Companies exempt from licensing in West Virginia may register with the West Virginia Division of Financial Institutions (WVDFI) through NMLS. The registration is **OPTIONAL** for companies not required to be licensed under West Virginia law but employ individuals who must be licensed as Mortgage Loan Originators and wish to take advantage of using the system.

**Instructions**

1. Submit a completed Form MU1.
2. The Registered Agent on Form MU1 must be the same as the person on record for the Secretary of State. Companies not required to register with the Secretary of State should list the Contact Person for the company on Form MU1.
3. At least one MLO application must be submitted at the same time as the exempt registration.
4. At least one Individual must be listed in the Direct Owner/Executive Officer section of Form MU1 and be listed as a Control Person with a Form MU2 completed. This individual should have the authority to make decisions on behalf of the company.
5. The Qualifying Individual section of Form MU1 can be left blank.
6. Electronic Surety Bonds to be submitted through NMLS.
7. Items required by the checklist below must be uploaded or emailed along with this checklist within 5 business days of application.

**Fees**

1. $100 NMLS processing fee for the Company (MU1) Form (headquarters).
2. All fees are collected through NMLS and ARE NOT REFUNDABLE.

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NMLS Unique ID Number: ________________
Applicant Legal Name: ______________________________________

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<th>FILED IN NMLS</th>
<th>ATTACHED</th>
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**EXEMPTION CLAIMED**: Cite the provision in West Virginia law under which your company is claiming an exemption from licensure (attach additional pages if necessary):

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
Electronic Surety Bond: Electronic Surety Bond via NMLS in the minimum amount of $100,000, furnished and submitted by a surety company authorized to conduct business in West Virginia.

See the ESB Adoption Table and the ESB for NMLS Licensees page of the NMLS Recourse Center for more information.

Note: Surety bonds submitted via the Document Uploads section will not satisfy this requirement.

The name of the principal insured on the bond must match exactly the Full Legal Name of applicant.

SECRETARY OF STATE DOCUMENTATION. A certified copy of:
- The Corporate Charter or Articles of Incorporation (corporation), or
- The Articles of Organization and Operating Agreement (LLC), or
- The Partnership Agreement (partnership of any form).

CERTIFICATE OF AUTHORIZATION/CERTIFICATE OF GOOD STANDING: Copy issued by the WV Secretary of State and dated not more than 60 days prior to filing the application.

OTHER TRADE NAMES. Registrants operating under a name other than its legal name ("dba" or "fictitious" name) must provide a copy of the Certificate of Registration of Trade Name from the WV Secretary of State.

DISCLOSURE QUESTIONS. Provide complete details of all events or proceedings for any “Yes” answer to any of the Disclosure questions for the company or any Control Person.

WHO TO CONTACT – Contact WVDFI licensing staff by phone at (304)558-2294 via email to:

Lisa Miller at lmanager@wvdob.org or
Kim Compton-Goff at kcompton-goff@wvdob.org

THE REGISTRANT IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS 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.