PA Mortgage Servicer
New Application Checklist (Branch)

CHECKLIST SECTIONS

- General Information
- License Fees
- Requirements Completed in NMLS
- Requirements/Documents Uploaded in NMLS
- Requirements Submitted Outside of NMLS

GENERAL INFORMATION

Who is required to have this license?
The Pennsylvania Mortgage Licensing Act (7 Pa.C.S. § 6101 et seq.) requires a license for any person or company who engages in the mortgage loan business by directly or indirectly servicing a mortgage loan by collecting or remitting payment or the right to collect or remit payments of principal, interest, tax, insurance, or other payment under a mortgage loan unless otherwise excepted in 7 Pa.C.S. § 6111(b).

A separate branch license will be required for every location where servicing activities are conducted outside the company’s principal place of business. 7 Pa.C.S. § 6131(a.1)

Activities Authorized Under This License
This license authorizes the following activities...
  - First Mortgage Servicing
  - Third-Party Mortgage Servicing
  - Subordinate lien Mortgage Servicing
  - Third-Party Subordinate Lien Mortgage Servicing
  - Master Servicing
  - Reverse Mortgage Servicing

Pre-Requisites for License Applications

- Be approved as a Pennsylvania Mortgage Servicer license; or
- Have a pending Pennsylvania Mortgage Servicer company license application.

Pennsylvania does not paper licenses for this license type.
Document Uploads

Documents that must be uploaded to the Document Uploads section of the Branch Form (MU3) in NMLS are indicated in the checklist below. When uploading documents:

- Follow the guidance in Document Upload Descriptions and Examples.
- Only upload documents relevant to the company application.
- Only upload documents where there is a selectable document category. If inappropriate documents are uploaded that should not be, you will be contacted by your regulator and asked to remove them from NMLS.
- Do not upload the same company documents multiple times. Generally, unless the document is state-specific, if the document has already been uploaded for another state, a new upload is not required unless changes have been made.
- If a document previously uploaded has been revised, delete the old document and replace it with the new document (history of the old document will remain in NMLS).
- For state-specific documents (e.g., Surety Bonds), be sure to indicate the applicable state.

Helpful Resources

- Branch Form (MU3) Filing Quick Guide
- Document Upload Descriptions and Examples
- Payment Options Quick Guide
- License Status Definitions Quick Guide

Agency Contact Information

Contact Pennsylvania Department of Banking and Securities, Non-Depository Licensing Office staff by phone at 717-787-3717 or send your questions via email to ra-asklicensing@pa.gov for additional assistance.

For U.S. Postal Service or Overnight Delivery:

The Pennsylvania Department of Banking and Securities
Non-Depository Licensing Office
17 N 2nd Street, Suite 1300
Harrisburg, PA 17101-2290

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL 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.
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<th>Complete</th>
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| □        | Pennsylvania Branch License/Registration Fee: $1250  
NMLS Initial Processing Fee: $20  
7 Pa.C.S. § 6132(a)(4) | NMLS (Filing submission) |
| □        | Credit Report for Control Persons: $15 per control person.  
7 Pa.C.S. § 6133(e)(5) | NMLS (Filing submission) |
| □        | Pennsylvania State Police Criminal History Background Check: $22.00 for each request and is payable through PATCH by credit card. Results will not be accepted more than 30 days prior to the application submission date.  
7 Pa.C.S. § 6133(d), 6138(a)(3) | Outside NMLS – See the Criminal Background History Instructions |
| □        | MU2 Individual FBI Criminal Background Checks Are Not Accepted Through NMLS: $22.60 Pennsylvania only accepts FBI criminal background checks (CBC) through Idemia / IdentoGO. Results will not be accepted more than 30 days prior to the application submission date.  
7 Pa.C.S. § 6133(d), 6138(a)(3) | Outside NMLS – See the Criminal Background history Instructions |
| □        | Third Party Investigatory Background Checks: Fees vary by investigative company. In addition to the Pennsylvania and Federal Criminal Background Checks, a branch manager who does not or has not resided in the US for at least 5 years must provide an investigative background report. Results will not be accepted more than 30 days prior to the application submission date.  
7 Pa.C.S. § 6133(d), 6138(a)(3) | Outside NMLS – See the Criminal Background History Instructions |
<table>
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<tr>
<th><strong>Requirements Completed in NMLS</strong></th>
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| ☐ | **Branch Manager:** A Branch Manager must be designated for each licensed location. A Branch Manager is defined as an individual whose principal office is physically located in, who is in charge of, and who is responsible for the business operations of a branch office.  
  ➢ The branch manager must either be a mortgage originator or meet the licensing requirements of a mortgage originator by completing appropriate education and testing; and  
  ➢ Live within 100 miles of the branch location. 7 Pa.C.S. § 6131(k)(5) | NMLS |
| ☐ | **Branch Manager (MU2) Attestation:** Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable branch manager before it is able to be submitted along with the Branch Form (MU3). 7 Pa.C.S. § 6131(a), (a.1) | NMLS |
| ☐ | **Credit Report:** Branch Managers required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Branch Form (MU3). 7 Pa.C.S. § 6133(e)(5); 6138(a)(3) | NMLS |
| ☐ | **Other Trade Name:** If operating under a name that is different from the applicant’s legal name, that name (“Trade Name”, “Assumed Name” or “DBA”) must be listed under the Other Trade Names section of the Branch Form (MU3). Pennsylvania does not limit the number of other trade names.  
If operating under an “Other Trade Name”, upload proof of registration of the trade name(s) with the Pennsylvania Department of State, Corporations Bureau and approved document with the assigned Pennsylvania business entity number that demonstrates authorization to do business Pennsylvania under that trade name.  
This document should be named Pennsylvania Trade Name – Assumed Name.  
**Note:** When adding an Other Trade Name to a Branch Form (MU3), it must also be added to the Company Form (MU1). 7 Pa.C.S. § 6121(2); 6131(i)(1) | NMLS | **Upload in NMLS:** under the Document Type Trade Name/Assumed Name Registration Certificates in the Document Uploads section of the Branch Form (MU3). |
### REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

