



# Nebraska Mortgage Banker Registration New Application Checklist (Company)

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## CHECKLIST SECTIONS

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## GENERAL INFORMATION

### Who Is Required To Have This License?

Any person who makes a residential mortgage loan secured by a dwelling located in Nebraska who is exempt from licensure pursuant to Section 45-703, but who employs or enters into an independent agent agreement with an individual who is required to obtain a license as a mortgage loan originator must register with the Department.

### Activities Authorized Under This License

This license authorizes the following activities...

- First mortgage brokering
- Second mortgage brokering
- First mortgage lending
- Second mortgage lending
- First mortgage servicing
- Third party first mortgage servicing
- Subordinate lien mortgage servicing
- Third party subordinate lien mortgage servicing master servicing
- Mortgage loan modification
- Mortgage loan purchasing
- Short sale
- Home equity lending/lines of credit
- Reverse mortgage activities
- High cost home loans
- Third party mortgage loan processing
- Third party mortgage loan underwriting
- Manufactured housing financing
- Lead generation

### Pre-Requisites for License Applications

- None.

Nebraska does not issue paper licenses for this license type.

## Document Uploads Guidance

Documents that must be uploaded to the *Document Uploads* section of the Company Form (MU1) in NMLS are indicated in the checklist below. When uploading documents:

- Follow the guidance in [Document Upload Descriptions and Examples](#).
- Only upload documents relevant to the company application.
- Only upload documents where there is a selectable document category. If inappropriate documents are uploaded that should not be, you will be contacted by your regulator and asked to remove them from NMLS.
- Do not upload the same company documents multiple times. Generally, unless the document is state-specific, if the document has already been uploaded for another state, a new upload is not required unless changes have been made.
- If a document previously uploaded has been revised, delete the old document and replace it with the new document (history of the old document will remain in NMLS).
- For state-specific documents (e.g., Surety Bonds), be sure to indicate the applicable state.

## Helpful Resources

- [Company Form \(MU1\) Filing Instructions](#)
- [Document Upload Descriptions and Examples](#)
- [Individual Form \(MU2\) Filing Quick Guide](#)
- [Financial Statements Quick Guide](#)
- [Payment Options Quick Guide](#)
- [License Status Definitions Quick Guide](#)

## Agency Contact Information

Contact *Nebraska Department of Banking and Finance* licensing staff by phone at [\(402\) 471-2171](tel:4024712171) or send your questions via email to [dob.mortgage@nebraska.gov](mailto:dob.mortgage@nebraska.gov) for additional assistance.

### *For Delivery of Documents:*

#### *For Electronic Delivery*

[dob.mortgage@nebraska.gov](mailto:dob.mortgage@nebraska.gov)

*Include applicant name and  
NMLS # in the subject line.*

#### *For U.S. Postal Service:*

*Nebraska Department of  
Banking and Finance  
P.O. Box 95006  
Lincoln, NE 68509*

#### *For Overnight Delivery:*

*Nebraska Department of  
Banking and Finance  
1526 K Street, Suite 300  
Lincoln, NE 68508*

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.

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

| Complete                 | NE Mortgage Banker Registration  | Submitted via...                |
|--------------------------|--|---------------------------------|
| <input type="checkbox"/> | <p><b>NE Application Fee:</b> \$200</p> <p><b>NMLS Initial Processing Fee:</b> \$100</p> | <b>NMLS (Filing submission)</b> |

**REQUIREMENTS COMPLETED IN NMLS**

| Complete                 | NE Mortgage Banker Registration  | Submitted via...  |
|--------------------------|--|---|
| <input type="checkbox"/> | <p><b>Submission of Company Form (MU1):</b> Complete and submit the Company Form (MU1) in NMLS. This form serves as the application for the license/registration through NMLS.</p>   | <b>NMLS</b>   |
| <input type="checkbox"/> | <p><b>Other Trade Name:</b> If operating under a name that is different from the applicant’s legal name, that name (“Trade Name”, “Assumed Name” or “DBA”) must be listed under the <i>Other Trade Names</i> section of the Company Form (MU1). Nebraska does not limit the number of other trade names.</p> <p>If operating under an “Other Trade Name”, upload a file-stamped copy of the Acknowledgement of Filing for a Trade Name Registration received from the Nebraska Secretary of State regarding ability to do business under that trade name.</p> <p>This document should be named <i>Nebraska Mortgage Banker OTN Registration</i>.</p> | <p><b>NMLS</b></p> <p><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).</p> |
| <input type="checkbox"/> | <p><b>Resident/Registered Agent:</b> The Resident/Registered Agent, or Direct owner, etc. must be listed under the <i>Resident/Registered Agent</i> section of the Company Form (MU1)</p>  | <b>NMLS</b>   |

