



A Nationwide View of State-Licensed Mortgage Entities 2012 Quarter 3

Updated November 29, 2012
Conference of State Bank Supervisors
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Washington, D.C. 20036-4307



Quarter 3 Counts and Activity

This report compiles data from the third quarter of 2012 concerning companies, branches, and mortgage loan originators (MLOs) who are state-licensed or state-registered through NMLS. Unless otherwise noted, the data reflect licensing and registration information from NMLS as of September 30, 2012.

Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	16,397	33,129
Branch	18,449	31,348
Individual	115,826	243,840

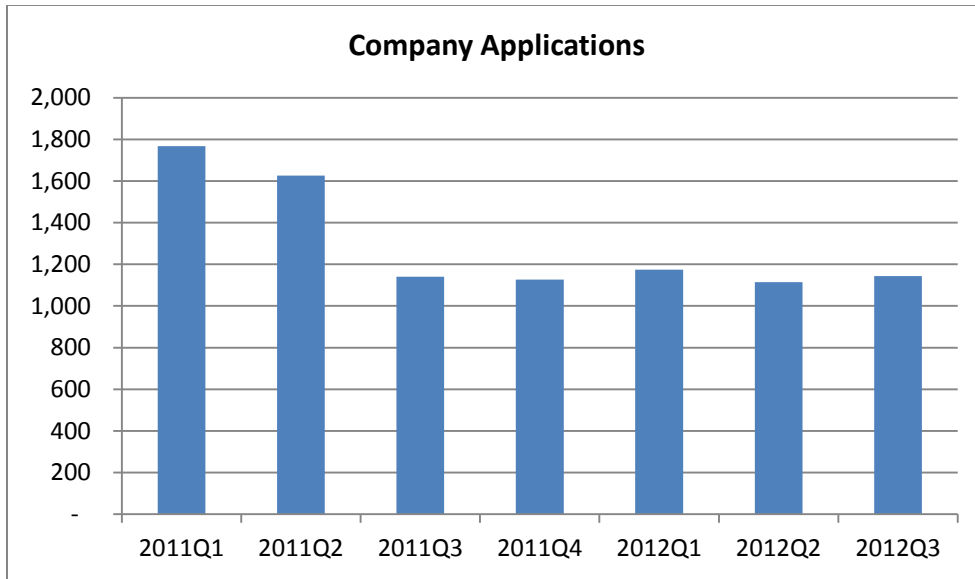
NOTE: Includes companies holding a state license or a state registration through NMLS. License information includes separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

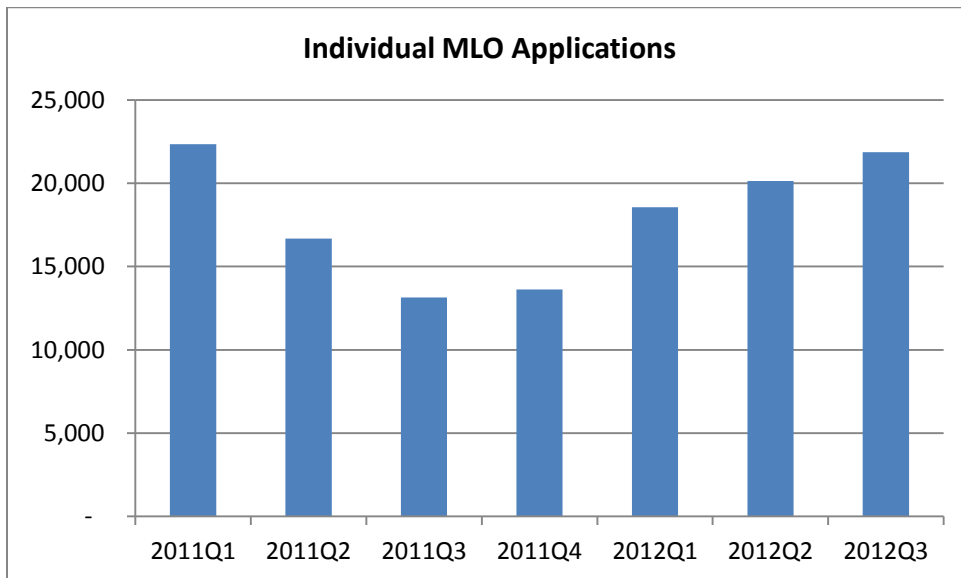
A few companies and MLOs hold both an approved state license and an active federal registration.

