



A Nationwide View of State-Licensed Mortgage Entities 2013 Quarter 2

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Conference of State Bank Supervisors
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A Nationwide View of State-Licensed Mortgage Entities

This report compiles data from the second quarter of 2013 concerning companies, branches, and mortgage loan originators (MLOs) who are state-licensed or state-registered through NMLS. Unless otherwise noted, the data reflect licensing and registration information from NMLS as of June 30, 2013.

Approved Entities and Licenses in NMLS

Type	Unique Entities	Licenses
Company	15,791	33,637
Branch	19,546	36,683
Individual	119,571	281,337

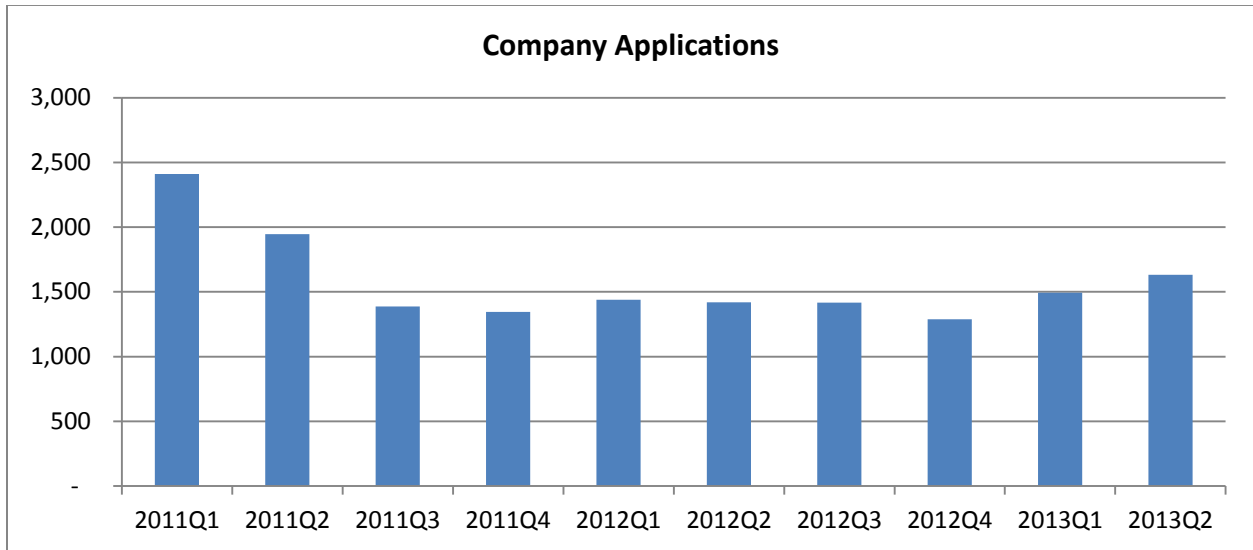
NOTE: Includes companies holding a state license or a state registration through NMLS. License counts include separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