|                                |  |   |               |                 |                                   |              |          |                                |                     |                  |  |             |
|--------------------------------|--|---|---------------|-----------------|-----------------------------------|--------------|----------|--------------------------------|---------------------|------------------|--|-------------|
| <input type="checkbox"/>       | <p><b>Primary Contact Employees:</b> The following individuals must be entered into the <i>Contact Employees</i> section of the Company Form (MU1).</p> <ol style="list-style-type: none"> <li>1. <b>Primary Company Contact.</b></li> <li>2. <b>Primary Consumer Complaint Contact.</b></li> </ol>  | <b>NMLS</b>   |               |                 |                                   |              |          |                                |                     |                  |  |             |
| <input type="checkbox"/>       | <p><b>Non-Primary Contact Employees:</b> Nebraska <b>requires</b> that an individual(s) be identified as a <b>Non-Primary Contact</b> for the following areas. These contacts must be listed in the <i>Contact Employees</i> section of the Company Form (MU1).</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">1. Accounting</td> <td style="width: 50%;">6. Litigation</td> </tr> <tr> <td>2. Exam Billing</td> <td>7. Consumer Complaint (Regulator)</td> </tr> <tr> <td>3. Licensing</td> <td>8. Legal</td> </tr> <tr> <td>4. Consumer Complaint (Public)</td> <td>9. Pre-Exam Contact</td> </tr> <tr> <td>5. Exam Delivery</td> <td></td> </tr> </table> | 1. Accounting   | 6. Litigation | 2. Exam Billing | 7. Consumer Complaint (Regulator) | 3. Licensing | 8. Legal | 4. Consumer Complaint (Public) | 9. Pre-Exam Contact | 5. Exam Delivery |  | <b>NMLS</b> |
| 1. Accounting                  | 6. Litigation  |   |               |                 |                                   |              |          |                                |                     |                  |  |             |
| 2. Exam Billing                | 7. Consumer Complaint (Regulator)  |   |               |                 |                                   |              |          |                                |                     |                  |  |             |
| 3. Licensing                   | 8. Legal   |   |               |                 |                                   |              |          |                                |                     |                  |  |             |
| 4. Consumer Complaint (Public) | 9. Pre-Exam Contact  |   |               |                 |                                   |              |          |                                |                     |                  |  |             |
| 5. Exam Delivery               |  |   |               |                 |                                   |              |          |                                |                     |                  |  |             |
| <b>Note</b>                    | <p><b>Bank Account:</b> Bank account information is not required. The <i>Bank Account</i> section of the Company Form (MU1) can be left blank.</p>   | <b>N/A</b>  |               |                 |                                   |              |          |                                |                     |                  |  |             |
| <input type="checkbox"/>       | <p><b>Disclosure Questions:</b> Provide a complete and detailed explanation and document upload for each “Yes” response to Disclosure Questions made by the company or related control persons (MU2).<br/>See the <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.</p>  | <b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2). |               |                 |                                   |              |          |                                |                     |                  |  |             |
| <b>Note</b>                    | <p><b>Qualifying Individual:</b> The <i>Qualifying Individual</i> section is not required to be completed for NE on the Company Form (MU1).</p>  | <b>N/A</b>  |               |                 |                                   |              |          |                                |                     |                  |  |             |
| <input type="checkbox"/>       | <p><b>Control Person (MU2) Attestation:</b> Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable control person before it is able to be submitted along with the Company Form (MU1).</p>  | <b>NMLS</b>   |               |                 |                                   |              |          |                                |                     |                  |  |             |
| <input type="checkbox"/>       | <p><b>Criminal Background Check:</b> All Officers/Directors are required to authorize the pull of a current criminal background check through the NMLS. The CBC for those individuals should be pulled at the time of, or slightly prior to, the application request submission through the NMLS. When pulling the CBC, the MU2 will need to give Nebraska authorization to view the record.</p>   | <b>NMLS</b>   |               |                 |                                   |              |          |                                |                     |                  |  |             |
| <b>Note</b>                    | <p><b>Credit Report:</b> Individuals in a position of control are NOT required to authorize a credit report through NMLS.</p>  | <b>N/A</b>  |               |                 |                                   |              |          |                                |                     |                  |  |             |

**REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS**

| Complete                 | NE Mortgage Banker Registration   | Submitted via...  |
|--------------------------|---|---|
| <input type="checkbox"/> | <p><b>Certificate of Authority/Good Standing Certificate:</b> Upload a State-issued and approved document (typically by the Secretary of State’s office), dated not more than 60 days prior to the filing of the application through NMLS that demonstrates authorization to do business in the applicant’s state of formation and/or NE.</p> <p>This document should be named <i>Nebraska Certificate of Authority</i>.</p>  | <p><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 Form (MU1).</p> |
| <input type="checkbox"/> | <p><b>Formation Documents:</b> Determine classification of applicant’s legal status and submit a State certified copy of the requested applicable documentation detailed below. Original formation documents and all subsequent amendments, thereto including a list of any name changes.</p> <p>This document should be named <i>Formation Documentation [Date of Creation (MM-DD-YYYY)]</i>.</p> <p><b>Sole Proprietor</b></p> <ul style="list-style-type: none"> <li>• Citizenship Attestation</li> </ul> <p><b>Unincorporated Association:</b></p> <ul style="list-style-type: none"> <li>• By-Laws or constitution (including all amendments).</li> </ul> <p><b>General Partnership:</b></p> <ul style="list-style-type: none"> <li>• Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Liability Partnership:</b></p> <ul style="list-style-type: none"> <li>• Certificate of Limited Liability Partnership; and</li> <li>• Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Partnership:</b></p> <ul style="list-style-type: none"> <li>• Certificate of Limited Partnership; and</li> <li>• Partnership Agreement (including all amendments).</li> </ul> <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> <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);</li> <li>• IRS Form 2553 or IRS Form 8832 if S-corp treatment elected; and</li> <li>• LLC resolution if authority not in operating agreement.</li> </ul> <p><b>Corporation:</b></p> <ul style="list-style-type: none"> <li>• Articles of Incorporation (including all amendments);</li> <li>• By-laws (including all amendments), if applicable;</li> <li>• Shareholder Agreement (including all amendments), if applicable;</li> <li>• IRS Form 2553 if S-corp treatment elected; and</li> <li>• Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable.</li> </ul> <p><b>Not for Profit Corporation</b></p> | <p><b>Upload in NMLS:</b> under <u>Formation Document</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>   |

|                          |  |   |
|--------------------------|--|---|
|                          | <ul style="list-style-type: none"> <li>• Documents requested of a Corporation; and</li> <li>• Proof of nonprofit status <ul style="list-style-type: none"> <li>○ Internal Revenue Service (“IRS”) 501(c)(3) designation letter; or</li> <li>○ statement from a State taxing body or the State attorney general certifying that: (i) the entity is a nonprofit organization operating within the State; and (ii) no part of the entity’s net earnings may lawfully benefit any private shareholder or individual; or</li> <li>○ entity's certificate of incorporation or similar document if it clearly establishes the nonprofit status of the applicant; or</li> <li>○ Any of the three preceding items described, if that item applies to a State or national parent organization, together with a statement by the State or parent organization that the applicant is a local nonprofit affiliate.</li> </ul> </li> </ul> <p><b>Trust (Statutory)</b></p> <ul style="list-style-type: none"> <li>• Certificate of Trust; and</li> <li>• Governing instrument (all amendments).</li> </ul> |   |
| <input type="checkbox"/> | <p><b>Management Chart:</b> Submit a Management chart displaying the applicant’s directors, officers, and managers (individual name and title). Must also identify compliance reporting and internal audit structure.</p> <p>This document should be named <i>[Company Legal Name] Management Chart</i>.</p> <p><b>Note:</b> If the existing uploaded management chart already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.</p>  | <p><b>Upload in NMLS:</b> under <u>Management Chart</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>                 |
| <input type="checkbox"/> | <p><b>Organizational Chart/Description:</b> Submit a chart showing (or a description which includes) the percentage of ownership of:</p> <ul style="list-style-type: none"> <li>• Direct Owners (total direct ownership percentage must equate to 100%)</li> <li>• Indirect Owners</li> <li>• Subsidiaries and Affiliates of the applicant/licensee</li> </ul> <p>This document should be named <i>[Company Legal Name] Organizational Chart – Description</i>.</p> <p><b>Note:</b> If the existing uploaded Organizational Chart/Description already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.</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> |
| <input type="checkbox"/> | <p><b>Electronic Surety Bond:</b> Submit an Electronic Surety Bond (ESB) via NMLS in the amount of \$100,000 furnished and submitted by a surety company authorized to conduct business in Nebraska. 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>Electronic Surety Bond in NMLS</b></p>  |

**REQUIREMENTS SUBMITTED OUTSIDE OF NMLS**

| Complete                 | NE Mortgage Banker Registration   | Submitted via...  |
|--------------------------|---|---|
| <input type="checkbox"/> | <p><b>Resident/Registered Agent:</b> Upload the completed Registered Agent Appointment and Consent Form into your NMLS document uploads. Use the document type State Specific Requirements for your upload. The form can be found <a href="#">here</a>.</p> | <p><b>Mail to Nebraska</b></p>  |
| <input type="checkbox"/> | <p><b>Sole Proprietor United States Citizenship Attestation Form:</b> If applicant is a sole proprietor, submit the <a href="#">United States Citizenship Attestation Form</a>.</p>   | <p><b>Mail to Nebraska</b><br/><b>OR</b><br/><b>email to Nebraska:</b><br/><a href="mailto:Dob.mortgage@nebraska.gov">Dob.mortgage@nebraska.gov</a></p> |