Type	Unique Entities
Company	121
Individual	4,836

Application Activity



NOTE: Several state agencies were still transitioning existing company and MLO licenses onto NMLS during the first two quarters of 2011 and thus the activity in these quarters includes transition requests in addition to new applications.





State-Licensed Mortgage Entities
As of September 30, 2012

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 1									
Connecticut	581	-5.7%	176	31	364	4,777	2.8%	1,014	7.4
Delaware	-	-	-	-	-	1,602	10.8%	241	-
District of Columbia	373	11.3%	7	36	414	1,961	26.4%	58	4.8
Maine	46	-	5	5	17	1,708	12.6%	343	2.1
Maryland	688	2.2%	202	66	770	6,228	15.0%	2,113	7.3
Massachusetts	525	-5.6%	208	39	662	5,059	17.6%	1,796	8.6
New Hampshire	369	-0.3%	36	48	384	2,228	12.7%	456	6.0
New Jersey	652	2.5%	312	36	878	8,808	13.2%	3,658	12.3
New York	1,040	-7.1%	756	27	945	6,308	11.8%	3,302	5.2
Pennsylvania	923	-7.6%	536	32	995	8,272	16.5%	3,165	8.0
Puerto Rico	67	0.0%	40	8	265	280	-	245	4.0
Rhode Island	271	3.0%	39	53	164	1,465	4.2%	483	4.7
Vermont	219	4.8%	16	57	204	928	14.9%	111	3.6
District 1 Totals	3,072	-6.3%	2,462	164	3,885	24,770	9.2%	17,620	8.7
District 2									
Illinois	722	-1.6%	332	60	314	8,009	13.4%	3,761	9.2
Indiana-DFI	294	8.9%	31	24	-	3,957	14.5%	1,352	11.6
Indiana-SOS	171	-14.5%	96	8	23	609	-11.0%	378	2.7
Iowa	436	6.1%	104	43	393	1,608	11.3%	369	3.1
Kentucky	388	2.6%	74	29	417	3,294	7.7%	1,092	7.9
Michigan	650	-1.2%	298	62	-	5,477	25.5%	3,508	9.4
Minnesota	526	2.9%	184	52	437	3,722	15.3%	1,477	5.8
Missouri	-	-	-	-	-	3,537	15.9%	1,629	-
Ohio	535	-5.3%	263	44	1,497	5,412	16.3%	2,746	9.5
Wisconsin	408	3.0%	86	46	525	3,280	7.6%	1,047	6.9
District 2 Totals	2,107	-4.7%	1,565	145	2,844	23,612	6.5%	17,964	10.4
District 3									
Alabama	448	2.1%	125	32	555	3,680	15.3%	1,042	7.2
Arkansas	285	4.0%	44	11	279	1,804	23.4%	171	6.3
Florida	1,841	15.5%	1,057	26	1,229	14,404	18.5%	7,994	4.9
Georgia	796	-5.5%	364	48	520	6,405	19.4%	2,463	7.2
Louisiana	445	4.5%	193	20	520	3,384	17.9%	1,271	6.3
Mississippi	293	5.4%	49	22	401	1,877	16.0%	456	6.4
North Carolina	540	-2.7%	179	27	723	6,822	9.0%	2,928	10.5
South Carolina-BFI	304	3.4%	13	16	503	3,501	16.8%	690	10.0
South Carolina-DCA	131	-8.4%	88	1	80	471	-7.1%	343	2.9
Tennessee	531	-1.1%	123	26	885	5,232	9.8%	1,757	8.7
Virgin Islands	23	21.1%	1	2	20	74	-	25	3.0
Virginia	744	7.4%	256	26	1,344	7,656	22.0%	2,510	8.3
West Virginia	292	9.4%	29	47	257	1,361	26.6%	188	4.2
District 3 Totals	3,629	1.9%	2,558	115	5,375	32,774	7.6%	22,479	9.1

