



# IN-DFI Mortgage Loan Originator

## New Application Checklist (Individual)

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### CHECKLIST SECTIONS

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

### GENERAL INFORMATION

#### Who Is Required to Have This License?

All mortgage loan originators employed by mortgage lenders licensed by Indiana Department of Financial Institutions (IN-DFI), or employed by mortgage lenders exempt from IN-DFI licensure.

IN-DFI does not issue paper licenses for this license type.

**An applicant must reside in a U.S. State or Territory** to be eligible for the Indiana DFI MLO license. If a license is issued, the MLO licensee must continue to reside in the U.S. State or Territory to maintain license eligibility.

**An applicant must be a W-2 employee of, and sponsored by, an actively licensed Indiana DFI Mortgage Lending licensee** in order to obtain an active license. W-2 employment status is required to be disclosed as part of the application process. Indiana law does not currently permit MLOs to be compensated through a 1099.

**Distance Requirement.** IN-DFI does not have a distance requirement as to an MLO's work location in relation to their Sponsor's location.

**After 120 days in a pending status, an application is considered abandoned and expired.** An expired application may be administratively terminated. An applicant may file a new application in NMLS if an expired application has been terminated.

### 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](#)
- Indiana law regarding MLOs: [750 IAC 9](#)

- [IN-DFI FAQ for MLO applicants and licensees](#)
- [NMLS Individual Renewal Quick Guide](#)

### **Agency Contact Information**

Contact Indiana DFI Consumer Credit Division licensing staff at (317) 453-2566 or [dfimloapplications@dfi.in.gov](mailto:dfimloapplications@dfi.in.gov) for additional assistance.

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. WHILE THE CHECKLIST IS A GUIDE, IT DOES NOT CONTAIN ALL LEGAL OBLIGATIONS. APPLICANTS SHOULD ALSO REVIEW APPLICABLE LAW AT INDIANA ADMINISTRATIVE CODE, [750 IAC 9](#). SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

**PREREQUISITES** - These items must be completed prior to the submission of your Individual Form (MU4).

Complete	IN-DFI Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>Pre-licensure Education:</b> Prior to submission of the application, complete 20 hours of NMLS-approved pre-licensure education (PE) courses.</p> <p><b>Note:</b> If 3 years have passed since completion of the 20 hours, and you have not held a federal MLO registration or state MLO license during that period, the PE is considered expired and you must complete an additional 20 hours of approved PE. (See <a href="#">750 IAC 9-3-5(g)</a>.)</p> <p>Follow the instructions in the <a href="#">Course Completion Records Quick Guide</a> to confirm that PE has been posted to your record and the PE Total indicates “Compliant.”</p> <p><b>Note:</b> You are required to complete 8 hours of NMLS-approved continuing education annually to maintain the license. If an MLO held an Indiana DFI license in the past but is now unlicensed, the MLO must complete CE requirements for the last year in which their Indiana DFI license was held in order to qualify for a new or renewed license. (See <a href="#">750 IAC 9-3-10(h)</a>.)</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Testing:</b> Prior to submission of the application, satisfy one of the following three conditions:</p> <ol style="list-style-type: none"><li>1. Passing results on both the National and Indiana 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>A licensed MLO who fails to maintain a valid IN-DFI license or federal MLO registration for a period of 5 years must retake the test to be issued a new license. (See <a href="#">750 IAC 9-3-6</a>.)</p> <p>Follow the instructions in the <a href="#">View Testing Information Quick Guide</a> to confirm test results have been posted to your record and indicate “Pass.”</p>	<b>NMLS</b>

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

Complete	IN-DFI Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>NMLS Initial Processing Fee:</b> \$30</p> <p><b>IN-DFI License/Registration Fee:</b> \$100</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-** *These items must be completed during or after the submission of your Individual Form (MU4).*

Complete	IN-DFI Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<b>Submission of Individual Form (MU4):</b> Complete and submit the Individual Form (MU4) in NMLS. This form serves as the application for the license through NMLS.	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Criminal Background Check:</b> Authorize an FBI criminal history background check to be completed in NMLS.</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU4), you must schedule an appointment to be fingerprinted.</p> <p>See the <a href="#">Completing the Criminal Background Check Process Quick Guide</a> for information.</p> <p><b>Note:</b> If you are able to 'Use Existing Prints' to process the FBI criminal history background check, you DO NOT have to schedule an appointment. NMLS will submit the fingerprints already on file and the background check will begin to process automatically.</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Credit Report:</b> Authorize a credit report. Upon initial authorization, you are required to complete an Identity Verification Process (IDV) within the Individual Form (MU4). See the <a href="#">Individual (MU4) Credit Report Quick Guide</a> for instructions on completing the IDV.</p> <p><b>Note:</b> The same credit report can be used for any existing or additional licenses for up to 30 days.</p>	<b>NMLS</b>
<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> for instructions.</p>	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).
<input type="checkbox"/>	<p><b>Company Sponsorship:</b> A sponsorship request must be submitted by your employer. IN-DFI will review and accept or reject the sponsorship request. <b>A sponsorship for a non-W2 employee will not be accepted.</b></p> <p>IN-DFI offers an "Approved-Inactive" license status. If you are not currently employed by a mortgage company licensed by IN-DFI (or your employer has not yet requested sponsorship on your behalf) and you have completed all requirements for this license, the license will be issued as "Approved-Inactive" until sponsorship by an IN-DFI licensed mortgage company is acquired. While in an "Approved-Inactive" status, you are NOT authorized to engage in Indiana business activity.</p>	<b>NMLS</b>
<input type="checkbox"/>	<b>Employment History:</b> The business address listed in the <i>Employment History</i> section of the Individual Form (MU4) must match the address of the registered location in the Company Relationship.	<b>NMLS</b>

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	IN-DFI Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p><b>Out-of-Country Criminal Background Check Required Outside NMLS:</b> If you have been domiciled outside the United States for more than 12 consecutive months during the last 10 years, obtain a background check for that country which is equivalent to the United States FBI background check. Ensure that the background check report identifies the years searched and the sources that were canvassed to arrive at the results.</p> <p><b>Exception:</b> If all of your time domiciled outside the U.S. during the last 10 years was for U.S. military service, IN-DFI may consider proof of service in lieu of the foreign background check. Provide documentation of your military orders requiring you to be in the designated country, showing the inclusive dates you were stationed there.</p> <p>If you have questions regarding whether a foreign background check is required, please email <a href="mailto:dfimloapplications@dfi.in.gov">dfimloapplications@dfi.in.gov</a>.</p>	<p><b>Upload in NMLS:</b> in the Document Uploads section of the Individual Form (MU4), <b>or</b> email to <a href="mailto:dfimloapplications@dfi.in.gov">dfimloapplications@dfi.in.gov</a></p>

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS- <i>These items must be completed outside of NMLS and submitted directly to the regulator.</i>		
Complete	IN-DFI Mortgage Loan Originator License	Submitted via...
No individual (MU4) documents are required to be submitted outside of NMLS for this license at this time.		