



Ohio Division of Financial Institutions, Consumer Finance 2018 Renewal Checklist

Instructions

- Renewal Requests:** Must be submitted through NMLS between November 1 and December 31. It is highly recommended that you begin the renewal process early to allow adequate time to research/gather your information and submit timely. [Click here to review all renewal deadlines, requirements and fees.](#)
- Renewal Fees:** Renewal Fees will be invoiced through NMLS.
- Reinstatement/Reinstatement Fee:** Renewal Requests not submitted by December 31 are permitted only for OMBA Mortgage Brokers, OMBA Loan Originators, and OMLA Mortgage Loan Originators from January 1 through January 31, and are subject to a \$100 reinstatement fee per company location. [Click here to review all renewal deadlines, requirements and fees.](#)
- Renewal Checklist:** Review the Renewal Checklist to determine any documentation required by the state outside of NMLS. All requirements must be submitted to the agency within **five** business days of the electronic renewal submission via email to webdfi-cf@com.state.oh.us.
- Amendments:** Your NMLS record must be current, complete, truthful and accurate. Please make any required amendments to your record, including changes to disclosure question responses, prior to submitting a renewal application. Records must be up to date at time of renewal. Amendments to license information CANNOT be made through the renewal feature. If you need to make changes to your record before you attest to its accuracy for renewal, make the necessary changes through the Filing tab prior to submitting a renewal application. It is strongly recommended that you submit updates immediately to allow sufficient time for review. Please review the Amendment Checklist on the [State Licensing Requirements page](#) to determine whether an amendment requires additional information to be submitted to the Division of Financial Institutions.
- Pending Renewal Applications:** If a renewal request has been submitted via the NMLS within the proper timeframe, a registrant/licensee remains authorized to conduct business while in an approved license status, even if the renewal application is pending. Applications that remain incomplete after the respective renewal period are subject to expiration and would not be authorized to conduct business once expired (including business that may have occurred during the Late Renewal period).
- License Items/Renewal Prevention:** Certain license items will prevent renewal (e.g.: Mortgage Call Reports (MCRs)). Additionally, companies in Approved-Deficient status are prevented from requesting renewal until all requirements and/or deficiencies are addressed. Please contact the Division at webdfi-cf@com.state.oh.us once requirements/deficiencies are resolved to request changing the registration/license status to allow renewal request.

Note that the State of Ohio will send licenses to the email address indicated in the NMLS.

License Types

- [Ohio OMBA Mortgage Broker Registration](#)
- [Ohio OMBA Mortgage Banker Exemption](#)
- [Ohio OMBA CUSO Exemption](#)
- [Ohio OMBA 501\(C\)\(3\) Exemption](#)
- [Ohio OMBA Third Party Processor/Underwriter Exemption](#)
- [Ohio OMBA Loan Originator License](#)
- [Ohio OMLA Registration](#)
- [Ohio OMLA CUSO Exemption](#)
- [Ohio OMLA Mortgage Loan Originator License](#)

Agency Contact Information

Contact Ohio Division of Financial Institutions, Consumer Finance licensing staff by phone at (614) 644-6484 or send your questions via email to webdfi-cf@com.state.oh.us for additional assistance.

Division of Financial Institutions
77 South High Street, 21st Floor - Columbus, Ohio 43215
webdfi-cf@com.state.oh.us

THE LICENSEE IS FULLY RESPONSIBLE FOR MEETING ALL OF THE REQUIREMENTS OF THE AGENCY FROM WHICH THE LICENSE FOR WHICH THEY ARE REQUESTING LICENSE RENEWAL. THE AGENCY-SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE RENEWAL THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

Ohio OMBA Mortgage Broker Registration: Main Office & Branch Locations, if applicable

Complete	Renewal Requirement Items	Submitted via...
<input type="checkbox"/>	<p>OMBA Surety Bond Form <u>including the first page of the Ohio bond form on which the company will indicate its 2017 YTD NATIONWIDE residential mortgage loan origination volume.</u></p> <p>THE DECLARATION PAGE DOES INDICATE FOR “THE PRIOR YEAR”; HOWEVER, SINCE THE INFORMATION IS FOR PURPOSES OF THE 2017 RENEWAL, WHEN THE COMPANY SUBMITS THE FORM DURING THE NMLS RENEWAL SEASON (PRIOR TO JANUARY 1ST), THE INFORMATION WOULD BE FOR THE YEAR PRIOR TO RENEWAL WHICH WOULD BE 2017, BUT IT WOULD HAVE TO BE A YTD (after November 1) FIGURE.</p> <p>Companies will need to submit, as applicable.</p> <p>Click to download the OMBA Surety Bond form.</p>	<p>Upload in NMLS: under Surety Bond in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>MB Surety Bond</i>.</p>
<input type="checkbox"/>	<p>Request Renewal: File with the NMLS a registration renewal request prior to the expiration date of the current registration. The renewal request must be filed by December 31st.</p>	<p>NMLS</p>
<p>Note</p>	<p>Reinstatement: Registration renewal requests received after December 31 but before January 31 shall be subject to a \$100 reinstatement fee. A registration that remains expired after January 31 cannot be renewed. The company must apply for a new registration and will be subject to all applicable new registration requirements.</p>	<p>NMLS</p>

