



Credit Report Review and 2011 License Renewal Process

While some state agencies are reviewing MLO credit reports as a part of the 2011 license renewal, many states have notified licensees that the credit report authorization is not required until March 1, 2011 and will not be a consideration in this year's renewal process.

State Agency	Deadline for MLO to authorize a credit report through NMLS	Will the review of my credit report be complete before I submit my renewal request?	Will the Regulator review my credit report in connection with the current license renewal process for 2011?
AL	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
AK	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
AZ	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
AR	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
CA-DOC	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	

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CA-DRE	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
CO	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
CT	11/30/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
DC	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
DE	11/30/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
FL	Must authorize credit report through NMLS before a license is issued. Currently issuing only initial MLO licenses. No renewals for 2011.		

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GA	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
HI	Must authorize credit report through NMLS before a license is issued. Currently issuing only initial MLO licenses. No renewals for 2011.		
IA	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
ID	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
IL	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	

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IN-DFI	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
IN-SOS	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
KY	11/30/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
KS	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
LA	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.

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MA	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
MD	12/31/2010	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
ME	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
MI	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
MN	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
MO	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
MS	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.

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MT	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
NC	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
ND	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
NE	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
NH	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
NM	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
NJ	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	

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NV	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
NY	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	Credit reports submitted will be reviewed in 2011 for determination of continued licensure. Additional information will be requested and no action will be taken without proper notification.
OH	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
OK	12/31/2010	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
OR	12/01/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
PA	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
RI	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	

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SC-BFI	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
SC-DCA	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
SD	12/01/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
TN	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
TX-OCCC	Must authorize credit report through NMLS before a license is issued	NO. Your credit report will not be reviewed before a renewal application has been submitted.	

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TX-SML	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
UT-DFI	3/1/2011 Currently issuing only initial MLO licenses. No renewals for 2011.		
UT-DRE	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	
VA	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
VI	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	

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VT	12/01/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	While you must submit your credit report authorization in order for your renewal application to be reviewed, the Regulator's review of your credit report will not negatively impact your license renewal and/or license status without further communication from the Regulator.
WA	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
WI	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
WV	12/31/10	NO. Your credit report will not be reviewed before a renewal application has been submitted.	A review of the credit report is required for approval of the license renewal for 2011.
WY	03/01/11	NO. Your credit report will not be reviewed before a renewal application has been submitted.	