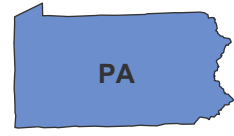




Individual New Application Agency Requirements



PENNSYLVANIA MORTGAGE ORIGINATOR LICENSE

This document includes instructions for a Mortgage Originator License individual new application request. If you need to complete an application for a company or branch location (authorized delegates are not considered a branch in NMLS); refer to the appropriate new application checklists.

Total License costs: \$230 including the NMLS processing fee. A \$15 fee for a credit report will be added if one has not been authorized through NMLS in the past 30 days. You will also pay an additional \$36.25 if you authorize a criminal background check at time of application. Fees collected through NMLS ARE NOT REFUNDABLE.

A sponsorship request must be submitted by your employer before your application request will be processed for final approval.

Use the checklist below to complete the requirements for the Pennsylvania Department of Banking and Securities.

The checklist 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.

Helpful Resources

- [Individual \(MU4\) Form Filing Quick Guide](#)
- [License Status Quick Guide](#)
- [Disclosure Explanations - Document Upload Quick Guide](#)
- [State-Specific Education Chart](#)
- [Individual Test Quick Guide](#)
- [Course Enrollment Quick Guide](#)

Agency specific requirements marked **Filed in NMLS** must be completed and/or uploaded 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 & Overnight Delivery:

*The Pennsylvania
Department of Banking and Securities
Non-Depository Licensing Office
17 N 2nd Street
Ste 1300
Harrisburg, PA 17101-2290*

NMLS **Individual** Unique ID Number: _____

Applicant Legal Name: _____

Applicant's phone number: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	PENNSYLVANIA MORTGAGE ORIGINATOR LICENSE
<input type="checkbox"/>	N/A	N/A	<p>Pre-licensure Education: Complete 20 hours of NMLS approved pre-licensure education courses, including 3 hours of Pennsylvania law – NMLS must indicate you are compliant with this requirement.</p> <p>Follow the instructions in the Education Record – How to View Quick Guide to confirm that your PE has been posted to your record and the PE Total indicates “Compliant.”</p>
<input type="checkbox"/>	N/A	N/A	<p>Pre-licensure Testing: In order to satisfy the pre-licensing education test requirement, one the following three conditions must be met:</p> <ol style="list-style-type: none"> 1. Passing results on both the National and Pennsylvania State components of the SAFE Test, or 2. Passing results on both the National and Stand-alone UST components of the SAFE Test, or 3. Passing results on the National Test Component with Uniform State Content <p>NMLS must indicate you are compliant with this requirement.</p> <p>Follow the instructions in the View Testing Information Quick Guide to confirm your test results have been posted and indicate “Compliant.”</p>
<input type="checkbox"/>	N/A	N/A	<p>Criminal Background Check: Authorization for a FBI criminal history background check to be completed in NMLS.</p>
<input type="checkbox"/>	N/A	N/A	<p>Credit Report: Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Disclosure Questions: Provide complete details of all events or proceedings for any “Yes” answer to any of the disclosure questions. Upload a copy of any applicable orders or supporting documents (such as respective criminal or civil court documents, administrative orders, and/or related public documents) in NMLS.</p> <p>See the Individual Disclosure Explanations Quick Guide and the Disclosure Explanations - Document Upload Quick Guide for instructions.</p>

FILED IN NMLS	ATTACHED	NOT APPLICABLE	PENNSYLVANIA MORTGAGE ORIGINATOR LICENSE
N/A	<input type="checkbox"/>	N/A	<p>Pennsylvania Criminal Background History Check: Each applicant must complete a Pennsylvania State Police (PSP) criminal background check by using the Pennsylvania Access to Criminal History (PATCH) website: https://epatch.state.pa.us</p> <p>Click to download PA State Police Criminal Background History for Mortgage Originators form.</p>
N/A	<input type="checkbox"/>	N/A	<p>Tax Certification: Provide a certified memorandum indicating all tax obligations to the Commonwealth of Pennsylvania have been paid or that a deferred payment plan with the Pennsylvania Department of Revenue has been made.</p> <p>Click to download Tax Waiver and Certification form.</p>
N/A	<input type="checkbox"/>	N/A	<p>HOME IMPROVEMENT. Will you be providing home improvement?</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>If yes, are you registered with the Pennsylvania Office of Attorney General?</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>

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.

WHO TO CONTACT – Contact the PA Department of Banking and Securities, Non-Depository licensing staff by phone at (717)787-3717 or send your questions via e-mail to ra-asklicensing@pa.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 THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.