Dual Entities

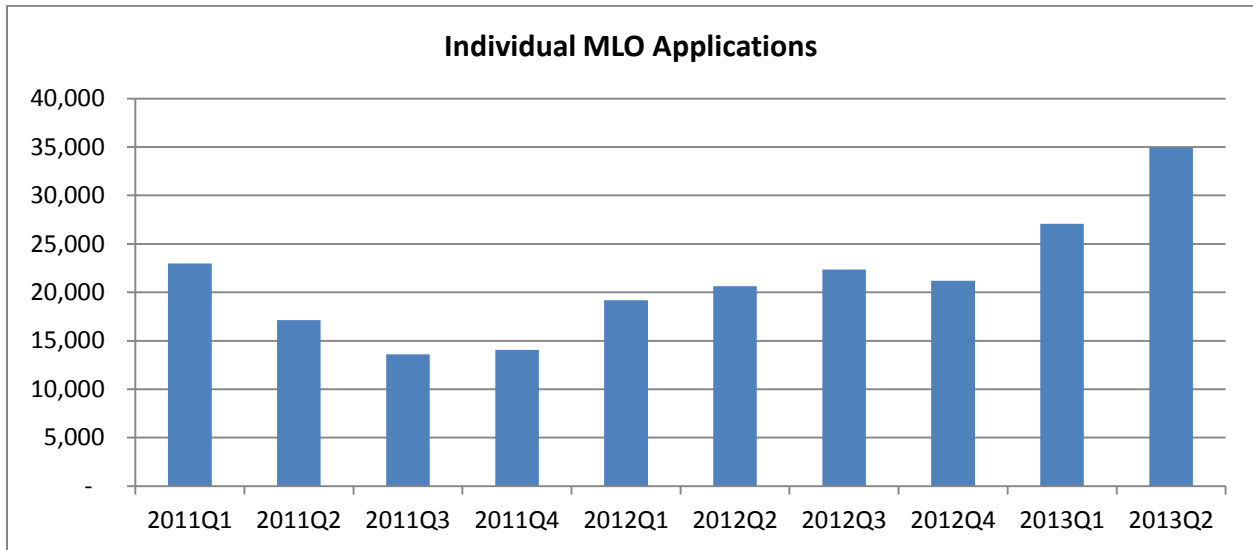
A few companies and MLOs hold both an approved state license and an active federal registration.

Type	Unique Entities
Company	103
Individual	3,783

Application Activity



NOTE: Several state agencies were still transitioning existing company and MLO licenses onto NMLS during the first two quarters of 2011. The activity in these quarters includes transition requests in addition to new applications.





State-Licensed Mortgage Entities
As of June 30, 2013

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 1									
Connecticut	602	4.0%	175	31	471	5,462	22.9%	1,002	8.4
Delaware	-	-	-	-	-	2,307	55.0%	269	-
District of Columbia	378	4.4%	6	36	537	2,332	31.3%	59	5.7
Maine	306	-	51	29	373	2,025	27.4%	355	5.0
Maryland	692	2.8%	198	62	1,020	7,119	24.2%	2,203	8.3
Massachusetts	513	-3.0%	198	38	781	5,923	26.7%	1,801	10.7
New Hampshire	370	2.5%	36	46	475	2,805	32.5%	483	7.5
New Jersey	688	7.7%	313	35	1,034	9,753	20.6%	3,795	13.1
New York	899	-14.0%	632	28	799	6,383	7.5%	3,127	6.3
Pennsylvania	808	-13.2%	401	29	1,585	9,762	26.1%	3,305	11.0
Puerto Rico	68	4.6%	37	7	214	337	-	292	4.7
Rhode Island	298	12.5%	38	56	248	1,760	27.4%	497	5.3
Vermont	230	7.0%	16	56	253	1,042	21.4%	103	3.9
District 1 Totals	2,842	-7.5%	2,205	156	4,557	27,152	17.0%	17,931	10.2
District 2									
Illinois	727	3.6%	320	62	348	8,854	21.1%	3,714	10.5
Indiana-DFI	323	12.9%	30	26	-	5,166	44.0%	1,388	14.5
Indiana-SOS	152	-13.1%	86	7	22	544	-6.8%	312	2.8
Iowa	456	7.5%	100	39	479	2,439	67.3%	365	4.9
Kentucky	416	9.8%	76	24	519	4,476	47.6%	1,174	10.0
Michigan	672	4.5%	291	60	-	6,820	40.8%	3,945	9.4
Minnesota	534	4.5%	174	50	476	4,234	25.3%	1,520	6.8
Missouri	-	-	-	-	-	4,012	24.4%	1,740	-
Ohio	547	3.2%	257	43	1,611	6,026	23.9%	2,773	12.5
Wisconsin	418	4.8%	82	40	632	4,371	46.4%	1,037	9.5
District 2 Totals	2,086	0.0%	1,509	141	3,054	26,041	18.6%	18,756	12.5
District 3									
Alabama	464	5.0%	124	26	641	4,306	30.6%	1,052	8.2
Arkansas	286	1.1%	27	11	332	2,226	35.6%	209	7.6
Florida	1,863	3.0%	1,029	33	1,480	16,074	21.8%	8,303	6.1
Georgia	791	0.3%	350	43	543	7,281	27.2%	2,354	8.7
Louisiana	482	12.4%	220	18	609	4,026	29.5%	1,260	7.2
Mississippi	294	4.6%	48	19	410	2,132	23.2%	450	7.2
North Carolina	539	0.2%	164	25	783	7,668	21.0%	2,929	12.2
South Carolina-BFI	319	7.4%	12	18	616	4,223	33.0%	704	11.7
South Carolina-DCA	123	-0.8%	87	-	58	423	-0.2%	324	2.9
Tennessee	533	4.3%	121	21	1,054	5,728	18.3%	1,760	9.7
Virgin Islands	29	26.1%	2	2	29	101	-	29	3.2
Virginia	762	5.0%	253	26	1,294	9,126	32.2%	2,554	10.5
West Virginia	308	9.2%	35	45	331	1,576	27.8%	184	4.8
District 3 Totals	3,609	1.2%	2,518	112	5,556	35,256	15.0%	22,761	10.4

