



New Application Checklist Jurisdiction-Specific Requirements



WASHINGTON LOAN ORIGINATOR LICENSE

Instructions

1. Each individual originating mortgages, according to Washington statute, and representing a Washington licensed Mortgage Broker, a Credit Union Service Organization (CUSO) and independent contractors representing a Washington licensed Consumer Loan company must hold a Washington Loan Originator License.
2. After submitting the Form MU4, the originator's company must submit a sponsorship request before the individual license will be approved. A quick guide titled "Create Sponsorship" at the following link will walk the company through the process: [NMLS Quick Guides](#).
3. New applicants after July 31, 2009 must pass both the SAFE National and Washington component tests prior to applying for a license. If the applicant passed Washington's Loan Originator or Designated Broker test administered by PearsonVue prior to July 30, 2009, he/she may submit the passage certificate in lieu of the SAFE Washington component test.
4. Jurisdiction-specific requirements, as identified on the checklist below, must be received before the license request will be processed.
5. You are responsible for reviewing the Washington Mortgage Broker Practices Act (RCW 19.146) and accompanying rules (WAC 208-660) to ensure familiarity and compliance. You'll find these documents linked online at <http://www.dfi.wa.gov/cs/mortgage.htm>
6. Total Loan Originator license costs: \$155 including the NMLS processing fee and your first sponsorship.
7. All fees are collected through the NMLS and ARE NOT REFUNDABLE through the NMLS.
8. 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:

Department of Financial Institutions
Division of Consumer Services
PO Box 41200
Olympia WA 98504-1200

For Overnight Delivery:

Department of Financial Institutions
Division of Consumer Services
150 Israel Rd SW
Tumwater WA 98501

WHO TO CONTACT – Contact DFI's Division of Consumer Services licensing staff by phone at 360-902-8703 or send your questions via e-mail to DCS@dfi.wa.gov for additional assistance.

NMLS Unique ID Number: _____

Applicant Legal Name: _____

ATTACHED	NOT APPLICABLE	WASHINGTON LOAN ORIGINATOR LICENSE ITEM
<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 on your MU4 filing. 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.
<input type="checkbox"/>		FINGERPRINT CARD. As a Loan Originator, you must provide a fingerprint card using the “Applicant” format offered by the Federal Bureau of Investigations (FBI). See the attached instructions for completing the card properly.
<input type="checkbox"/>	<input type="checkbox"/>	PRE-LICENSE TESTING. <ul style="list-style-type: none"> • SAFE National Test SAFE Washington component test *If you passed Washington’s Loan Originator or Designated Broker test administered by PearsonVue prior to July 31, 2009, you may submit your test passage certificate in lieu of the SAFE Washington component test.
<input type="checkbox"/>		PRE-LICENSE EDUCATION. Enter the year you received your high school diploma or equivalent (e.g. “GED”). <hr/> As a Loan Originator, you must be at least 18 years old, and have a high school diploma or equivalent. See WAC 208-660-350(1) for more information, including an alternative to the diploma.
<input type="checkbox"/>	<input type="checkbox"/>	CONTINUING EDUCATION: If you held a WA Designated Broker or Loan Originator license in 2008 which wasn’t renewed, please provide either your Continuing Education certificates or the Continuing Education Declaration for 2008. If you did not hold a WA Designated Broker or Loan Originator license in 2008, no Continuing Education is required with your application.
<input type="checkbox"/>	<input type="checkbox"/>	ACTIVITY DECLARATION: If you held a WA Designated Broker or Loan Originator license in 2008 which wasn’t renewed, please provide a fully completed Declaration of Activity. Click to download form. If you did not hold a WA Designated Broker or Loan Originator license in 2008, no Declaration of Activity is required with your application.
<input type="checkbox"/>		COMPENSATION. Enter how you are compensated (W2 or 1099) by your company. <hr/>
<input type="checkbox"/>	<input type="checkbox"/>	WORK AUTHORITY. If you are not a US Citizen, provide a copy of the document that authorizes you to work in the US (e.g.: your “green card”).

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.