Updated 8/29/2017

Ohio OMBA Mortgage Banker Exemption: Main Office & Branch Locations, if applicable

Complete	Renewal Requirement Items	Submitted via...
<input type="checkbox"/>	<p>Request Renewal: File with the NMLS an exemption renewal request prior to the expiration date of the current exemption. Reinstatement is NOT available for companies or branches. If the renewal request is not filed by December 31st, the company must apply for a new exemption and will be subject to all applicable new exemption requirements.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>OMBA Surety Bond Form <u>including the first page of the Ohio bond form on which the company will indicate its 2017 YTD NATIONWIDE residential mortgage loan origination volume.</u></p> <p>THE DECLARATION PAGE DOES INDICATE FOR “THE PRIOR YEAR”; HOWEVER, SINCE THE INFORMATION IS FOR PURPOSES OF THE 2017 RENEWAL, WHEN THE COMPANY SUBMITS THE FORM DURING THE NMLS RENEWAL SEASON (PRIOR TO JANUARY 1ST), THE INFORMATION WOULD BE FOR THE YEAR PRIOR TO RENEWAL WHICH WOULD BE 2017, BUT IT WOULD HAVE TO BE A YTD (after November 1) FIGURE.</p> <p>Companies will need to submit, as applicable.</p> <p>Click to download the OMBA Surety Bond form.</p>	<p>Upload in NMLS: under <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>MB Surety Bond</i>.</p>

Updated 8/29/2017

Ohio OMBA CUSO Exemption: Main Office & Branch Locations, if applicable		
Complete	Renewal Requirement Items	Submitted via...
<input type="checkbox"/>	<p>Request Renewal: File with the NMLS a CUSO exemption renewal request prior to the expiration date of the current exemption. Reinstatement is NOT available for companies or branches. If the renewal request is not filed by December 31st, the company must apply for a new exemption and will be subject to all applicable new exemption requirements.</p>	NMLS
<input type="checkbox"/>	<p>Surety Bond. A CUSO applicant has the option to carry a surety bond; if the company elects to carry the surety bond, it must be in compliance with Revised Code 1322.05. If the company does not carry the bond, individual loan originators associated with the company must each carry a bond in compliance with Revised Code 1322.05. The surety bond(s) must be on the Division form, including the first page on which is declared the NATIONWIDE residential mortgage loan origination volume for the immediately preceding calendar year. THE DECLARATION PAGE DOES INDICATE FOR "THE PRIOR YEAR"; HOWEVER, SINCE THE INFORMATION IS FOR PURPOSES OF THE 2018 RENEWAL, WHEN THE COMPANY SUBMITS THE FORM DURING THE NMLS RENEWAL SEASON (PRIOR TO JANUARY 1ST), THE INFORMATION WOULD BE FOR THE YEAR PRIOR TO RENEWAL WHICH WOULD BE 2017, BUT IT WOULD HAVE TO BE A YTD (after November 1) FIGURE. Upload an original surety bond furnished by a surety company authorized to conduct business in Ohio. The name of the principal insured on the bond must match exactly the full legal name of the applicant, including trade or fictitious names. Click to download the OMBA CUSO Surety Bond form.</p>	<p>Upload in NMLS: under <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>OMBA CUSO Surety Bond</i>.</p>

Updated 8/29/2017

Ohio OMBA 501(C)(3) Exemption: Main Office & Branch Locations, if applicable

Complete	Renewal Requirement Items	Submitted via...
<input type="checkbox"/>	Request Renewal: File with the NMLS a 501(C)(3) exemption renewal request prior to the expiration date of the current exemption. Reinstatement is NOT available for companies or branches. If the renewal request is not filed by December 31 st , the company must apply for a new exemption and will be subject to all applicable new exemption requirements.	NMLS

