



IL Temporary Military Mortgage Loan Originator License New Application Checklist (Individual)

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GENERAL INFORMATION

Who Is Eligible To Obtain This License?

For the purpose of obtaining a Temporary Military Mortgage Loan Originator license in Illinois, pursuant to Civil Administrative Code of Illinois 20 ILCS 5/5-715, if you are a service member or the spouse of a service member, defined as any person who, at the time of application, is an active duty member of the United States Armed Forces or the National Guard of any state, commonwealth, or territory of the United States or the District of Columbia or whose active duty service concluded within the preceding 2 years before application, please indicate your status and the name of the Service Member on the checklist below.

Your temporary license will be valid for up to six (6) months after the date of issuance during which time you must have completed all Illinois licensing requirements.

All Individual Forms (MU4) filed with the Department must be complete. Any deficiencies must be addressed pursuant to 1050.370 of the Rules of the Residential Mortgage License Act of 1987.

Failure to comply with all the requirements WITHIN 90 DAYS OF THE INITIAL DATE OF YOUR Individual Form (MU4) FILING WITH THE DEPARTMENT MAY RESULT IN YOUR APPLICATION BEING DEEMED WITHDRAWN. If an application is withdrawn and an applicant subsequently wants to become an MLO in Illinois, the applicant will be required to resubmit an application through the NMLS and pay the initial license request fees.

Your application for registration will be DEEMED WITHDRAWN if additional information requested has not been submitted within 15 business days of the request.

The Illinois Department of Financial and Professional Regulation, Division of Banking, does not issue paper licenses for this license type.

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](#)

Agency Contact Information

Contact Mortgage Banking Regulation licensing staff by phone at (844) 768-1713 or send your questions via email to fpr.loanoriginator@illinois.gov for additional assistance.

*STATE SPECIFIC CHECKLIST (Page 5)-ELECTRONIC
SUBMISSION ONLY*

Illinois Department of Financial and Professional Regulation

Send to:

fpr.loanoriginator@illinois.gov

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.

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

Complete	IL Temporary Military Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	Licensed: In order to obtain a Temporary Military MLO license you must be licensed in another state. NMLS must indicate you are compliant with this requirement.	NMLS
<input type="checkbox"/>	Pre-licensure Education: Prior to submission of the application, complete at least 20 hours of NMLS-approved pre-licensure education (PE) courses. Follow the instructions in the Course Completion Records Quick Guide to confirm that PE has been posted to your record and the PE Total indicates "Compliant."	NMLS

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

Complete	IL Temporary Military Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	NMLS Initial Processing Fee: \$30 IL License/Registration Fee: \$200 FBI Criminal Background Check: \$36.25	NMLS (Filing submission)

REQUIREMENTS COMPLETED IN NMLS- *These items must be completed during or after the submission of your Individual Form (MU4).*

Complete	IL Temporary Military Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	Submission of Individual Form (MU4): Complete and submit the Individual Form (MU4) in NMLS. This form serves as the application for the license through NMLS.	NMLS
<input type="checkbox"/>	Criminal Background Check: Authorization for an FBI criminal history background check to be completed in NMLS. After you authorize the FBI criminal history background check through the Individual Form (MU4), you must schedule an appointment to be fingerprinted. See the Completing the Criminal Background Check Process Quick Guide for information. Note: 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.	NMLS

Note	Credit Report: Applicants are NOT required to authorize a credit report through NMLS.	N/A
<input type="checkbox"/>	<p>Disclosure Questions: Provide an explanation and, if applicable, a supporting document for each “Yes” response. See the Individual Disclosure Explanations Quick Guide and the Disclosure Explanations - Document Upload Quick Guide for instructions.</p> <p>Note: A letter of explanation (LOX) and the submission of supporting documentation uploaded in the NMLS is <u>required</u> for any “YES” answer to the Disclosure Questions.</p> <p>Additional information related to a criminal background check issue (i.e., orders, court dispositions, discharges, etc.) or credit check issue (i.e., payment plans for taxes, student loans or child support, bankruptcy discharge papers, etc.) will require you to submit a LOX and the supporting documentation to: FPR.LoanOriginator@Illinois.gov.</p>	<p>Upload in NMLS in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).</p>
<input type="checkbox"/>	<p>Company Sponsorship: A sponsorship request must be submitted by your employer. IDFPR will review and accept or reject the sponsorship request.</p> <p>IDFPR offers an “Approved-Inactive” license status. If you are not currently employed by a mortgage company (or your employer has not yet requested sponsorship on your behalf) and you have completed all requirements for this license, the license may be issued as “Approved-Inactive” until sponsorship by a mortgage company is acquired. While in an “Approved-Inactive” status, you are NOT authorized to conduct business under the authority of the IL Temporary Military Mortgage Loan Originator License.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Employment History: 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.</p>	<p>NMLS</p>

NMLS ID Number	
Applicant Legal Name	
Applicant Email Address	
Applicant Phone Number	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS- *These items must be completed outside of NMLS and submitted directly to the regulator.*

Complete	IL Temporary Military Mortgage Loan Originator License	Submitted via...
<input type="checkbox"/>	<p>IL State Specific Questions: You must answer the following IL state specific questions.</p> <ol style="list-style-type: none"> Are you currently more than 30 days delinquent in complying with a child support order? <u>If YES, please upload in NMLS in the Disclosure Explanations section of the Individual Form (MU4) a copy of your court ordered payment plan.</u> Yes <input type="checkbox"/> No <input type="checkbox"/> Are you currently in default on an educational loan or scholarship provided or guaranteed through the Illinois Student Assistance Commission or other governmental agency? <u>If YES, please email a copy of your payment plan.</u> Yes <input type="checkbox"/> No <input type="checkbox"/> Are you currently in notification status of any unpaid state taxes or unfiled tax return due to the Illinois Department of Revenue, Internal Revenue Service or by any tax authority? <u>If YES, please upload in NMLS in the Disclosure Explanations section of the Individual Form (MU4) a copy of your payment plan.</u> Yes <input type="checkbox"/> No <input type="checkbox"/> Are you a Service Member or the spouse of a Service Member that meets the requirements on page one so that you qualify for a temporary license? Name of Service Member _____ 	<p>Email to IDFPR: FPR.LoanOriginator@Illinois.gov</p>