



UT-DRE Mortgage Loan Originator License New Application Checklist (Individual)

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GENERAL INFORMATION

Who Is Required To Have This License?

An individual, who for compensation or the expectation of compensation is licensed with the Utah Division of Real Estate to directly or indirectly solicit, render services related to the origination of, or transacts the business of a residential closed-end mortgage loan secured by a first lien or equivalent security interest on a one to four-unit dwelling, supervised by a Lending Manager.

Reference to Utah Statute Section 61-2c-105

Utah Division of Real Estate 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 *Utah Division of Real Estate* licensing staff by phone at [\(801\) 530-6747](tel:8015306747) or send your questions via email to realestate@utah.gov for additional assistance.

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

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	UT-DRE 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.</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>	<p>NMLS</p>
<input type="checkbox"/>	<p>Testing: Must satisfy one of the following:</p> <p>Passing results on the National Test Component with Uniform State Content</p> <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>	<p>NMLS</p>
<input type="checkbox"/>	<p>Utah PE: 15 hours of UT-DRE approved pre-license education completed from a Utah-approved Mortgage Pre-Licensing School. Must be submitted directly to Utah DRE via realestate@utah.gov.</p>	<p>Utah DRE</p>

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

Complete	UT-DRE Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>NMLS Initial Processing Fee: \$30</p> <p>UT-DRE Application Fee: \$118</p> <p>Credit Report: \$15</p> <p>FBI Criminal Background Check: \$36.25</p>	<p>NMLS (Filing submission)</p>

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

Complete	UT-DRE 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>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>	NMLS
<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>	NMLS
<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>	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).
<input type="checkbox"/>	<p>Company Sponsorship: A sponsorship request must be submitted by your employer. UT-DRE will review and accept or reject the sponsorship request.</p> <p>UT-DRE offers an "Approved-Inactive" license status. If you are not currently employed by a mortgage company (or your employer has not yet requested sponsorship on your behalf) and you have completed all requirements for this license, the license may be issued as "Approved-Inactive" until sponsorship by a mortgage company is acquired. While in an "Approved-Inactive" status, you are NOT authorized to conduct business under the authority of the UT-DRE Mortgage Loan Originator License.</p>	NMLS
<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>	NMLS

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

Complete

UT-DRE Mortgage Loan Originator License

Submitted via...

No individual (MU4) documents are required to be uploaded into NMLS for this license/registration at this time.

NMLS ID Number	
Applicant Legal Name	

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

Complete	UT-DRE Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	Education Certifying Document: Certifying 15 hours of UT-DRE approved pre-license education completed from a Utah-approved Mortgage Pre-licensing School.	Email to UT-DRE: Realestate@Utah.gov Fax to 801-526-4382 OR Mail to: PO Box 146711 Salt Lake City, UT 84114