Updated 8/29/2017

Ohio OMBA Third Party Processor/Underwriter Exemption		
Complete	Renewal Requirement Items	Submitted via...
<input type="checkbox"/>	<p>OMBA Surety Bond Form <u>including the first page of the Ohio bond form on which the company will indicate its 2017 YTD NATIONWIDE residential mortgage loan origination volume.</u></p> <p>Companies will need to submit, as applicable, per OAC 1301:8-7-32(D)(5). Click to download the OMBA Third Party Processor/Underwriter Surety Bond form.</p>	<p>Upload in NMLS: under Surety Bond in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>OMBA 3rd Party Processor/Underwriter Surety Bond</i>.</p>
<input type="checkbox"/>	<p>Request Renewal: File with the NMLS a Third-Party Processor exemption renewal request prior to the expiration date of the current exemption. Reinstatement is NOT available for companies or branches. If the renewal request is not filed by December 31st, the company must apply for a new exemption and will be subject to all applicable new exemption requirements.</p>	<p>NMLS</p>

Updated 8/29/2017

Ohio OMBA Loan Originator License		
Complete	Renewal Requirement Items	Submitted via...
<p>Note: PLEASE ENSURE YOU ARE RENEWING THE CORRECT LICENSE!!! Ohio licenses two types of Mortgage Loan Originators: Ohio's "Mortgage Loan Originator" license falls under the OMLA and the "Loan Originator" license falls under the OMBA. Ohio's "Mortgage Loan Originator" license type is DIFFERENT than the NMLS's use of "Mortgage Loan Originator": NMLS uses the term "Mortgage Loan Originator" for all loan origination licenses, so please ensure you are renewing the correct license type for Ohio.</p>		
<p>Note: Individual Loan Originators are required to carry a surety bond if employed by an OMBA CUSO that does not carry a bond.</p>		
<input type="checkbox"/>	<p>Continuing Education: Complete at least eight (8) hours of continuing education credits prior to the license expiration date.</p>	NMLS
<input type="checkbox"/>	<p>FBI Criminal Background Check (CBC): An FBI CBC is required for the 2018 Renewal.</p>	NMLS
Note	<p>Credit Report: A Credit Report is NOT required for the 2018 Renewal.</p>	N/A
<input type="checkbox"/>	<p>Surety Bond, if applicable: Loan Originators are required to carry a surety bond ONLY if employed by an OMBA CUSO that does NOT carry a bond. THE DECLARATION PAGE DOES INDICATE FOR "THE PRIOR YEAR"; HOWEVER, SINCE THE INFORMATION IS FOR PURPOSES OF THE 2018 RENEWAL, WHEN THE COMPANY SUBMITS THE FORM DURING THE NMLS RENEWAL SEASON (PRIOR TO JANUARY 1ST), THE INFORMATION WOULD BE FOR THE YEAR PRIOR TO RENEWAL WHICH WOULD BE 2017, BUT IT WOULD HAVE TO BE A YTD (after November 1) FIGURE. This document should be named <i>OMBA-CUSO LO.[###] Surety Bond</i>. Click to download the OMBA Surety Bond form.</p>	<p>Email to webdfi-cf@com.state.oh.us, subject line "OMBA-CUSO LO.[###] Surety Bond"</p>
<input type="checkbox"/>	<p>Request Renewal: File with the NMLS a license renewal request prior to the expiration date of the current license. The renewal request must be filed by December 31st.</p>	NMLS
Note	<p>Reinstatement: License renewal requests received after December 31 but before January 31 shall be subject to a \$100 reinstatement fee. A license that remains expired after January 31 cannot be renewed. The individual must apply for a new license and will be subject to all applicable new license requirements.</p>	NMLS

Updated 11/20/2017

Ohio OMLA Registration: Main Office & Branch Locations, if applicable		
Complete	Renewal Requirement Items	Submitted via...
<input type="checkbox"/>	<p>OMLA Surety Bond Form including the first page of the Ohio bond form on which the company will indicate its 2017 YTD NATIONWIDE residential mortgage loan origination volume.</p> <p>THE DECLARATION PAGE DOES INDICATE FOR “THE PRIOR YEAR”; HOWEVER, SINCE THE INFORMATION IS FOR PURPOSES OF THE 2018 RENEWAL, WHEN THE COMPANY SUBMITS THE FORM DURING THE NMLS RENEWAL SEASON (PRIOR TO JANUARY 1ST), THE INFORMATION WOULD BE FOR THE YEAR PRIOR TO RENEWAL WHICH WOULD BE 2017, BUT IT WOULD HAVE TO BE A YTD (after November 1) FIGURE.</p> <p>Companies will need to submit, as applicable.</p> <p>Click to download the OMLA Surety Bond form.</p>	<p>Upload in NMLS: under Surety Bond in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>OMLA Surety Bond</i>.</p>
<input type="checkbox"/>	<p>Request Renewal: File with the NMLS a registration renewal request prior to the expiration date of the current registration. Reinstatement is NOT available for companies or branches. If the renewal request is not filed by December 31st, the company must apply for a new registration and will be subject to all applicable new registration requirements.</p>	<p>NMLS</p>

