



## Description



### WEST VIRGINIA MORTGAGE BROKER BRANCH LICENSE

#### Who is required to have this license?

Any additional location of a licensed mortgage broker that originates, brokers, negotiates or arranges mortgages for personal, family or household use that are secured by a mortgage, deed of trust or other equivalent consensual security interest on a dwelling as defined in Section 103(v) of the Truth in Lending Act or residential real estate upon which is constructed or intended to be constructed a dwelling.

#### Who does not need this license?

- Federally insured depository institutions;

#### Pre-requisites for license applications?

- None – pre-requisites must be met by the main office location

**WHO TO CONTACT** – Contact the West Virginia Division of Financial Institutions licensing staff by phone at (304) 558-2294 or send your questions via e-mail to:

Lisa Miller at [lmiller@wvdob.org](mailto:lmiller@wvdob.org) or

Tracy Hudson at [thudson@wvdob.org](mailto:thudson@wvdob.org)

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.