



Individual New Application Agency Requirements



WEST VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE

Please carefully consider the licensing timelines provided below as licensing fees are non-refundable.

EFFECTIVE JUNE 1, 2018

With the passage of HB4285 by the West Virginia Legislature, significant changes become effective on June 1, 2018, and may impact licensing timelines. All license requests received prior to June 1, 2018 must comply with existing requirements and fees. License requests received on or after June 1, 2018 are not required to have successfully completed the West Virginia state component of the SAFE test; however, they must meet the following new guidelines:

- *24 hours of pre-license education which shall include at least 4 hours related to West Virginia mortgage and consumer law*
- *Successful completion of the National Test Component with Uniform State Content*
- *Licensing fee of \$230 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.*

PRIOR TO JUNE 1, 2018

Total License costs: \$80 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.

A sponsorship request must be submitted by your employer before your application request will be approved.

Use the checklist below to complete the requirements for WV Division of Financial Institutions.

The checklist provides instructions and requirements for information to be entered in NMLS, the documents that must be uploaded into NMLS, as well as the documents that must be sent outside NMLS.

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

Agency specific requirements marked **Filed in NMLS** must be completed in NMLS; this information will not be viewable to the agency until the application has been submitted through NMLS. Agency specific requirements marked **attached** on the checklist below must be received with this checklist within 5 business days of the electronic submission of your application through NMLS to:

WV Division of Financial Institutions
900 Pennsylvania Ave., Suite 306
Charleston, WV 25302-3542.

NMLS **Individual** Unique ID Number: _____

Applicant Legal Name: _____

Applicant's email address: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	WEST VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Pre-licensure Education related to WV laws and regulation must comply as follows:</p> <p>Prior to June 1, 2018 – Complete 22 hours of NMLS approved pre-licensure education courses, including 2 hours WV state-specific education.</p> <p>On or after June 1, 2018 – Complete 24 hours of NMLS approved pre-licensure education, including 4 hours of WV state-specific education.</p> <p>NMLS must indicate you are compliant with this requirement.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Testing: Must satisfy the following date-specific condition (depending on the date of license request):</p> <ol style="list-style-type: none"> 1. Prior to June 1, 2018 – Passing score on both the National Test Component with Uniform State Content and the WV State Component of the SAFE Test. 2. On or after June 1, 2018 – Passing score on the National Test Component with Uniform State Content. <p>NMLS must indicate you are compliant with this requirement.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Criminal Background Check: Authorization for a FBI criminal history background check to be completed in NMLS</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Credit Report: Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Disclosure Questions: Provide an explanation for any “Yes” response. Upload a copy of any applicable orders or supporting documents in NMLS.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>Sponsorship: Must be submitted through NMLS at the time of the license request.</p>

The regulator will review the filing and all required documents and communicate with you through NMLS. To review your status or see detailed communication from the regulator, click on the Composite View tab and then click on View License/Registration in NMLS view the ([License Status Quick Guide](#)) for further instruction.

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
 Terri Shock at tshock@wvdob.org or
 Tracy Hudson at thudson@wvdob.org

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 THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.