



New Application Checklist Jurisdiction-Specific Requirements



NORTH CAROLINA MORTGAGE LOAN ORIGINATOR LICENSE

Instructions:

1. "Mortgage loan originator" means: An individual who for compensation or gain or in the expectation of compensation or gain, whether through contact by telephone, by electronic means, by mail, or in person with prospective borrowers, either:
 - Takes a residential mortgage loan application or offers or negotiates terms of a residential mortgage loan,
 - Accepts or offers to accept applications for mortgage loans,
 - Solicits or offers to solicit a mortgage loan,
 - Negotiates the terms or conditions of a mortgage loan, or
 - Issues mortgage loan commitments or interest rate guarantee agreements to prospective borrowers.
2. A mortgage loan originator shall not be sponsored simultaneously by more than one mortgage broker, or mortgage lender licensed under the Secure and Fair Enforcement Mortgage Licensing Act "MLA".
3. The license of a loan officer is not effective and held in an "Approved-Inactive" status during any period when that person is not sponsored by a mortgage broker or mortgage lender licensed under the MLA.
4. Total license costs: \$201.00.
5. All fees are collected through the NMLS and are non-refundable.
6. If a determination has been made to deny your application for licensure, a request to withdraw the application will not be granted.
7. Jurisdiction-specific requirements, as identified on the checklist below, must be received with this checklist within 5 business days of the electronic submission of your application through the NMLS at the following:

For U.S. Postal Service:

North Carolina Commissioner of Banks
Mortgage Division
4309 Mail Service Center
Raleigh, NC 27699-4309

For Overnight Delivery:

North Carolina Commissioner of Banks
Mortgage Division
316 West Edenton Street
Raleigh, NC 27603

Unique ID Number: _____
 Applicant Legal Name: _____

ATTACHED	NOT APPLICABLE	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	AUTHORIZATION FOR BACKGROUND CHECK AND RELEASE. Provide an executed original copy of the MLA01 form attached below consenting to a criminal history record check.
<input type="checkbox"/>	<input type="checkbox"/>	FINGERPRINT CARDS. It will be necessary for you to contact your local Police or Sherriff's department to obtain a Fingerprint card (ID# FD-258). If they are unable to provide the card please email BBrown@nccob.gov and a card will be mailed to you the next business day.
<input type="checkbox"/>	<input type="checkbox"/>	COPY OF EXAM SCORES FOR BOTH THE NATIONAL AND STATE EXAM
<input type="checkbox"/>	<input type="checkbox"/>	COPY OF PRE-LICENSING EDUCATION COURSE CERTIFICATE
<input type="checkbox"/>	<input type="checkbox"/>	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. Details should include but are not limited to: court or jurisdiction, charge or complaint, case number, current status, last action date, next action date (if unresolved), etc.

WHO TO CONTACT – Contact the NC Mortgage Licensing Division staff by phone at (919) 733-0589 or send your questions via e-mail to mortgage@nccob.gov for additional assistance.

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

**AUTHORITY FOR RELEASE OF INFORMATION
State and Federal Record Check**

I, the undersigned, hereby authorize the North Carolina Department of Justice through the State Bureau of Investigation Division of Support Service to perform a fingerprint search of the State's criminal history record file and a fingerprint search of the Federal Bureau of Investigation's files for a national criminal history record check pursuant to the provisions of NCGS 53-243.16, in connection with my application for license under the provisions of Article 19A of Chapter 53 (the Mortgage Lending Act) from the Office of the Commissioner of Banks.

Further, I understand that the North Carolina State Bureau of Investigation, Division of Support Services, and its officials and employees, shall not be held legally accountable in any way for providing this information to the Office of the Commissioner of Banks, and I hereby release said agency and persons from any and all liability which may be incurred as a result of furnishing such information. I further understand that the Office of Commissioner of Banks cannot provide a **hard copy** of the results of this criminal history record check to me.

Print legibly or Type

Last Name	First	Middle	Maiden
_____	_____	_____	_____

Social Security Number	Date of Birth	Sex	Race
_____	_____	_____	_____

Applicant's Signature	Date
_____	_____

This request form shall be maintained on file with the Office of Commissioner of Banks and shall be furnished to the State Bureau of Investigation upon request therefor received within 12 months from the date of filing of Applicant's Initial or Renewal Application with the Office of Commissioner of Banks.