Individual New Application
Agency Requirements

WEST VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE

TEMPORARY AUTHORITY – Applicants for a license with Temporary Authority MUST read all requirements, as a recommendation to deny the application as incomplete will be issued immediately for unresolved, outstanding, and undocumented issues related to financial responsibility and/or criminal background check.

Financial Responsibility:
If your credit report reflects any of the following:
• outstanding judgments or collection accounts (other than medical)
• tax or other government liens or filings
• bankruptcy within the last seven years
• foreclosures or repossessions within the last three years
• habitual or serious delinquencies

Prior to submitting a license request, you must provide a written explanation for each account in either Disclosure Explanations or Document Uploads that includes a detailed plan of resolution supported by documentation from the creditor.

Criminal Background Check:
If your criminal background check results warrant further explanation, Prior to submitting a license request - comprehensive documentation must be uploaded to Disclosure Explanations or Document Uploads and must include at minimum, copies of court documents including the final resolution of the charge and a written explanation.

Note: If you believe there are any issues not fully supported by documentation uploaded to NMLS, we suggest that you do not request a filing under Temporary Authority and withhold submission of a sponsorship by your employer until a license item has been set by the West Virginia Division of Financial Institutions (WVDFI) requesting a sponsorship. When the WVDFI sets the sponsorship license item, it signals that all other processing of the license application has been satisfactorily completed.

GENERAL INFORMATION FOR ALL APPLICANTS

State Specific Requirements
All applicants must meet the following guidelines:
• 24 hours of pre-license education which shall include at least 4 hours related to West Virginia mortgage and consumer law
• Successful completion of the National Test Component with Uniform State Content
• Licensing fee of $230 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.
Your employer must submit a sponsorship request before your application request will be approved.

**Use the checklist below to complete the requirements for the WV Division of Financial Institutions.**

The checklist provides instructions and requirements for information to be provided in NMLS as well as documents that must be uploaded.

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 in NMLS prior to submitting a license request; this information will not be viewable to the agency until the application has been submitted through NMLS. As all items must be uploaded, you do not need to mail the checklist to the WVDFI.

WV Division of Financial Institutions
900 Pennsylvania Ave., Suite 306
Charleston, WV  25302-3542.

**Individual NMLS ID:** ________________

**Applicant Legal Name:** ______________________________________

**Applicant Email Address:** ______________________________

<table>
<thead>
<tr>
<th>Filed in NMLS</th>
<th>Attached</th>
<th>Not Applicable</th>
<th>WEST VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE</th>
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<tbody>
<tr>
<td></td>
<td>N/A</td>
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<td><strong>Sponsorship:</strong> Submit through NMLS at the time of the license request if requesting temporary authority.</td>
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<td>If you <strong>do not</strong> plan to apply as Temporary Authority eligible, withhold submission of a sponsorship by your employer until a license item has been set by the WVDFI requesting sponsorship.</td>
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<td>N/A</td>
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<td><strong>Credit Report and Financial Responsibility:</strong> Authorization for a credit report must be completed. Individuals will be required to complete an Identity Verification Process (IDV).</td>
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<td><strong>Temporary Authority – ALL derogatory credit information must be addressed prior to submitting an application and include supporting documentation uploaded to NMLS at application. Issues outlined above must be detailed and documented to avoid immediate denial of the incomplete application.</strong></td>
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<tr>
<td></td>
<td>N/A</td>
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<td><strong>Criminal Background Check:</strong> Authorization for a FBI criminal history background check to be completed in NMLS</td>
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<td><strong>Temporary Authority – Documentation and explanation must be uploaded to NMLS prior to application for any background check issues that may affect licensure.</strong></td>
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|               | N/A      |                | **Disclosure Questions:** Provide an explanation for any “Yes” response. Upload a copy of applicable orders or supporting documents in NMLS.
WEST VIRGINIA MORTGAGE LOAN ORIGINATOR LICENSE

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<td><strong>Testing:</strong> Must satisfy the following:</td>
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<td>Passing score on the National Test Component with Uniform State Content.</td>
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<td>NMLS must indicate you are compliant with this requirement</td>
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<td>N/A</td>
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<td><strong>Pre-licensure Education</strong> related to WV laws and regulation must comply as follows:</td>
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<td>Complete 24 hours of NMLS approved pre-license education, including 4 hours of WV state-specific education. NMLS must indicate you are compliant with this requirement.</td>
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The regulator will review the filing 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 View License/Registration. See the (License Status Quick Guide) for further instruction.

**WHO TO CONTACT** – WVDFI licensing staff via e-mail:

Lisa Miller lmiller@wvdob.org  
Terri Shock tshock@wvdob.org  
Tracy Hudson thudson@wvdob.org  
Rob Young ryoung@wvdob.org

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, PLEASE CONSULT LEGAL COUNSEL.