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### INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS

| Legal Name/Status Documentation: 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. This document should be named [Document Name] (Ex. Driver’s License, Marriage Certificate, etc.). 7 Pa.C.S. § 6131(b); 6138(a)(3) | Upload in NMLS: under the Document Type Legal Name/Status Documentation in the Document Uploads section of the Individual Form (MU2). |
### REQUIREMENTS SUBMITTED OUTSIDE OF NMLS

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<td></td>
<td>Memorandum of Tax Certification: Provide a certified memorandum indicating all tax obligations to the State have been paid or that a payment plan (if applicable) is in place.</td>
<td>Email to: <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a> OR Mail to Pennsylvania Department of Banking and Securities</td>
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<td></td>
<td>Pennsylvania Criminal Background History Check: The Branch Manager listed on the Branch (MU3) form must complete a Pennsylvania State Police (PSP) criminal background check by using the Pennsylvania Access to Criminal History (PATCH) website. Please follow the directions on the form carefully. <strong>Results will not be accepted more than 30 days prior to the application submission date.</strong></td>
<td>Email to: <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a> OR Mail to Pennsylvania Department of Banking and Securities</td>
</tr>
<tr>
<td></td>
<td>FBI Criminal Background Check: The Branch Manager listed on the Branch (MU3) form must complete a FBI Fingerprint check</td>
<td>Email to: <a href="mailto:ra-asklicensing@pa.gov">ra-asklicensing@pa.gov</a> OR Mail to Pennsylvania Department of Banking and Securities</td>
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<td>For all other applicants residing or working in states other than Pennsylvania a fingerprint card <strong>must be submitted by mail to IndentoGO</strong></td>
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Non-Resident Cardscan
Universal Enrollment Platform Processing Overview

Cardscan processing is available for those applicants residing outside of Pennsylvania and/or Pennsylvania residents physically unable to visit an IndentoGO location. To complete the process, applicants must complete the following steps.

1. Obtain fingerprints on **FBI (FD-258) fingerprint card** and complete personal information fields on fingerprint card.
2. Click on the link associated with your license type above.
3. Click on the ‘Submit A Fingerprint Card by Mail’ link and complete the pre-enrollment information necessary to submit a fingerprint card enrollment by mail. All processing fees will be collected during the pre-enrollment process. A pre-enrollment confirmation page will be provided once registration is complete.
4. Print and sign the completed pre-enrollment confirmation page, which includes the barcode printed on the top right of the page. Mail the signed pre-enrollment confirmation page and the completed fingerprint card to IndentoGO using the mailing address provided during the pre-enrollment process.

**DO NOT MAIL THE COMPLETED FBI CARD TO THE DEPARTMENT OF BANKING AND SECURITIES**

Results will not be accepted more than 30 days prior to the application submission date.

Results of the background checks are not mailed to applicants. If there is a problem with the results of your background check you will be notified.

Click to download **FBI Fingerprint Criminal Background History Instructions**.

7 Pa.C.S. § 6133(d); 6138(a)(3)

### Third Party Investigatory Background Checks:

In addition to the Pennsylvania and Federal Criminal Background Checks, a branch manager **who does not or has not resided in the US for at least 5 years** must provide an investigative background report. The report must be prepared by an acceptable search firm and submitted directly to the Department in addition to other background information required in the application.

**Results will not be accepted more than 30 days prior to the application submission date.**

At a minimum, the report must contain the following:

- A comprehensive credit report/history
- Civil court and bankruptcy court records for the past 5 years, including a search of the court data in the country(ies), states, towns where the individual resided and worked and in contiguous areas.
<table>
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<tr>
<th>• Criminal records for the past 5 years, including felonies, misdemeanors and violations including a search of court data in the countries, states, towns where the individual resided and worked and in contiguous areas.</th>
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</thead>
<tbody>
<tr>
<td><a href="#">Click to download Third-Party Investigatory Background Check Instructions.</a></td>
</tr>
<tr>
<td>7 Pa.C.S. § 6133(d); 6138(a)(3)</td>
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