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 4									
Colorado	970	9.0%	457	23	-	6,035	15.2%	3,306	4.7
Kansas	353	0.3%	48	50	427	2,201	9.6%	645	5.4
Nebraska	291	2.1%	30	40	272	1,207	7.2%	229	3.7
New Mexico	352	-0.8%	66	25	409	2,297	9.0%	499	5.8
North Dakota	266	10.4%	27	41	154	781	17.6%	62	2.6
Oklahoma	283	3.3%	71	15	287	2,499	14.1%	718	7.3
South Dakota	197	11.9%	9	18	-	678	14.7%	107	3.1
Texas - OCCC	-	-	-	-	-	803	13.1%	721	-
Texas - SML	1,492	-2.0%	1,080	17	1,617	13,188	8.1%	7,671	7.8
Wyoming	204	6.3%	10	18	171	923	14.5%	87	4.0
District 4 Totals	2,625	-1.9%	1,833	106	2,544	21,924	6.5%	14,090	7.5
District 5									
Alaska	109	11.2%	28	4	88	623	27.1%	189	4.9
Arizona	678	-4.1%	431	24	1,095	5,848	14.3%	3,475	7.3
California - DOC	805	1.0%	358	68	3,751	17,176	20.0%	9,783	17.8
California - DRE	5,892	3.1%	5,828	4	1,036	18,705	-2.3%	18,413	3.0
Hawaii	214	10.3%	126	7	132	1,184	46.7%	740	5.2
Idaho	309	-9.6%	50	14	331	1,743	-0.3%	508	5.1
Montana	191	17.9%	39	18	176	933	13.4%	183	4.4
Nevada	256	1.2%	95	38	262	2,763	19.2%	1,409	9.7
Oregon	580	-1.7%	182	22	837	5,072	6.1%	1,838	7.6
Utah-DFI	-	-	-	-	-	229	26.5%	50	-
Utah-DRE	460	-4.2%	278	1	259	3,651	3.2%	2,738	6.8
Washington	789	-0.1%	282	48	1,444	8,321	7.8%	3,579	9.7
District 5 Totals	8,119	1.0%	7,623	126	6,591	48,771	5.4%	41,776	6.2
Nationwide	16,397	-2.3%	16,397	369	18,449	115,826	2.2%	115,826	6.0

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The following agencies do not require Sponsorship of MLOs by the employing company: Delaware, Maine, Missouri, Florida, Virginia, Texas OCCC, Utah DFI.
3. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months (since September 30, 2011).
4. Located in the state / district means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's residential address, as identified on their NMLS Individual Form, is located in the state.
5. This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.
6. District totals are not calculated as simple sums of the state agencies in the district. They are distinct calculations for the region. For example, an MLO who lives in New Jersey and holds a license in New York would be counted as one MLO in the district, and would be considered to be located in the district he/she is licensed, even though he/she is not located in the state they are licensed.



