



# WA Mortgage Loan Originator License New Application Checklist (Individual)

---

## CHECKLIST SECTIONS

- [General Information](#)
- [Prerequisites](#)
- [License Fees](#)
- [Requirements Completed in NMLS](#)
- [Requirements Submitted Outside of NMLS](#)

## GENERAL INFORMATION

### Who Is Required To Have This License?

Any individual, unless exempt from licensing, who for direct or indirect compensation or gain, or in the expectation of direct or indirect compensation or gain (i) takes a residential mortgage loan application, (ii) offers or negotiates terms of a residential mortgage loan, or (iii) performs residential mortgage loan modification services. A mortgage loan originator also includes an individual who holds themselves out to the public as able to perform any of these activities. Additionally, an individual who is an independent contractor loan processor or underwriter.

Washington DFI does not issue paper licenses for this license type.

### Active Duty Military Member, Veteran, and Spouse/Dependent(s)

An individual that is a current military member, veteran, or spouse of a military member or veteran is eligible for an expedited application review. See **Expedited Application** instructions on page three for required documents.

### 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 DFI licensing staff at (360) 902-8703 options 2,3, 1 or [MortgageLicensing@dfi.wa.gov](mailto:MortgageLicensing@dfi.wa.gov)

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.

***This document is a guide for the application requirements. Do NOT provide the checklist to WA DFI.***

To obtain this document in an alternative format, contact Washington DFI's Accessibility Coordinator at [accessibility@dfi.wa.gov](mailto:accessibility@dfi.wa.gov) or (360) 902-0506

**PREREQUISITES** – Complete these items prior to submitting the individual form (MU4).

Complete	WA Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>Pre-licensure Education:</b> Prior to application submission, complete 22 hours of NMLS-approved pre-licensure education (PE), including 4 hours in Washington law.</p> <p>Follow the <a href="#">Course Completion Records Quick Guide</a> to confirm PE has posted to NMLS and PE Total indicates “Compliant.”</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Testing:</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 Washington 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 <a href="#">View Testing Information Quick Guide</a> to confirm passing test results posted to NMLS.</p>	<b>NMLS</b>

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

Complete	WA Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>NMLS Initial Processing Fee:</b> \$30</p> <p><b>WA License Fee:</b> \$125</p> <p><b>Credit Report:</b> \$15</p> <p><b>FBI Criminal Background Check:</b> \$36.25</p>	<b>NMLS (Filing submission)</b>

**REQUIREMENTS COMPLETED IN NMLS**- Complete these items during or after submitting the Individual Form (MU4).

Complete	WA Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<b>Submit Individual Form (MU4):</b> Complete and submit the Individual Form.	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Criminal Background Check:</b> Complete authorization for an FBI criminal history background check. Then schedule an appointment for fingerprinting. See the <a href="#">Completing the Criminal Background Check Process Quick Guide</a> for details.</p> <p><b>Note:</b> If able to ‘Use Existing Prints’ for the background check, NO fingerprinting appointment is required. NMLS submits the fingerprints already on file.</p>	<b>NMLS</b>

<input type="checkbox"/>	<p><b>Credit Report:</b> Complete authorization for a credit report. First authorization requires completion of an Identity Verification Process (IDV) within NMLS. See the <a href="#">Individual (MU4) Credit Report Quick Guide</a> for details.</p> <p><b>Note:</b> Credit report less than 30 days old can be used for additional applications</p>	NMLS
<input type="checkbox"/>	<p><b>Disclosure Questions:</b> Provide an explanation and, if applicable, a supporting document for each “Yes” response. See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a>.</p>	Upload in NMLS in the <i>Disclosure Explanations</i> section of the MU4.
<input type="checkbox"/>	<p><b>Company Sponsorship:</b> Employer submits sponsorship request after application submission.</p> <p>DFI allows “Approved-Inactive” license status for individuals who completed all requirements but are without sponsorship. “Approved-Inactive” does not allow the individual to conduct activities requiring licensure under WA law.</p>	NMLS

DOCUMENTS UPLOADED IN NMLS- <i>Upload these items during application submission.</i>		
Complete	WA Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>Legal Name/Status Documentation:</b> Upload a birth certificate or passport copy if the applicant does not have a full middle name or a middle initial only.</p>	<p><b>Upload in NMLS:</b> under <a href="#">Legal Name/Status Documentation</a> in the Document Uploads</p>
<input type="checkbox"/>	<p><b>Military Member, Veteran, and Spouse/Dependent Required Documentation:</b></p> <ol style="list-style-type: none"> <li>Upload required documents listed below: <ul style="list-style-type: none"> <li><u>Active Duty Military Member and Veteran:</u> Upload DD Form 214 <b>and</b> a copy of current/valid Military ID</li> <li><u>Spouses:</u> Upload current/valid military ID <b>and</b> marriage certificate</li> <li><u>Dependents:</u> Upload current/valid military ID</li> </ul> </li> <li>Email <a href="#">Expedited Application</a> to <a href="mailto:MortgageLicensing@dfi.wa.gov">MortgageLicensing@dfi.wa.gov</a> after application submission in NMLS. This notifies processors to start review of application.</li> </ol>	<p><b>Upload in NMLS:</b> DD 214 under the Document Type <a href="#">Verification of Experience</a></p> <p><b>Upload in NMLS:</b> Military ID and marriage certificate under <a href="#">Legal Name/Status Documentation</a></p> <p><b>Email to:</b> <a href="mailto:MortgageLicensing@dfi.wa.gov">MortgageLicensing@dfi.wa.gov</a></p>