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 4									
Colorado	1,003	8.8%	462	23	-	7,367	29.5%	3,538	6.0
Kansas	369	4.8%	45	45	499	2,504	26.4%	625	6.1
Nebraska	297	3.8%	27	37	333	1,550	37.2%	218	4.7
New Mexico	360	5.3%	61	24	501	2,738	28.7%	477	6.8
North Dakota	290	18.9%	28	44	229	1,289	83.6%	65	4.1
Oklahoma	288	4.7%	66	15	329	3,007	31.4%	702	8.7
South Dakota	218	18.5%	8	16	-	1,012	63.0%	108	4.2
Texas - OCCC	-	-	-	-	-	689	-9.2%	608	-
Texas - SML	1,482	2.3%	1,039	16	1,781	14,345	17.9%	7,993	8.7
Wyoming	215	9.1%	10	17	215	1,156	38.6%	75	4.9
District 4 Totals	2,590	1.6%	1,776	107	2,786	24,113	17.6%	14,521	8.5
District 5									
Alaska	116	18.4%	21	3	120	845	49.6%	182	6.1
Arizona	681	1.3%	414	23	1,290	6,938	30.7%	3,693	9.0
California - BRE	5,789	630.9%	5,730	8	1,012	18,478	19.6%	18,192	3.1
California - DBO	811	-85.8%	354	66	4,324	19,651	7.6%	11,002	20.8
Hawaii	230	13.9%	121	8	145	1,432	40.9%	725	5.8
Idaho	304	-1.9%	46	10	346	2,131	33.5%	513	6.3
Montana	205	12.6%	35	22	223	1,135	31.2%	147	5.1
Nevada	261	7.0%	92	32	326	3,458	43.5%	1,479	11.5
Oregon	610	6.8%	177	18	1,002	6,000	28.7%	1,894	8.8
Utah-DFI	-	-	-	-	-	250	15.7%	47	-
Utah-DRE	442	-2.2%	254	2	294	4,030	16.0%	2,777	8.0
Washington	794	2.1%	261	44	1,743	9,747	26.6%	3,568	11.3
District 5 Totals	7,951	0.3%	7,426	125	7,216	52,045	12.5%	43,532	6.9
Nationwide	15,791	-2.1%	15,791	359	19,546	119,571	8.0%	119,571	6.7

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The following agencies do not require Sponsorship of MLOs by the employing company: Colorado, Delaware, Maine, Missouri, Florida, Virginia, Texas OCCC, Utah DFI.
3. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months (since June 30, 2012).
4. Located in the state / district means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's residential address, as identified on their NMLS Individual Form, is located in the state.
5. This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.
6. District totals are not calculated as simple sums of the state agencies in the district. They are distinct calculations for the region. For example, an MLO who lives in New Jersey and holds a license in New York would be counted as one MLO in the district, and would be considered to be located in the district he/she is licensed, even though he/she is not located in the state they are licensed.