**State-Licensing Activity
For Period Q3 2012**

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered			
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	
District 1																									
Connecticut		19	49	376	12	36	352	-	-	1	4	6	20	17	25	89	-	-	-	-	-	-	9	10	21
Delaware			132			141	-	-	4	-	-	3	-	-	32	-	-	-	-	-	-	-	-	23	
District of Columbia	15	57	163	18	63	187	-	-	-	5	2	11	5	16	26	-	-	-	-	-	-	5	10	9	
Maine	7	19	133	1	1	124	-	-	-	-	-	-	7	19	80	-	-	-	-	-	-	-	-	5	
Maryland	33	80	592	22	70	509	-	-	-	5	2	56	21	21	308	-	-	-	-	-	-	8	30	12	
Massachusetts	27	95	428	6	73	410	-	-	-	19	11	32	82	142	84	-	-	-	-	-	-	12	47	24	
New Hampshire	7	49	168	14	46	171	-	-	-	1	6	13	12	8	64	-	-	-	-	-	-	9	11	62	
New Jersey	23	86	769	20	79	755	-	-	-	1	4	44	25	84	616	-	-	-	-	-	-	9	43	29	
New York	23	47	543	10	33	416	-	-	1	10	48	122	152	169	1,016	-	-	-	-	-	-	17	34	37	
Pennsylvania	38	60	654	27	52	618	-	-	-	3	5	48	23	32	166	-	-	-	-	-	-	1	34	88	
Puerto Rico	2	2	22	2	2	25	-	-	-	-	-	-	1	2	26	-	-	-	-	-	-	-	2	-	
Rhode Island	19	43	129	12	13	84	-	-	-	5	4	1	70	89	158	-	-	-	-	-	-	8	8	2	
Vermont	25	46	101	19	34	78	-	-	-	4	8	3	33	32	54	-	-	-	-	-	-	8	14	8	
District 2																									
Illinois	25	34	759	25	16	702	-	-	2	8	11	14	54	25	288	-	-	4	-	-	-	8	16	28	
Indiana-DFI	11		355	13		390	-	-	-	-	-	12	15	-	37	-	-	-	-	-	-	6	-	21	
Indiana-SOS	2	3	34	1	1	23	-	-	-	1	1	5	3	1	9	-	-	-	-	-	-	5	2	3	
Iowa	22	52	162	23	37	158	-	-	-	1	3	2	8	6	6	-	-	-	-	-	-	9	17	9	
Kentucky	13	41	346	14	37	345	-	-	-	-	2	20	10	7	56	-	-	-	-	-	27	6	9	63	
Michigan	33		707	28		681	-	-	-	6	-	55	23	-	216	-	-	-	-	-	-	21	-	49	
Minnesota	25	43	363	28	56	356	-	-	-	1	2	21	22	7	112	-	-	1	-	-	-	12	20	14	
Missouri			397			328	-	-	2	-	-	20	-	-	157	-	-	-	-	-	-	-	-	16	
Ohio	23	77	676	16	48	644	-	-	2	9	5	50	23	40	183	-	-	-	-	-	-	12	26	38	
Wisconsin	23	70	334	22	58	308	-	-	-	-	8	13	10	16	78	-	-	-	-	-	-	1	10	10	
District 3																									
Alabama	16	46	362	17	53	406	-	-	-	4	10	2	12	14	104	-	-	-	-	-	-	10	47	21	
Arkansas	10	35	245	13	41	220	-	-	-	3	6	5	9	3	42	-	-	-	1	-	-	15	17	70	
Florida	79	161	1,297	59	122	1,279	1	4	33	10	9	64	93	71	616	1	-	1	-	-	1	34	51	56	
Georgia	24	18	744	24	10	710	-	1	2	4	11	69	18	11	93	-	-	-	-	-	-	17	30	32	
Louisiana	11	52	317	13	39	290	-	-	-	2	3	6	38	42	89	-	-	-	2	-	-	2	15	16	
Mississippi	11	37	240	13	36	245	-	-	-	-	3	19	4	7	30	-	-	-	-	-	-	1	7	107	
North Carolina	18	83	542	11	69	515	-	1	8	4	12	28	11	17	60	-	-	-	-	-	-	14	46	28	
South Carolina-BFI	17	71	361	17	56	345	-	-	-	4	6	27	17	45	171	-	-	-	-	-	-	7	20	19	
South Carolina-DCA	3	4	45	8	7	48	-	-	-	3	-	18	7	7	80	-	-	-	-	-	-	1	4	-	
Tennessee	19	111	438	22	112	408	1	-	23	2	1	3	28	7	69	-	-	-	-	-	-	6	36	18	
Virgin Islands	1	2	25		2	19	-	-	-	-	-	3	2	1	11	-	-	-	-	-	-	1	-	1	
Virginia	31	101	849	28	99	783	-	-	-	12	3	63	50	18	291	-	-	-	-	-	-	8	54	27	
West Virginia	20	44	135	20	56	137	-	-	-	-	1	3	14	3	21	-	-	-	-	-	-	7	7	10	

