Completed in NMLS](#)
- [Requirements/Documents Uploaded In NMLS](#)
- [Requirements Submitted Outside of NMLS](#)

GENERAL INFORMATION

Who May Obtain This Registration?

- An individual who is an employee of a federal, state, or local government agency or housing finance agency and who acts as a loan originator solely pursuant to that individual's official duties as an employee of the federal, state, or local government agency or housing finance agency in compliance with title 12, Code of Federal Regulations, part 1008, section 1008.103(e)(6).
- An individual who is an employee of a bona fide nonprofit organization who acts as a loan originator solely with respect to that individual's work duties to the bona fide nonprofit organization, and who acts as a loan originator solely with respect to residential mortgage loans with terms that are favorable to the borrower in compliance with title 12, Code of Federal Regulations, part 1008, section 1008.103(e)(7).

NDCC 13-10-03(2)

In order to qualify for an exempt MLO registration, an individual must be employed by an Exempt Entity as defined by North Dakota Century Code 13-04.1. **Please contact the Department directly prior to application to ensure all qualifications have been met.**

Activities Authorized Under This License

This license authorizes the following activities...

- Takes a residential mortgage loan application; or
- Offers or negotiates terms of a residential mortgage loan

North Dakota does not issue paper licenses for this license type.

Helpful Resources

- [Individual Form \(MU4\) Filing Quick Guide](#)
- [License Status Definitions Quick Guide](#)

- [Disclosure Explanations - Document Upload Quick Guide](#)
- [State-Specific Education Chart](#)
- [Individual Test Enrollment Quick Guide](#)
- [Course Enrollment Quick Guide](#)

Agency Contact Information

Contact Consumer Division licensing staff by phone at (701) 328-9933 or send your questions via email to dfi@nd.gov for additional assistance.

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

PREREQUISITES - *These items must be completed prior to the submission of your Individual Form (MU4).*

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
Note	Pre-licensure Education: Individuals applying for the ND Exempt Mortgage Loan Originator Registration are NOT required to complete Pre-licensure Education.	N/A
Note	Testing: Individuals applying for the ND Exempt Mortgage Loan Originator Registration are NOT required to complete Testing.	N/A

LICENSE FEES - *Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.*

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
<input type="checkbox"/>	NMLS Initial Processing Fee: \$30 ND License/Registration Fee: \$0 ND Application Fee: \$0	NMLS (Filing submission)

REQUIREMENTS COMPLETED IN NMLS- *These items must be completed during or after the submission of your Individual Form (MU4).*

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
<input type="checkbox"/>	Submission of Individual Form (MU4): Complete and submit the Individual Form (MU4) in NMLS. This form serves as the application for the license through NMLS.	NMLS
Note	Criminal Background Check: Individuals applying for the ND Exempt Mortgage Loan Originator Registration are NOT required to complete a Criminal Background Check.	N/A
Note	Credit Report: Individuals applying for the ND Exempt Mortgage Loan Originator Registration are NOT required to complete a Credit Report.	N/A
<input type="checkbox"/>	Disclosure Questions: Provide an explanation and, if applicable, a supporting document for each "Yes" response. See the Individual Disclosure Explanations Quick Guide and the Disclosure Explanations - Document Upload Quick Guide for instructions.	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).
<input type="checkbox"/>	Company Sponsorship: A sponsorship request must be submitted by your employer. ND will review and accept or reject the sponsorship request.	NMLS
<input type="checkbox"/>	Employment History: The business address listed in the <i>Employment History</i> section of the Individual Form (MU4) must match the address of the registered location in the Company Relationship.	NMLS

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
No individual (MU4) documents are required to be uploaded into NMLS for this license/registration at this time.		

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS- *These items must be completed outside of NMLS and submitted directly to the regulator.*

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
No items are required to be submitted outside of NMLS for this license/registration at this time.		