**State-Licensing Activity
For Period Q2 2013**

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 1																								
Connecticut	18	77	452	23	59	464	-	-	1	4	12	29	8	33	87	-	-	-	-	-	-	12	25	23
Delaware	-	-	697			566	-	-	2	-	-	7	-	-	197	-	-	-	-	-	-	-	-	24
District of Columbia	16	88	218	12	69	226				-	1	9	10	29	36	-	-	-	-	-	-	7	20	9
Maine	10	61	164	11	52	188				-	1	-	3	14	69	-	-	-	-	-	-	6	19	8
Maryland	43	145	1,108	27	136	600				6	4	68	39	35	802	-	-	-	-	-	-	12	37	28
Massachusetts	31	123	873	4	91	737	1	1	1	24	26	72	131	159	136	-	-	-	-	-	-	13	30	30
New Hampshire	14	68	705	8	63	495				4	2	42	18	17	219	-	-	-	-	-	-	4	20	107
New Jersey	29	142	738	22	118	729	-	-	1	1	5	36	34	58	674	-	-	-	-	-	-	16	67	30
New York	19	73	438	7	31	546				11	8	129	151	213	768	-	-	-	-	-	-	13	31	36
Pennsylvania	32	149	1,442	22	139	1,180				1	7	81	37	56	347	-	-	-	1	-	-	13	32	42
Puerto Rico	2	63	31	1	63	26				-	-	17	1	1	12	-	-	-	-	-	-	1	64	-
Rhode Island	19	53	417	19	42	215				4	6	42	86	69	360	-	-	-	-	-	-	8	13	7
Vermont	29	67	58	18	52	80	-	-	1	6	6	8	50	48	40	-	-	-	-	-	-	11	15	5
District 2																								
Illinois	33	28	625	38	32	763	-	-	1	-	20	38	66	20	145	-	-	-	-	-	-	8	15	31
Indiana-DFI	24	-	1,420	15		1,176				1	-	7	20	-	274	-	-	-	-	-	-	6	-	16
Indiana-SOS	3	2	16	2	3	13	1	-	2	-	1	3	18	4	8	-	-	-	-	-	1	1	1	2
Iowa	32	61	724	28	52	692				1	2	1	10	11	43	-	-	-	-	-	-	6	13	7
Kentucky	23	63	1,215	19	61	993				1	1	34	10	13	302	-	-	-	-	-	23	8	25	81
Michigan	49	-	1,515	41		1,121				3	-	107	27	-	560	-	-	-	-	-	-	16	-	35
Minnesota	48	39	384	25	28	360				4	1	22	42	17	139	-	-	-	-	-	-	8	24	13
Missouri	-	-	378			387	-	-	3	-	-	38	-	-	121	-	-	-	-	-	-	-	-	23
Ohio	33	115	623	24	106	620	-	-	1	4	2	34	33	28	104	-	-	-	-	-	-	10	23	40
Wisconsin	32	131	1,159	22	112	963				-	9	20	23	28	218	-	-	-	-	-	-	8	35	19
District 3																								
Alabama	17	65	336	14	57	412	-	-	1	-	3	3	10	18	49	-	-	-	-	-	-	5	29	25
Arkansas	21	59	283	15	54	245				2	1	10	12	15	52	-	-	-	-	-	-	6	24	120
Florida	94	251	1,301	97	211	1,349	5	15	68	9	17	38	95	89	652	-	-	-	-	-	-	29	69	52
Georgia	36	43	1,598	22	31	1,017	-	-	1	5	15	86	30	6	625	-	-	54	-	-	-	16	15	159
Louisiana	19	86	885	15	70	585				1	4	8	40	47	368	-	-	-	-	-	-	7	23	16
Mississippi	8	41	225	8	36	231				2	9	13	5	9	28	-	-	-	-	-	-	5	6	128
North Carolina	25	101	1,133	24	79	883	-	1	5	7	13	82	15	32	251	-	-	-	-	-	-	14	44	36
South Carolina-BFI	20	94	392	19	103	403				1	6	48	18	35	177	-	-	-	-	-	-	8	51	30
South Carolina-DCA	9	6	30	2	3	22				1	-	5	10	5	26	-	-	-	-	-	-	1	4	1
Tennessee	29	90	332	10	93	360	-	-	14	1	-	5	32	6	66	-	-	-	-	-	-	8	36	18
Virgin Islands	4	9	1	1	5	2							3	5	6	-	-	-	-	-	-	1	-	-
Virginia	44	173	2,007	34	150	1,172	-	-	1	3	3	67	66	40	1,040	3	-	-	-	-	-	20	277	42
West Virginia	12	60	166	10	48	163				1	7	3	9	13	20	-	-	-	-	-	-	8	18	12