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered			
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	
District 4																									
Colorado		44		555	41		284	-	-	2	4	-	41	28	-	936	-	-	-	-	-	-	9	-	12
Kansas		10	36	254	7	30	207	-	-	2	-	-	7	9	10	58	-	-	-	-	-	-	6	7	11
Nebraska		18	35	151	12	25	87	-	-	-	2	1	14	28	19	170	-	-	-	-	-	-	7	6	10
New Mexico		10	46	192	15	44	180	-	-	-	-	-	-	9	3	92	-	-	-	-	-	-	6	13	15
North Dakota		21	23	84	26	20	86	-	-	-	-	-	-	7	1	5	-	-	-	-	-	-	4	-	7
Oklahoma		13	27	221	12	30	223	-	-	-	-	4	2	12	10	202	-	-	-	-	-	-	5	9	12
South Dakota		15		85	14		61	-	-	-	1	-	3	15	-	55	-	-	-	-	-	-	2	-	4
Texas - OCCC				69			45	-	-	-	-	-	16	-	-	39	-	-	-	-	-	-	-	-	2
Texas - SML		73	211	1,336	70	197	1,198	-	-	12	24	40	200	39	67	620	-	-	-	-	-	-	20	107	64
Wyoming		12	15	96	11	17	97	-	-	-	-	-	2	9	6	19	-	-	-	-	-	-	4	4	8
District 5																									
Alaska		10	10	81	13	13	64	-	-	-	4	-	8	9	4	57	-	-	-	-	-	-	-	1	3
Arizona		20	100	587	19	99	556	-	-	-	4	8	47	22	47	176	-	-	-	1	-	-	14	42	19
California - DOC		43	383	1,976	28	329	1,788	-	-	3	11	34	51	75	155	894	3	-	1	-	-	-	8	153	63
California - DRE		49	46	63	161	9	479	1	-	2	23	-	206	689	126	5,070	-	-	-	-	-	-	14	29	4
Hawaii		15	24	160	13	20	169				3	8	6	10	5	48	-	-	-	-	-	-	3	3	2
Idaho		13	41	192	5	23	165	1	-	-	2	11	32	14	31	63	-	-	-	-	-	-	5	14	18
Montana		21	23	112	18	17	80	-	-	-	6	-	7	14	13	45	-	-	-	-	-	-	4	6	11
Nevada		18	35	365	15	27	364	-	-	-	3	9	7	15	18	63	-	-	-	-	-	-	6	9	9
Oregon		18	91	452	14	82	425	-	-	-	2	1	8	5	16	72	-	-	1	1	-	-	4	36	16
Utah-DFI				17			15	-	-	-	-	-	4	-	-	6	-	-	-	-	-	-	-	-	3
Utah-DRE		21	18	231	13	16	194	-	-	4	3	-	3	12	4	58	1	-	2	-	-	-	1	8	19
Washington		24	144	647	21	145	660	2	-	-	10	2	25	42	95	104	1	-	1	-	-	-	13	52	25
Nationwide	1,143	3,026	21,869	1,106	2,600	20,637	6	6	103	233	311	1,564	1,982	1,617	14,390	6	-	11	5	-	30	466	1,182	1,313	

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.
3. This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between July 1, 2012 and September 30, 2012 (Quarter 3 2012) through NMLS. The chart also provides the number of licenses that were in a pending status on September 30, 2012. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.

License Status Definitions

Approved-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

Denied-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

Application Withdrawn- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

Pending Applications-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

License Revoked-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

License Suspended-Status assigned when a regulator has taken action to suspend the license/registration.

License Surrendered/Terminated-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.