



Individual New Application Agency Requirements



WASHINGTON MORTGAGE LOAN ORIGINATOR LICENSE

This document includes instructions for a Washington Mortgage Loan Originator (MLO) new application request. This license is required for individuals originating residential mortgages for a Mortgage Broker, Consumer Loan Company or a Credit Union Service Organization (CUSO).

Total MLO Application costs: \$155 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.

If you are currently employed by a mortgage company, your employer must sponsor your application before your license will be fully approved. If you are not currently employed by a mortgage company, your license will be issued in “Approved-Inactive” status which means you cannot conduct business which requires MLO licensure.

Use the checklist below to complete the requirements for Washington DFI.

The checklist provides instructions and requirements for specific pieces of information to be entered in NMLS and documents required to be uploaded into NMLS.

For help with submitting the application, see the [Quick Guide for submitting a complete Individual Form](#) through NMLS.

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.

***This document is a guide for the application requirements.
It should not be provided to WA DFI.***

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Pre-licensure Education: Complete 22 hours of NMLS approved pre-licensure education courses, including **4 hours covering Washington law**. This must be posted to your NMLS record before you can apply.

Testing: Satisfy one of the following three conditions:

- Pass both the National Test and Washington State Test
- Pass both the National Test and Stand-alone Uniform State Test
- Pass the National Test with UST

Test passage(s) must be posted to your NMLS record before you can apply.

Full Legal Name: Enter your **full** legal name (first, middle, last) on your NMLS record as shown on your birth certificate, passport or driver's license. If you do **not** have a full first, middle and last name, upload a copy of your birth certificate, passport or driver's license.

Upload in NMLS: under the Document Type Legal Name/Status Documentation in the *Document Uploads* section of the Individual Form (MU4).

Disclosure Questions: Provide a detailed explanation in your NMLS record for any "yes" answer. Your detailed explanation must clearly state the circumstances leading to the event. A separate explanation should be provided for **each** event and **each** "yes" answer.

[Disclosure Explanation Quick Guide](#)

WA DFI reviews applications in the order received. Your application will remain in Pending-Incomplete status until it is reviewed. WA DFI uses NMLS to communicate with applicants. To review your status or view regulator communication, use the [Individual License Status](#).

WHO TO CONTACT – For Washington specific questions concerning licensure, contact DFI at 360-902-8703 options 2, 3, 1 or DCS@dfi.wa.gov.

YOU ARE NOT AUTHORIZED TO ENGAGE IN ACTIVITIES REQUIRING LICENSURE IN WASHINGTON UNTIL YOUR WASHINGTON MLO LICENSE IS APPROVED AND YOUR SPONSORSHIP REQUEST IS ACCPETED.

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