



OK DOCC Mortgage Loan Originator License New Application Checklist (Individual)

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GENERAL INFORMATION

Who Is Required to Have This License?

A Mortgage Loan Originator is an individual who for compensation or gain, or in the expectation of compensation or gain, takes a residential mortgage loan application or offers or negotiates or modifies the terms of a residential loan.

Oklahoma SAFE Act - 59 O.S. § 2095.2 (14) (a)

OK DOCC 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 Oklahoma Department of Consumer Credit licensing staff by phone at (405) 521-3653 or send your questions via email to licensing@okdccc.ok.gov for additional assistance.

For U.S. Postal Service & Overnight Delivery

Oklahoma Department of Consumer Credit

Attn: Licensing Department

629 N.E. 28th Street

Oklahoma City, OK 73105

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	OK DOCC Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>Pre-licensure Education: Prior to submission of the application, complete at least 20 hours of NMLS-approved pre-licensure education (PE) courses which must include one (1) hours of Oklahoma content.</p> <p>Follow the instructions in the Course Completion Records Quick Guide to confirm that PE has been posted to your record and the PE Total indicates "Compliant."</p>	NMLS
<input type="checkbox"/>	<p>Testing: Must satisfy one of the following three conditions:</p> <ol style="list-style-type: none">1. Passing results on both the National and Oklahoma State components of the SAFE Test, or2. Passing results on both the National and Stand-alone UST components of the SAFE Test, or3. Passing results on the National Test Component with Uniform State Content <p>Follow the instructions in the View Testing Information Quick Guide to confirm test results have been posted to your record and indicate "Pass."</p>	NMLS

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

Complete	OK DOCC Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>NMLS Initial Processing Fee: \$30</p> <p>OK DOCC License/Examination Fee/Recovery Fund Fee: \$260.00</p> <p>OK DOCC Application Fee: \$200.00</p> <p>Credit Report: \$15</p> <p>FBI Criminal Background Check: \$36.25</p>	NMLS (Filing submission)

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

Complete	OK DOCC Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>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.</p>	NMLS

<input type="checkbox"/>	<p>Criminal Background Check: Authorization for an FBI criminal history background check to be completed in NMLS.</p> <p>Criminal Disqualification: Please note that criminal offenses may be used as a basis for denial. You may request a determination whether or not your criminal background may disqualify you from obtaining a licensing pursuant to 59 O.S. § 4000.1 (F). To see a list of criminal offenses that may be used as a basis for a denial of licensure, please visit: https://www.ok.gov/okdocc/</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU4), you must schedule an appointment to be fingerprinted.</p> <p>See the Completing the Criminal Background Check Process Quick Guide for information.</p> <p>Note: If you are able to ‘Use Existing Prints’ to process the FBI criminal history background check, you DO NOT have to schedule an appointment. NMLS will submit the fingerprints already on file and the background check will begin to process automatically.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Credit Report: Authorization for a credit report must be completed. Upon initial authorization, you are required to complete an Identity Verification Process (IDV) within the Individual Form (MU4). See the Individual (MU4) Credit Report Quick Guide for instructions on completing the IDV.</p> <p>Note: The same credit report can be used for any existing or additional licenses for up to 30 days.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>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.</p>	<p>Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).</p>
<input type="checkbox"/>	<p>Company Sponsorship: A sponsorship request must be submitted by your employer. OK DOCC will review and accept or reject the sponsorship request.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>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.</p>	<p>NMLS</p>

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	OK DOCC Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>Immigration Document: Upload the appropriate form, signed and notarized, along with any required documentation. Click here to download the form.</p> <p>This document should be named <i>Immigration Document</i>.</p>	<p>Upload in NMLS: under the Document Type <u>Verification of Experience</u> in the <i>Document Uploads</i> section of the Individual Form (MU4).</p>
<input type="checkbox"/>	<p>Active Military Service Members/Spouses: Check the applicable boxes –</p> <ul style="list-style-type: none"> <input type="checkbox"/> I am a member of the Armed Forces <input type="checkbox"/> My spouse is a member of the Armed Forces <input type="checkbox"/> My spouse is on active duty in this state <input type="checkbox"/> My spouse is a permanent resident of this state for the 6 months prior to assignment to active duty <input type="checkbox"/> My spouse is a permanent resident of this state during the period of active duty <p>If any of the above applies to you, click here to download information regarding the Post Military Service Occupation, Education and Credentialing Act to determine considerations you be entitled to and how to obtain these considerations.</p> <p><i>59 O.S. § 4100 et seq.</i></p>	<p>Upload in NMLS (if applicable): under the Document Type <u>Legal Name/Status Documentation</u> in the <i>Document Uploads</i> section of the Individual Form (MU4).</p>
<input type="checkbox"/>	<p>Low Income Individuals: Check the applicable boxes if you are enrolled in –</p> <ul style="list-style-type: none"> <input type="checkbox"/> Temporary Assistance for Needy Families (TANF) <input type="checkbox"/> Medicaid <input type="checkbox"/> Supplemental Nutrition Assistance Program (SNAP) <input type="checkbox"/> My household adjusted gross income is below one hundred forty percent (140%) of the federal poverty line <input type="checkbox"/> Other (indicate public assistance program) <hr/> <p>If any of the above applies to you, click here to download information regarding <i>59 O.S. § 4003 – Fee Waivers for License or Certification – Low-Income Individuals-Rules</i>.</p>	<p>Upload in NMLS (if applicable): under the Document Type <u>Legal Name/Status Documentation</u> in the <i>Document Uploads</i> section of the Individual Form (MU4).</p>

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

Complete

OK DOCC Mortgage Loan Originator License

Submitted via...

No items are required to be submitted outside of NMLS for this license/registration at this time.