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered					
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO			
District 4																											
Colorado	48	-	746	38		1,100	-	-	1	3	-	80	32	-	614	-	-	-	-	-	-	-	-	-	5	-	20
Kansas	15	49	167	17	50	162	-	-	4	-	5	4	9	13	19	-	-	-	-	-	-	-	-	-	8	23	11
Nebraska	30	44	147	12	39	161	-	-	4	-	6	11	23	8	32	-	-	-	-	-	-	-	-	-	7	20	14
New Mexico	12	58	275	9	52	235				1	-	10	9	7	137	-	-	-	-	-	-	-	-	-	3	18	7
North Dakota	17	48	470	18	42	435				-	1	2	15	8	28	-	-	-	-	-	-	-	-	-	4	4	7
Oklahoma	13	66	276	13	53	301				-	1	1	10	30	208	-	-	-	-	-	-	-	-	-	8	27	26
South Dakota	14	-	458	13		266				1	-	5	13	-	224	-	-	-	-	-	-	-	-	-	4	-	4
Texas - OCCC	-	-	75			38				-	-	30	-	-	68	-	-	-	-	-	-	-	-	-	-	-	2
Texas - SML	79	234	1,334	81	211	1,258	-	-	12	19	26	126	61	108	740	-	-	-	-	-	-	-	-	-	18	100	74
Wyoming	11	31	141	12	34	162				3	2	2	5	10	45	-	-	-	-	-	-	-	-	-	5	4	6
District 5																											
Alaska	12	11	82	8	15	99				2	-	11	13	3	21	-	-	-	-	-	-	-	-	-	3	2	2
Arizona	48	203	677	34	166	644				2	19	54	46	119	247	-	-	-	-	-	-	-	-	-	11	48	17
California - BRE	239	65	597	211	93	681	-	-	2	5	1	39	582	93	1,318	-	-	-	-	-	-	-	-	-	6	23	7
California - DBO	61	425	1,972	31	351	1,705	-	-	3	12	20	32	131	230	1,540	12	-	-	-	-	-	-	-	-	15	202	71
Hawaii	10	16	159	11	14	135				6	7	8	4	5	73	-	-	-	-	-	-	-	-	-	2	5	7
Idaho	24	59	510	11	36	310				7	14	36	30	58	229	-	-	-	-	-	-	-	-	-	8	36	10
Montana	11	43	110	11	50	114				-	2	6	13	14	38	-	-	-	-	-	-	-	-	-	5	23	3
Nevada	20	85	345	15	63	325	-	-	1	2	13	15	28	46	124	-	-	-	1	-	-	-	-	-	7	21	11
Oregon	28	149	508	27	137	514				1	3	26	10	25	95	-	-	-	-	-	-	-	-	-	6	61	13
Utah-DFI	-	-	67			31				-	-	22	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-
Utah-DRE	18	31	275	20	30	254	-	-	1	-	-	2	17	2	91	-	-	1	-	-	-	-	-	-	2	8	14
Washington	45	256	1,443	40	244	1,312				8	9	47	48	203	304	1	1	-	-	-	-	-	-	-	17	91	21
Nationwide	1,632	4,499	34,923	1,291	3,929	30,226	7	17	131	180	321	1,781	2,261	2,155	15,245	16	1	55	2	-	24	459	1,821	1,602			

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.
3. This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between April 1, 2013 and June 30, 2013 (Quarter 2 2013) through NMLS. The chart also provides the number of licenses that were in a pending status on June 30, 2013. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.

License Status Definitions

Approved-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

Denied-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

Application Withdrawn- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

Pending Applications-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

License Revoked-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

License Suspended-Status assigned when a regulator has taken action to suspend the license/registration.

License Surrendered/Terminated-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.