



# ND Exempt Mortgage Loan Originator License Amendment Checklist (Individual)

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## CHECKLIST SECTIONS

- [General Information](#)
- [Prerequisites](#)
- [License Fees](#)
- [Requirements Completed in NMLS](#)
- [Requirements/Documents Uploaded In NMLS](#)
- [Requirements Submitted Outside of NMLS](#)

## GENERAL INFORMATION

### Who May Obtain This Registration?

- An individual who is an employee of a federal, state, or local government agency or housing finance agency and who acts as a loan originator solely pursuant to that individual's official duties as an employee of the federal, state, or local government agency or housing finance agency in compliance with title 12, Code of Federal Regulations, part 1008, section 1008.103(e)(6).
- An individual who is an employee of a bona fide nonprofit organization who acts as a loan originator solely with respect to that individual's work duties to the bona fide nonprofit organization, and who acts as a loan originator solely with respect to residential mortgage loans with terms that are favorable to the borrower in compliance with title 12, Code of Federal Regulations, part 1008, section 1008.103(e)(7).

NDCC 13-10-03(2)

In order to qualify for an exempt MLO registration, an individual must be employed by an Exempt Entity as defined by North Dakota Century Code 13-04.1. **Please contact the Department directly prior to application to ensure all qualifications have been met.**

## Activities Authorized Under This License

This license authorizes the following activities...

- Takes a residential mortgage loan application; or
- Offers or negotiates terms of a residential mortgage loan

North Dakota does not issue paper licenses for this license type.

## Helpful Resources

- [Individual Form \(MU4\) Filing Quick Guide](#)
- [License Status Definitions Quick Guide](#)
- [Disclosure Explanations - Document Upload Quick Guide](#)
- [State-Specific Education Chart](#)
- [Individual Test Enrollment Quick Guide](#)
- [Course Enrollment Quick Guide](#)

## Agency Contact Information

Contact *Consumer Division* licensing staff by phone at [\(701\) 328-9933](tel:7013289933) or send your questions via email to [dfi@nd.gov](mailto:dfi@nd.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 NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

**PREREQUISITES** - *These items must be completed prior to the submission of your Individual Form (MU4).*

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
Note	<b>Pre-licensure Education:</b> Individuals applying for the ND Exempt Mortgage Loan Originator Registration are NOT required to complete Pre-licensure Education.	N/A
Note	<b>Testing:</b> Individuals applying for the ND Exempt Mortgage Loan Originator Registration are NOT required to complete Testing.	N/A

**LICENSE FEES** - *Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.*

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
<input type="checkbox"/>	<b>NMLS Initial Processing Fee:</b> \$30 <b>ND License/Registration Fee:</b> \$0 <b>ND Application Fee:</b> \$0	<b>NMLS (Filing submission)</b>

**REQUIREMENTS COMPLETED IN NMLS**- *These items must be completed during or after the submission of your Individual Form (MU4).*

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
<input type="checkbox"/>	<b>Submission of Individual Form (MU4):</b> Complete and submit the Individual Form (MU4) in NMLS. This form serves as the application for the license through NMLS.	<b>NMLS</b>
Note	<b>Criminal Background Check:</b> Individuals applying for the ND Exempt Mortgage Loan Originator Registration are NOT required to complete a Criminal Background Check.	<b>N/A</b>
Note	<b>Credit Report:</b> Individuals applying for the ND Exempt Mortgage Loan Originator Registration are NOT required to complete a Credit Report.	<b>N/A</b>
<input type="checkbox"/>	<b>Disclosure Questions:</b> Provide an explanation and, if applicable, a supporting document for each “Yes” response. See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a> for instructions.	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).
<input type="checkbox"/>	<b>Company Sponsorship:</b> A sponsorship request must be submitted by your employer. ND will review and accept or reject the sponsorship request.	<b>NMLS</b>
<input type="checkbox"/>	<b>Employment History:</b> The business address listed in the <i>Employment History</i> section of the Individual Form (MU4) must match the address of the registered location in the Company Relationship.	<b>NMLS</b>

**REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS**

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
No individual (MU4) documents are required to be uploaded into NMLS for this license/registration at this time.		

