KANSAS MORTGAGE LOAN ORIGINATOR

Instructions

1. Mortgage Loan Originators (MLOs) are required to promptly notify the Kansas OSBC through the NMLS of any changes to the information on their Form MU4 in the NMLS including a change of employer.

2. When changing employers, MLOs must update the employment section of their Form MU4 and confirm that the e-mail addresses listed in the following locations are current in NMLS:
   - Home Tab>My Account>Update User Profile
   - Filing Tab>Individual>Identifying Information

3. MLOs must terminate the “relationship” with their former employer in NMLS if the company has not already done so. The MLO license status will be updated to “Approved-Inactive” until the OSBC receives a sponsorship request from the new employer. MLOs do not have authority to originate under the “Approved-Inactive” status.

4. MLOs must provide the new employer access to their NMLS record and the new employer must submit a sponsorship request to the Kansas OSBC through the NMLS on behalf of the MLO.

5. Once the new sponsorship request is accepted and the MLO license status is updated to “Approved-Conditional”, the MLO will be authorized to conduct business. (The MLO license status will be updated to “Approved” when all SAFE Act requirements have been met.)

6. Each change of employment/sponsorship requires a $30 NMLS processing fee. Kansas OSBC does not charge an amendment fee for this occurrence. Fees collected through NMLS and are not refundable.

7. MLOs are required to have company sponsorship and may only be sponsored by a single mortgage business licensed in Kansas. Mortgage Loan Originators that lose or sever sponsorship with a company are prohibited from originating any mortgage loans until such time as sponsorship with a mortgage company is re-established.

8. The OSBC will review the amendment request and communicate with the MLO through the NMLS. To review the status in NMLS, click the Tasks tab and click Work List. NMLS Quick Guides are located on the NMLS Resource Center to assist with the actions required above.

9. The social security number is requested pursuant to K.S.A. 74-148, K.S.A. 9-2201, et seq., K.S.A. 16a-1-101 et seq., and/or K.S.A. 50-1116, et seq. Your social security number may be used for the following purposes: as a means of identification, to complete an investigation into your criminal history and financial background, to verify information in your application, to verify licensure in another state, identification purposes in national databases (including the Nationwide Mortgage Licensing System (NMLS)), testing and examination identification, to collect monies through the State of Kansas Setoff Program or through a contracted collection agency or law firm. Your social security number may be shared with any agency of the United States, any state agency, any governmental agency, or any associations representing governmental agencies which are necessary or beneficial to the administration of the Kansas Mortgage Business Act, K.S.A. 9-2201, et seq., the Uniform Consumer Credit Code, K.S.A. 16a-1-101, et. seq., or the Credit Services Organization Act, K.S.A. 50-1116, et seq.
NMLS Unique ID Number: ________________
Applicant Legal Name: ______________________________________

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<tr>
<th>FILED IN NMLS</th>
<th>ATTACHED</th>
<th>NOT APPLICABLE</th>
<th>ITEM</th>
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<tr>
<td></td>
<td>N/A</td>
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<td>DISCLOSURE QUESTIONS ANSWERED AFFIRMATIVELY: Provide an explanation for any “Yes” responses. Upload a copy of any applicable orders or supporting documents in NMLS.</td>
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<td>EXPLANATION(S) FOR ANY DEROGATORY INFORMATION ON CREDIT REPORT: Provide an explanation for any derogatory information included in the individual TransUnion credit report retrieved via NMLS. “Derogatory Information” includes but is not limited to: tax liens, judgments, collection accounts, bankruptcies, etc. Provide a letter of explanation including any documentation that proves you have either satisfied the past due accounts in full, or that you have made payment arrangements along with proof of the last three months of payments. Please email this info to <a href="mailto:licensing@osbckansas.org">licensing@osbckansas.org</a> upon filing your MLO application or amending your individual record in NMLS.</td>
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WHO TO CONTACT – For jurisdiction specific questions concerning licensure, contact the Kansas Office of the State Bank Commissioner, Division of Consumer and Mortgage Lending licensing staff by phone at 785-296-2266 or send questions via email to: licensing@osbckansas.org

YOU ARE NOT AUTHORIZED TO ENGAGE IN MORTGAGE ACTIVITIES IN THE STATE OF KANSAS UNTIL YOU HAVE RECEIVED APPROVAL FROM THE KANSAS OFFICE OF THE STATE BANK COMMISSIONER. 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 FACILITATE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.