



## Individual New Application Agency Requirements



### TEXAS SML MORTGAGE LOAN ORIGINATOR LICENSE

This document includes instructions for an 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: \$190 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 the NMLS ARE NOT REFUNDABLE.

A sponsorship request must be submitted by your employer before your application request will be approved. If the applicant is not currently employed by a mortgage company, the license will be issued as "Approved-Inactive" until sponsorship by a mortgage company is acquired. You are not authorized to conduct business in an "Approved-Inactive" status.

**Use the checklist below to complete the requirements for Texas Department of Savings and Mortgage Lending Division of Licensing.**

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.

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 the NMLS at the following:

*For U.S. Postal Service OR Overnight Delivery:  
Texas Department of Savings and Mortgage Lending  
Division of Licensing  
2601 N. Lamar  
Suite #201  
Austin, TX 78705*

*For FAX Delivery:  
Division of Licensing  
512-475-1360*

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

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

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

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

FILED IN NMLS	TEXAS SML MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>	<p><b>Pre-licensure Education:</b> <b>For applications submitted prior to Oct. 1, 2013:</b> Complete 20 hours of NMLS approved pre-licensure education courses – NMLS must indicate you are compliant with this requirement.</p> <p><b>For applications submitted after Oct. 1, 2013:</b> Complete 23 hours of NMLS approved pre-licensure education courses, 3 of which are Texas specific; - NMLS must indicate you are compliant with this requirement.</p>
<input type="checkbox"/>	<p><b>Testing:</b> Must satisfy one of the following two conditions: <b>For applications submitted prior to Oct. 1, 2013:</b> 1.) Passing score on both the National and TX State components of the SAFE Test <b>or</b> 2.) Passing score on both the National Test Component with Uniform State Content and the TX State Component of the SAFE Test. – NMLS must indicate you are compliant with this requirement.</p> <p><b>For applications submitted after Oct. 1, 2013:</b> 1.) Passing score on the National Test Component with Uniform State Content <b>and</b> 2.) Complied with 3 hours of pre-licensing Texas specific education. – NMLS must indicate you are compliant with this requirement.</p>
<input type="checkbox"/>	<p><b>Criminal Background Check:</b> Authorization for a FBI criminal history background check to be completed in NMLS</p>
<input type="checkbox"/>	<p><b>Credit Report:</b> Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).</p>
<input type="checkbox"/>	<p><b>Disclosure Questions:</b> Provide an explanation for any “Yes” response and upload a copy of any applicable orders or supporting documents in NMLS.</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 Division of Licensing staff by phone at 512-475-1350 or toll free at 877-276-5550 or send your questions via e-mail to [licensing@sml.texas.gov](mailto:licensing@sml.texas.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.