



## Individual New Application Agency Requirements



### UTAH-DRE MORTGAGE LOAN ORIGINATOR LICENSE

This document includes instructions for an individual mortgage loan originator new application request. If you need to complete an application for a Lending Manager, company, or branch location (authorized delegates are not considered a branch in NMLS); refer to the appropriate new application checklists.

Total License costs: \$199.25 (which includes \$30 NMLS processing fee, \$36.25 criminal background check and finger printing fee, and a \$15 credit reporting fee). 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 UT-DRE.**

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 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 the checklist within **5 business** days of the electronic submission of your application through the NMLS at the following:

For U.S. Postal Service:

Utah Division of Real Estate  
PO BOX 146711  
Salt Lake City UT 84114-6711  
Fax: 801-526-4382

For Overnight Delivery:

Utah Division of Real Estate  
160 E 300 S  
Salt Lake City UT 84111

NMLS Unique ID Number: \_\_\_\_\_

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

FILED IN NMLS	ATTACHED	NOT APPLICABLE	UTAH-DRE MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>Pre-licensure Education:</b> Complete 20 hours of NMLS approved pre-licensure education courses – NMLS must indicate you are compliant with this requirement
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p><b>Testing:</b> Passing score on both the National Test Component (with or without the Uniform State Content) and the Utah State Component of the SAFE Test. NMLS must indicate you are compliant with these two exams.</p> <p><b>Effective May 8<sup>th</sup>, 2017 -</b> Must satisfy one of the following three conditions:</p> <ol style="list-style-type: none"> <li>1. Passing results on both the National and Utah State components of the SAFE Test, or</li> <li>2. Passing results on both the National and Stand-alone UST components of the SAFE Test, or</li> <li>3. Passing results on the National Test Component with Uniform State Content</li> </ol> <p>Follow the instructions in the <a href="#">View Testing Information Quick Guide</a> to confirm test results have been posted to your record and indicate "Pass."</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>Criminal Background Check:</b> Authorization for a FBI criminal history background check to be completed in NMLS
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>Credit Report:</b> Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>Disclosure Questions: Provide an explanation for any "Yes" response. Upload a copy of any applicable orders or supporting documents in NMLS.</b>
N/A	<input type="checkbox"/>	<input type="checkbox"/>	<b>EDUCATION CERTIFYING DOCUMENT:</b> certifying 15 hours of UT-DRE approved pre-license education completed from a Utah-approved Mortgage Pre-licensing School

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. See the [License Status Quick Guide](#) for further instruction.

**WHO TO CONTACT** – Contact Utah Division of Real Estate licensing staff by phone at 801-530-6747 or send your questions via e-mail to [realestate@utah.gov](mailto:realestate@utah.gov) for additional assistance.

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