



Individual New Application Agency Requirements



NEW JERSEY MORTGAGE LOAN ORIGINATOR LICENSE

This document includes instructions for a Mortgage Loan Originator new application request. If you need to complete an application for a company or branch location or a Qualified Individual Residential Mortgage Lender or a Qualified Individual Correspondent Mortgage Lender or a Qualified Individual Residential Mortgage Broker, refer to the appropriate new application checklists.

Total License costs: \$180 including the NMLS processing fee. A \$15 fee for a credit report will be added if one has not been authorized through NMLS in the past 30 days. You will also pay an additional \$36.25 if you authorize a criminal background check at time of application. Fees collected through NMLS ARE NOT REFUNDABLE.

A sponsorship request must be submitted by your employer before your application request will be approved.

Use the checklist below to complete the requirements for the New Jersey Department of Banking and Insurance.

The checklist provides instructions and requirements for information to be entered in NMLS, the documents that must be uploaded into NMLS, as well as the documents that must be sent outside NMLS.

For help with the NMLS application, see the [Quick Guide for submitting a complete Individual Form](#) through NMLS.

Agency specific requirements marked **Filed in NMLS** must be completed and/or uploaded in NMLS; this information will not be viewable to the agency until the application has been submitted through NMLS.

Agency specific requirements marked **attached** on the checklist below must be received with this checklist within 5 business days of the electronic submission of your application through NMLS at the following:

For U.S. Postal Service:

*New Jersey Department of Banking & Insurance
Licensing Services Bureau, Banking
P.O. Box 473
Trenton, NJ 08625*

For Overnight Delivery:

*New Jersey Department of Banking & Insurance
Licensing Services Bureau, Banking
20 West State Street, 8th Floor
Trenton, NJ 08608*

NMLS **Individual** Unique ID Number: _____

Applicant Legal Name: _____

Applicant's email address: _____

Applicant's phone number: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	NEW JERSEY MORTGAGE LOAN ORGINATOR LICENSE
<input type="checkbox"/>	N/A	N/A	Pre-licensure Education: Complete 20 hours of NMLS approved pre-licensure education courses – NMLS must indicate you are compliant with this requirement Complete 4 hours of New Jersey specific pre-licensure education courses – NMLS must reflect you are compliant with this requirement.
<input type="checkbox"/>	N/A	N/A	Testing: Must satisfy one of the following three conditions: 1.) Passing score on both the National and New Jersey State components of the SAFE Test or 2.) Passing score on both the National and Stand-alone UST components of the SAFE Test, or 3.) Passing score on the National Test Component with Uniform State Content – NMLS must indicate you are compliant with this requirement.
<input type="checkbox"/>	N/A	N/A	Criminal Background Check: Authorization for a FBI criminal history background check to be completed in NMLS
<input type="checkbox"/>	N/A	N/A	Credit Report: Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).
<input type="checkbox"/>	N/A	<input type="checkbox"/>	Disclosure Questions: Provide an explanation for any “Yes” response. Upload a copy of any applicable orders or supporting documents in NMLS. Additional information may be required outside NMLS after review of explanation and uploaded information in NMLS.
N/A	<input type="checkbox"/>	N/A	STATE CRIMINAL HISTORY RECORD CHECK. The completion of A NJ State Police criminal history record check through NJ’s LIVESCAN FINGERPRINTING PROCESS IS REQUIRED. For information on the NJ LiveScan fingerprinting process, go to: http://www.state.nj.us/dobi/banklicensing/rmla/mlo_qilfingerprint.html

The regulator will review the filling and all required documents and communicate with you through NMLS. To review your status or see detailed communication from the regulator, click on the Composite View tab and then click on View License/Registration in NMLS view the ([License Status Quick Guide](#)) for further instruction.

WHO TO CONTACT – Contact NJ Department of Banking & Insurance, Licensing Services Bureau, Banking licensing staff by phone at (609) 292-7272 (from menu select 3, then select 2, then select 1) or send your questions via e-mail to bliconline@dobi.nj.gov for additional assistance

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 THE NMLS. SHOULD YOU HAVE QUESTIONS ON LEGAL REQUIREMENTS/INTERPRETATIONS, PLEASE CONSULT LEGAL COUNSEL AS DEPARTMENT STAFF CANNOT PROVIDE LEGAL ADVICE.