**REQUIREMENTS SUBMITTED OUTSIDE OF NMLS**- *These items must be completed outside of NMLS and submitted directly to the regulator.*

Complete	ND Exempt Mortgage Loan Originator Registration	Submitted via...
No items are required to be submitted outside of NMLS for this license/registration at this time.		

Complete	ND Mortgage Loan Originator License Change of Employment Amendment Items	Submitted via...
<input type="checkbox"/>	<p><b>End Company Relationship:</b> End the “Relationship” with your former employer in NMLS if the company has not already done so. For instructions on completing this action, see the <a href="#">Removing Access &amp; Ending Relationships Quick Guide</a>.</p> <p><b>Note:</b> Once the current “Sponsorship” is removed, your license status will be updated to Approved-Inactive. You are not authorized to conduct business until the sponsorship request from your new employer is accepted by ND.</p>	NMLS
<input type="checkbox"/>	<p><b>Employment History:</b> Update the Employment History section of the Individual Form (MU4).</p>	NMLS
<input type="checkbox"/>	<p><b>Confirm Email Address:</b> Confirm that the email address listed in the following locations is current in NMLS:</p> <ul style="list-style-type: none"> <li>• Home Tab&gt;My Account&gt;Update User Profile</li> <li>• Filing Tab&gt;Individual&gt;Identifying Information section</li> </ul>	NMLS
<input type="checkbox"/>	<p><b>Grant Company Access:</b> Grant your new employer access to your NMLS record, to allow creation of new relationship/sponsorship. For instructions on completing this action, see the <a href="#">Providing Access to a Company Quick Guide</a>.</p> <p><b>Note:</b> After access is granted, your new employer is required to submit a “Sponsorship” request to this agency.</p> <p><b>Note:</b> Once the new “Sponsorship” request is accepted, your license status will be updated to Approved and you will be authorized to conduct business. You are not authorized to conduct business until the sponsorship request from your new employer is accepted by ND.</p>	NMLS
<input type="checkbox"/>	<p><b>Change of Sponsorship:</b> \$25 per license</p> <p><b>This fee will be paid by your employing company.</b></p> <p><b>NMLS Sponsorship Change Processing Fee:</b> \$30 This fee will be waived for the initial sponsorship request for a license.</p> <p>Fees collected through NMLS are NOT REFUNDABLE.</p>	NMLS

Complete	ND Mortgage Loan Originator License Change of Residential Address Amendment Items	Submitted via...
<input type="checkbox"/>	<p><b>Update Residential History Section:</b> If changing residence, you must update the <i>Residential History</i> section of the Individual Form (MU4) and the mailing address listed in the Identifying Information section of the Individual Form (MU4).</p>	NMLS

Complete	ND Mortgage Loan Originator License Change in Disclosure Question(s) Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Change in Disclosure Question(s):</b> Submit an amendment for a change to Disclosure Question response(s) through the Individual Form (MU4) in NMLS.	<b>NMLS</b>
<input type="checkbox"/>	<b>Changing a Response from No to Yes:</b> Provide a complete and detailed explanation and document upload for each response that changes from “No” to “Yes.”  See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a> for instructions.	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Individual Form (MU4).
<input type="checkbox"/>	<b>Changing a Response from Yes to No:</b> When changing a Disclosure Question response from Yes to No, you will be required to remove the question from the associated Disclosure Explanation and provide an Amendment Reason.  You may select “Add Explanation For “No” Responses” and provide an explanation for each response that changes from “Yes” to “No”. You may also upload a document (PDF) related to the explanation.  See the <a href="#">Individual Disclosure Explanations Quick Guide</a> and the <a href="#">Disclosure Explanations - Document Upload Quick Guide</a> for instructions.	<b>NMLS</b>
Complete	ND Mortgage Loan Originator License Change of Legal Name Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Update Identifying Information Section:</b> If changing your legal name, you must update the <i>Identifying Information</i> section of the Individual Form (MU4).	<b>NMLS</b>
<input type="checkbox"/>	<b>Legal Documents:</b> Provide a copy of the following legal document which supports the name change. <ul style="list-style-type: none"> <li>• Marriage Certificate</li> <li>• Divorce Decree; or</li> <li>• Other official Govt. or Judicial record evidencing name change</li> </ul>	<b>Email to North Dakota</b> <a href="mailto:dfi@nd.gov">dfi@nd.gov</a>