Updated 8/29/2017

Ohio OMLA CUSO Exemption: Main Office & Branch Locations, if applicable		
Complete	Renewal Requirement Items	Submitted via...
<input type="checkbox"/>	<p>Request Renewal: File with the NMLS a CUSO exemption renewal request prior to the expiration date of the current exemption. Reinstatement is NOT available for companies or branches. If the renewal request is not filed by December 31st, the company must apply for a new exemption and will be subject to all applicable new exemption requirements.</p>	NMLS
<input type="checkbox"/>	<p>Surety Bond. A CUSO applicant has the option to carry a surety bond; if the company elects to carry the surety bond, it must be in compliance with Revised Code 1321.533. If the company does not carry the bond, individual originators associated with the company must each carry a bond in compliance with Revised Code 1321.533. The surety bond(s) must be on the Division form, including the first page on which is declared the NATIONWIDE residential mortgage loan origination volume for the immediately preceding calendar year.</p> <p>THE DECLARATION PAGE DOES INDICATE FOR “THE PRIOR YEAR”; HOWEVER, SINCE THE INFORMATION IS FOR PURPOSES OF THE 2018 RENEWAL, WHEN THE COMPANY SUBMITS THE FORM DURING THE NMLS RENEWAL SEASON (PRIOR TO JANUARY 1ST), THE INFORMATION WOULD BE FOR THE YEAR PRIOR TO RENEWAL WHICH WOULD BE 2017, BUT IT WOULD HAVE TO BE A YTD (after November 1) FIGURE.</p> <p>Upload an original surety bond furnished by a surety company authorized to conduct business in Ohio. The name of the principal insured on the bond must match exactly the full legal name of the applicant, including trade or fictitious names. http://codes.ohio.gov/orc/1321.533 .</p> <p>Click to download the OMLA CUSO Surety Bond form.</p>	<p>Upload in NMLS: under <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>OMLA CUSO Surety Bond [YEAR]</i>.</p>

Updated 8/29/2017

Ohio OMLA Mortgage Loan Originator License		
Complete	Renewal Requirement Items	Submitted via...
<p>Note: PLEASE ENSURE YOU ARE RENEWING THE CORRECT LICENSE!!! Ohio licenses two types of Mortgage Loan Originators: Ohio's "Mortgage Loan Originator" license falls under the OMLA and the "Loan Originator" license falls under the OMBA. Ohio's "Mortgage Loan Originator" license type is DIFFERENT than the NMLS's use of "Mortgage Loan Originator": NMLS uses the term "Mortgage Loan Originator" for all loan origination licenses, so please ensure you are renewing the correct license type for Ohio.</p>		
<input type="checkbox"/>	<p>Continuing Education: Complete at least eight (8) hours of continuing education credits prior to the license expiration date.</p>	NMLS
<input type="checkbox"/>	<p>FBI Criminal Background Check (CBC): An FBI CBC is required for the 2018 Renewal.</p>	NMLS
Note	<p>Credit Report: A Credit Report is NOT required for the 2018 Renewal.</p>	N/A
<input type="checkbox"/>	<p>Surety Bond, if applicable: Mortgage Loan Originators are required to carry a surety bond ONLY if employed by an OMLA CUSO that does NOT carry a bond. THE DECLARATION PAGE DOES INDICATE FOR "THE PRIOR YEAR"; HOWEVER, SINCE THE INFORMATION IS FOR PURPOSES OF THE 2018 RENEWAL, WHEN THE COMPANY SUBMITS THE FORM DURING THE NMLS RENEWAL SEASON (PRIOR TO JANUARY 1ST), THE INFORMATION WOULD BE FOR THE YEAR PRIOR TO RENEWAL WHICH WOULD BE 2017, BUT IT WOULD HAVE TO BE A YTD (after November 1) FIGURE. This document should be named <i>OMLA-CUSO MLO.[###] Surety Bond</i>.</p> <p>Click to download the OMLA Surety Bond form.</p>	<p>Email to webdfi-cf@com.state.oh.us, subject line "OMLA-CUSO MLO.[###] Surety Bond"</p>
<input type="checkbox"/>	<p>Request Renewal: File with the NMLS a license renewal request prior to the expiration date of the current license. The renewal request must be filed by December 31st.</p>	NMLS
Note	<p>Reinstatement: License renewal requests received after December 31 but before January 31 shall be subject to a \$100 reinstatement fee. A license that remains expired after January 31 cannot be renewed. The individual must apply for a new license and will be subject to all applicable new license requirements.</p>	NMLS

Updated 11/20/2017