



# CT Loan Processor/Underwriter License Amendment Checklist (Individual)

## CHECKLIST SECTIONS

- [General Information](#)
- [Amendments](#)

## GENERAL INFORMATION

### Instructions

1. Loan Processor/Underwriter licensees are required to promptly notify Connecticut of any changes of information by submitting an amended Form MU4 through NMLS.
2. With each change of employment, please terminate the "Relationship" with your former employer (if the company has not done so). Your license status will be changed to "Approved-Inactive" by the department. You do not have the authority to conduct loan processing/underwriting activity in the "Approved-Inactive" license status. Your license will remain in this status until the following items have been addressed:
  - Update the contact information of Form MU4
  - Update the employment section of Form MU4
  - Provide your new employer access to your NMLS record
  - Your new employer is required to submit a sponsorship filing for Connecticut through NMLS

Once the new sponsorship request is accepted by the department, your license status will be updated to an "Approved" status and you will be authorized to conduct business.

3. Connecticut does not charge fees for any amendments; however, NMLS charges a \$30 processing fee for each new sponsorship request.
4. All fees collected through NMLS are NOT REFUNDABLE.
5. The regulator will review the filing and all required documents and communicate with you through NMLS.

### Agency Contact Information

Contact Consumer Credit licensing staff by phone at (860)240-8225 or send your questions via email to [dob.ccl@ct.gov](mailto:dob.ccl@ct.gov) for additional assistance.

#### *For U.S. Postal Service & Overnight Delivery:*

*Department of Banking  
Consumer Credit Division  
260 Constitution Plaza  
Hartford, CT 06103*

[Quick Guides](#) are located on the NMLS Resource Center to help you and your employer through each of the actions required above.

### Helpful Resources

- [Amendments & Advance Change Notice Quick Guide](#)
- [Document Uploads Quick Guide](#)
- [Document Upload Descriptions and Examples](#)

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. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

Complete	CT Loan Processor/Underwriter License (Individual) Amendment Items	Submitted via...
<input data-bbox="138 430 178 472" type="checkbox"/>	<p><b>Disclosure Questions:</b> For a change in a disclosure question response from “No” to “Yes”, upload complete details of all events or proceedings for each answer amended to “Yes” on the Form MU4. Upload copies of any applicable orders or supporting documents into appropriate Disclosure Explanations sections. Include official court documents for any judgment(s), felony or misdemeanor conviction(s) and all related documents for any outstanding judgment(s) or lien(s) including evidence of payment.</p> <p>For situations in which a disclosure question response is being amended from “Yes” to “No”, a brief explanation for the amendment and any applicable documentation should be uploaded to NMLS.</p>	<p><b>Upload in NMLS:</b> under the <i>Document Uploads</i> section of the Individual Form (MU4).</p>
<input data-bbox="138 823 178 865" type="checkbox"/>	<p><b>Credit Report Explanations:</b> Submit a detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions, loan modifications, etc.</p> <p><b>Note:</b> Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens, or delinquent child support payments should be addressed in the <i>Disclosure Explanations</i> sections of your Individual Form (MU4).</p>	<p><b>Upload in NMLS:</b> under the <i>Document Uploads</i> section of the Individual Form (MU4).</p>
<input data-bbox="138 1159 178 1201" type="checkbox"/>	<p><b>Legal Name/Status Change Documentation:</b> Upload legal documentation of legal name or legal status. This may be certified copies of divorce decree, marriage certificate, copy of driver’s license, passports, etc.</p> <p>This document should be named [Document Name] (Ex. Driver’s License, Marriage Certificate, etc.).</p>	<p><b>Upload in NMLS:</b> under the Document Type Legal Name/Status Documentation in the Document Uploads section of the Individual Form (MU4).</p>